

4th Quarter Newsletter 2021

Four Seasons

FEDERAL CREDIT UNION

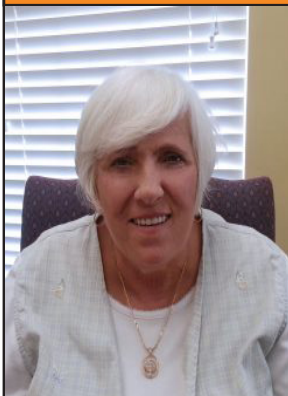
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We will observe the following holidays:

Columbus Day	Monday, 10/11/2021
Veterans Day	Thursday, 11/11/2021
Thanksgiving Day	Thursday, 11/25/2021
Christmas Eve	Friday, 12/24/2021, at noon
Christmas Day	Saturday, 12/25/2021
Christmas Day Holiday	Monday, 12/27/2021
New Year's Eve	Friday, 12/31/2021, at noon
New Year's Day	Saturday, 1/1/2022
New Year's Day Holiday	Monday, 1/3/2022

Our ATMs, NexGen Mobile App and Online Account Access, as well as Fast Track Phone Banking are available during these times. See a staff member to enroll in these services or to get some assistance with usage.



IN LOVING MEMORY

Jeanette Parker

1946 - 2021

We lost one of our brightest stars on July 20, 2021. Mrs. Jeanette Parker was serving as the Chairman of our Board of Directors at the time of her illness, and soon thereafter, she was called home to be the Lord. Mrs. Parker has faithfully served our credit union for over 20 years as a member of our board. She has helped guide our credit union through many of its ups and downs. She will be deeply missed by her fellow board members, supervisory committee, staff, and members alike.

WE CAN HELP MAKE A HOUSE YOUR HOME!

Four Seasons FCU and Member First Mortgage (MFM) have teamed up to provide affordable mortgage solutions and excellent service to our members.

From purchase to refinance, we offer a variety of loan programs to help our members finance their homes. We are now able to offer the following:

- Complete Suite of Mortgage Programs
- Low Down Payment Options Available
- Competitive Rates & Closing Costs
- Free Online Application
- Quick & Easy Closings
- We will work with you to make sure you get the perfect mortgage loan for your unique needs!

Today's mortgage interest rates are extremely favorable, now may be the perfect time to purchase the home of your dreams or refinance your current mortgage into a lower fixed rate and save money!

For more information or to apply: visit <https://fourseasonsfcu.com/mortgages/>



BUILDING FINANCIAL HEALTH FOR A BRIGHTER TOMORROW™

On October 21, 2021, Four Seasons Federal Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. The theme of ICU Day 2021 is "Building financial health for a brighter tomorrow." ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.

Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. Four Seasons Federal Credit Union is honored to be a part of this proud tradition. Stop by our Pepperell Parkway or Marvyn Parkway location and join in the celebration. We will be serving light refreshments.



Federally insured by NCUA. Membership eligibility required. Loans are subject to credit approval. Equal Opportunity and Housing Lender. Some restrictions and limitations may apply. Contact us for further details.



2021 FSFCU Scholarship Winners

Congratulations to all high school graduates and their families. The following students are this year's recipients of our FSFCU \$500.00 scholarships:

Peyton B. Armstrong
Brailyn A. Johnson
Anslie S. McDonald
Raygan M. Walls
Elizabeth J. Wiggins

Beauregard High School

Logan D. Lee
Reeltown High School

Kendarius D. Spencer
Smith Station High School

Abbie G. Morgan
Chambers Academy

Benet J. Harris and Taylor D. Smith
Opelika High School

Best wishes to all graduates for continued success as you further your education or get started in the workforce.

Email Migration Member Notice

Hello members! Here at Four Seasons FCU, we are committed to bringing you the best service possible in the Lee County area. That's why on October 9th through the 16th, 2021, we will be upgrading our email system so we can continue to easily and effectively communicate with you. During this week, we ask that you do not email us as we may not be able to respond during the upgrade. If you need to contact us or if we request documents from you during this time, we ask that you come to one of our branches in person, or contact us by one of the following methods:

- By Telephone: (334) 745-4711
- By Fax: (334) 745-4495 (Pepperell Parkway) or (334) 749-5101 (Marvyn Parkway)
- By Mail:
Four Seasons FCU
2915 Pepperell Parkway
Opelika, AL 36801

Four Seasons FCU
2300 Marvyn Parkway
Opelika, AL 36804

We hope that you will bear with us as we go through this upgrade. Please feel free to contact us if you have any questions or concerns!

Christmas Club Payout

Great job savvy savers! You have saved all year in lieu of a very merry Christmas. Well, that time will be approaching us soon.

Christmas Club funds will be transferred to your savings account, type 01, on November 1, 2021. Your automatic deduction and/or transfer will continue, unless you come in to request that it be stopped. You can also come in to request that the amount be increased or decreased.

Skip-A-Pay Offer

If your payment(s) are not delinquent, you can skip your November or December loan payment(s) with us at Four Seasons Federal Credit Union. The fee to skip your loan payment is \$20.00 per eligible loan. Only unsecured loans and auto loans are eligible to be skipped. Some limitations, exclusions, or other details may apply. So come by our office and speak with a staff member to skip your payment(s) or to get more details.

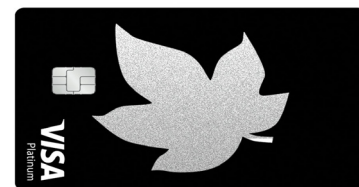
Be Holiday Ready!

With one of our VISA Credit Cards, you can be ready for all the family fun, festive foods, holiday parties, housing decor, evening wear, annual travel, etc.

Our VISA Platinum Credit Card annual percentage rates are as low as 7.9%

Our VISA Secured Credit Card annual percentage rate is 11.9%.

Both cards have NO Annual Fee, NO VISA Advance Fee, NO Balance Transfer Fee, and a 25-day Grace Period!



Apply now: [apply.fourseasonsfcu.com](https://www.fourseasonsfcu.com)



Subject to membership & credit approval. Equal Opportunity Lender. Some exclusions or limitations may apply. Ask for more details.