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#### We will observe the following holidays:

New Year's Day	Monday, January 2nd
Martin L. King, Jr. Day	Monday, January 16th
President's Day	Monday, February 20th

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

I hope that everyone enjoyed spending time with family and friends during this past holiday season. I want to thank all members for their continued support of Four Seasons Federal Credit Union. Without you, we would not be here. I am pleased to report that the credit union had a very successful year. The staff has worked hard to make sure that they have served the membership in the best way possible.

Going forward we will continue our efforts to improve both the services that we provide and the service that we give you, our members. In 2023, we will continue to upgrade our hardware to make our service faster so that your time in line will decrease. We're hoping to have our new coin counter installed in the coming months so that you will be able to bring your unwrapped coins again. I know many of you have been waiting patiently for the return of the coin counter, and I truly do apologize for the inconvenience. Supply chain issues have caused our order to be on hold for nine months.

Again, I want to thank each and every one of you for your continued support. Please continue to check with us first for all your financial needs. I hope and pray for a healthy and happy new year for each and every one of our members.

Arthur L. Lehman, President/CEO

## Transaction Tickets and Valid ID are Required with All Transactions

For the protection of your account(s) and accuracy and efficiency of your transactions, management is asking that members complete a transaction ticket and produce a valid, state-issued, photo id with all transactions. Thanks for cooperating.

## Be Aware of Scams

Scams are on the rise! We're asking that you please be very careful and read below about some of the latest scams:

- **Account Takeovers:** Fraudsters are taking over members' accounts via online banking by asking for members' login credentials. Once logged into the accounts, the fraudsters use Pay2Pay/external transfer service to pull funds from external accounts to deposit into members' accounts, and then they withdraw the funds through various means before the ACH debit entry is returned unpaid.
- **ZELLE Fraud:** They use social engineering tactics to reset your online banking passwords. In these fraud scams, fraudsters con you into providing your online banking usernames then the fraudster uses the "forgot password" feature. This "forgot password" feature generates a passcode to you; however, the fraudsters con you into providing the passcode which allows the fraudsters to successfully reset your password. Then the fraudsters take all available funds, because you gave them the information to "SCAM YOU."
- They may deploy social engineering tactics by allowing our credit union name to show on the caller ID and/or stating they are an employee of our credit union. We don't call our members after hours. Our Fraud Department may call you, but they won't ask for your online banking or account credentials. They will only attempt to confirm activity that is suspicious.
- They may also send text messages or phishing emails containing links to malicious sites that can allow them to harvest members' login credentials. So please don't click links from sources you are not very familiar with.

Please visit our office or website for more information, and do not hesitate to call us at 334-745-4711 if you suspect fraud.

## Celebrating 35 Years of Service

On Wednesday, October 26, 2022, Four Seasons Federal Credit Union's Board of Directors, Supervisory Committee, and Staff surprised Demetra Jackson, more affectionately known as DeDe, for her 35 years of service to the credit union and its members. After working in a number of other positions with a variety of different responsibilities, and being promoted to the management team in 2001, DeDe is currently serving as the Executive Vice President of the credit union.

DeDe has been here to see the many stages that the credit union has gone through and she has been a vital part of the tremendous growth that has taken place during her tenure. When asked about retirement, she says "I still look forward to coming to work each day, because I love our members and what we do to make a financial difference in their lives. So, I am not looking to retire at this time." Looking back over it all and reminiscing, DeDe told the staff, what she jokingly tells everyone about her time at the credit union, "I started here right out of kindergarden, and it's been a blessing to work here."

In speaking with Carolyn McConnell, former President/CEO of Four Seasons Federal Credit Union, who hired DeDe, Carolyn confirmed that DeDe has made history at the credit union. So far, DeDe has had the longest tenure of all staff members. Congratulations DeDe! Thank you again for your outstanding service and commitment to Four Seasons Federal Credit Union and its members. We all look forward to you having more years of service with us.



Pictured from left to right: Carolyn McConnell, former President/CEO of Four Seasons Federal Credit Union, Demetra (DeDe) Jackson, Executive Vice President of Four Seasons Federal Credit Union, and Arthur Lehman, current President/CEO of Four Seasons Federal Credit Union.

## Scholarship Opportunity Available!



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 Wednesday, February 1, 2023 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 3, 2023.

The counselor(s) will return all completed scholarship applications to the credit union.

## Christmas Club Accounts 2023

Be prepared for Christmas 2023 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 many 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, guaranteed or sold by your credit union.