

## 1st Quarter Newsletter 2022



HAPPY  
NEW  
YEAR!

2020  
2021  
2022

### In this Issue:

- Holiday Closing Notices
- President/CEO's Message
- Scholarship Opportunity
- Borrow From FSFCU
- Debit Card Control
- Christmas Club 2022
- TruStage® Insurance

### We will observe the following holidays:

Martin L. King, Jr. Day	Monday, January 17th
President's Day	Monday, February 21st

Please note that our ATMs, NexGen Mobile App and Online Account Access, Fast Track Phone Banking, as well as our VISA Debit and Credit Cards are available during these times.

Ask for more details on any of these services or apply soon.

## PRESIDENT/CEO'S MESSAGE

As we end 2021, I want to reflect on the strides that the credit union has made this year. We have had one of the best years ever in the amount of loans made to our members. This was no small task. The loan officers have worked very hard to make sure that they leave no stone unturned when looking for ways not only to approve more loans but also finding ways to save our members money every month.

We have implemented a first mortgage program so that we are now able to offer a full spectrum of first mortgage products that include VA and FHA loans. Even though we have only had this available for just a couple of months. We have helped multiple members refinance their current home to get lower payments, and others have purchased a new home. As this program grows and we add more mortgage products, the number of our members that we will be able to help will also grow.

We are currently working on many upgrades to our technology. These upgrades will help us provide better products and services. The first of which will happen at the end of the first quarter of 2022 when we move from Pop Money to Zelle for person to person money transfers. Zelle is a much more robust system and will provide better security and safety than the current system. Other system upgrades will make our online services perform better and become easier to use. Stay tuned for updates and these upgrades are completed.

As we start 2022, it is my hope that all of our members have a safe and prosperous new year. I also want to thank the staff and Board of Directors for all the hard work that they have put forth to make 2021 such a good year for the credit union. Most of all, I want to thank each and everyone of our members for their continued support of the credit union. Without you, none of this would be possible. It is my goal to provide you with the best products and services possible and to make sure that every decision we make has our members best interest in mind.

Arthur L. Lehman, President/CEO

## SCHOLARSHIP OPPORTUNITY



Four Seasons Federal Credit Union will be giving scholarships to several graduating high school students. The scholarships will be given based on many factors that include, but are not limited to the following: Four Seasons FCU membership, grade point average, extracurricular school involvement and/or community and civic involvement, leadership experience, work experience, scholastic awards and achievements, recommendations, financial need, and written essay.

The scholarship applications will be available on Tuesday, February 1, 2022 in our credit union and in most of the local high school counselors' offices. Completed scholarship applications must be submitted to the high school counselors by Friday, March 4, 2022.

NCUA

Federally insured by NCUA. Membership eligibility required. Subject to membership approval.

## Borrow From Four Seasons FCU

While the rates are still low, now is the time to allow us to look at all your loans to see how much money we can save you. We've helped so many members save a substantial amount of money off their monthly payments and also off their total repayment of interest by refinancing their loans with us. Check out some reasons to borrow from us:

We do not charge an application fee or processing fee for our auto loans, signature loans, or our VISA Credit Cards.

Our rates are competitive and decisions are made locally.

Our loans are based on a simple interest method calculation.

You can conveniently apply in-person or online  
[apply.fourseasonsfcu.com](http://apply.fourseasonsfcu.com)  
[mortgages.fourseasonsfcu.com](http://mortgages.fourseasonsfcu.com)

You're not just a number with us, you are our member, and an owner of Four Seasons FCU, and we will do everything we can to help you.

*The current annual percentage rates are as follows:*

*New, Used, and Refinanced Auto Loans\* .... as low as 1.90%*

*Seasonal Loans ..... as low as 6.90%*

*Signature Loans ..... as low as 7.90%*

*Platinum VISA Credit Cards ..... as low as 7.90%*

*Secured VISA Credit Cards ..... 11.90%*

Let us see how much money we can save you each month!

Apply soon!



*Loans are subject to credit approval. Equal Opportunity Lender. Rates are subject to change without notice. \*Some exclusions apply. Ask for more details.*



## Debt Card Control

You can limit the loss and liability of your funds in your account by downloading CardValet® from the App Store.



### Benefits of CardValet®

#### Fraud Protection

Real-time alerts keep you informed when your cards are used. Transaction controls allow your cards to work only in specific locations or geographic areas. When your cards are "off," no withdrawals or purchases will be approved.

#### Control Spending

Set spending limits for general use or specify thresholds by merchant types, such as gas, groceries or retail stores

#### Review Balances and Transactions

Monitor your finances anytime, anywhere by using the CardValet® App to check your account balances or review recent card transactions

#### Simple Mobile Interface

Intuitive app design makes it easy to access account information and controls with the tap of a finger

For more details see a member service representative.

## Christmas Club Accounts 2022

Be prepared for Christmas 2022 by opening a Christmas Club Account with us soon. For your convenience and for your consistency, you can set up payroll deduction or an auto transfer, which is the best way to save throughout the year. You certainly can bring in your deposits as well. See a member service representative for more details or to open the account.

## TruStage® Insurance

Please protect your family and loved ones by getting some insurance. Insurance products are one of the member benefits we offer. To get a quote, please call the number(s) listed below or visit the website:

Life & AD & D: 1-855-612-7909

Auto & Home: 1-888-380-9287

Visit insurance company online: [www.trustage.com](http://www.trustage.com)

TruStage® insurance products and programs are made available through TruStage Insurance Agency, LLC. Life and AD & D insurance are issued by CMFG Life Insurance Company. Auto & home insurance is offered by Liberty Mutual Insurance Company. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.