

4th Quarter Newsletter 2022

Four Seasons
FEDERAL CREDIT UNION

In this Issue:

- Holiday Closing Notices
- From President's Desk
- Comment Boxes Available
- Do More with Less (Our VISA Platinum CC)
- Here To Lend You A Hand
- Notice to Members
- Skip-a-pay Opportunity
- Christmas Club Payout

We will observe the following holidays:

Columbus Day	Monday, October 10th
Veterans Day	Friday, November 11th
Thanksgiving Day	Thursday, November 24th
Staff Training 1/2 Day	Wednesday, December 14th
Christmas Eve	Saturday, December 24th
Christmas Day	Monday, December 26th
New Year's Eve	Saturday, December 31st
New Year's Day	Monday, January 2nd
Martin L. King, Jr. Day	Monday, January 16th

Our ATMs, NexGen Mobile App and Online Account Access, as well as Fast Track Phone Banking are available during these times.

FROM THE PRESIDENT'S DESK

The economic environment has changed. High inflation is a situation that we haven't seen in this country for many years. With higher prices for just about everything, many of you are feeling the pinch. If you are struggling, please remember that your credit union is here to help. We have several people that are trained in financial counseling. If you need help with your budget to deal with the new economic situation, please contact the credit union. You can make an appointment to speak with one of our knowledgeable counselors.

Maybe the help you need is restructuring your current debt to lower your monthly payments. Call our loan department at 334-275-9782 and make an appointment to meet with one of our loan officers. They are all very good at finding ways to help you restructure your debt and have more money in your pocket every month. If you own a home and have equity available, a second mortgage may be the answer to consolidate your debt and possibly lower your tax burden at the end of the year.

Finally, Thursday, October 20th, we will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. The theme is "Empower Your Financial Future with a Credit Union." Please stop by either of our locations from 9 a.m. until 5 p.m. and enjoy some refreshments as we celebrate throughout the day. There will be opportunities for elementary students to enter a coloring contest, and middle and high school students can participate in an essay contest. There will be three winners in each category. All members can enter a drawing to win a gift basket filled with some cash, gift certificates from several local vendors, credit union promotional items, etc., valued at over \$250.00. Please make plans to attend.

Sincerely, Art Lehman, President/CEO

COMMENT BOXES ARE NOW AVAILABLE



Effective October 3, 2022, there will be a comment box available inside both the Pepperell Parkway and the Marvyn Parkway Locations. The only people who will be accessing the boxes to receive the comments will be the Supervisory Committee Members. These members are appointed by our Board of Directors.

Please allow the Supervisory Committee Members at least 24-48 hours to respond. Please feel free to give any comment you would like to share, good or bad. We value each of you, and we are continually striving to provide the best service possible. Thank you for trusting us to meet your financial needs.

DO MORE WITH LESS.
LESS FEES
LESS INTEREST*
LESS HASSLE

WITH OUR VISA PLATINUM
CREDIT CARD, OFFERING AN
APR** AS LOW AS 7.9%.

ASK A STAFF MEMBER HOW
TO APPLY TODAY.



Subject to credit approval. * Interest rate is determined by member's credit worthiness. ** APR = Annual Percentage Rate. Membership is required.



NCUA

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


HERE TO LEND YOU A HAND!

- New, Used, or Refinanced Auto Loans
as low as 3.70% APR*
- Motorcycles and Boat Loans
as low as 7.00% APR*
- Seasonal Loans
as low as 8.75% APR*
- Unsecured Loans
as low as 8.99% APR*

Apply in person or online at
apply.fourseasonsfcu.com



Four Seasons
FEDERAL CREDIT UNION

 Federally insured by NCUA. Subject to membership and credit approval. Equal Opportunity Lender. Some limitations and restrictions apply. *APR = Annual Percentage Rate. Rates subject to change.

NOTICE TO MEMBERS

Master Account Agreement Amendment Effective 11/14/2022

Any controversy or claim arising out of or relating to our Master Account Agreement and/or loan account(s), (except as prohibited by law) shall be settled by binding arbitration. You further agree that any such arbitration shall take place in Lee County, Alabama. Judgement upon any award rendered by the arbitrator may be entered by any court having jurisdiction thereof. The arbitrator shall determine the prevailing party, and the costs and expenses of the arbitration proceeding, including the arbitrator's fees, shall be borne by the non-prevailing party, unless otherwise required by law. No provision of this Agreement, nor the exercise of any right under this Agreement, shall waive the arbitration requirements or limit the right of the Credit Union to: (1) obtain provisional or ancillary remedies, such as injunctive relief, writ of attachment, or protective order from a court having jurisdiction before, during, or after the prudence of any arbitration; (2) exercise self-help remedies, such as set-off; (3) evict, foreclose against or sell any real or personal property collateral by the exercise of power of sale under a mortgage or other security agreement or instrument, a deed of trust, or applicable law; (4) exercise any other rights under this agreement upon the breach of any term or condition herein; or, (5) proceed with the collection of the Account through all other legal methods, including, but limited to, proceeding in court to obtain judgement. Any and all arbitration under this contract will take place on an individual basis; class arbitrations and class actions are not permitted. YOU FURTHER AGREE THAT YOU ARE WAIVING THE RIGHT TO TRIAL BY JURY AND PARTICIPATE IN A CLASS ACTION.

SKIP-A-PAY OPPORTUNITY

Need a little extra cash to get through the holidays? 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. An auto loan can only be skipped once during a calendar year.

Some limitations, exclusions, or other details may apply. Ask for more details or come in and speak with a staff member to skip your payment(s).

Christmas Club Payout

Christmas Club funds will be transferred to your savings account, type 01, on November 1, 2022. Your automatic deduction and/or transfer will continue, unless you come in to request that it be stopped.

01197-NEWS-0922

Phone: (334) 745-4711 or (800) 715-2122

www.fourseasonsfcu.com