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We will observe the following holidays:

Independence Day	Tuesday, July 4th
Labor Day	Monday, September 4th
Columbus Day	Monday, October 9th

Our offices and drive-thrus will close at noon on Wednesday, September 20th, for staff training.

Our ATMs, NexGen Mobile App & 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 more information.

A Message From the CEO's Desk

As we start the second half of the year, I am proud to announce that Four Seasons FCU is offering business accounts once again. If you have a business and feel like you are paying too many fees, make sure that you stop in one of our branches and speak to one of the member service representatives and get started on your way to paying fewer fees every month and add to your bottom line.

As many of you know, our ATM has been damaged by someone hitting it with a vehicle and as a result is not functional. We have ordered parts for it and as soon as they arrive it will be repaired and back in service. Our ATM at the Pepperell branch is still working so you may visit it at any time. Please remember that the credit union is part of the Allpoint network that provides over 55,000 fee free ATMs worldwide. To find the nearest ATM, it's easy, you can just go online, 24/7, to www.allpointnetwork.com.

I hope everyone has a great summer. Please remember that if you are traveling out of state to sign into card hub on the mobile app under manage travel plans and let us know that you are traveling out of state to avoid any issues with your debit card. We provide this service to help protect you and your money so please use it. If you do not have Home banking or the mobile app stop by either one of our locations and our member service staff will help get you set up.

The staff and I thank you again for allowing us to serve you.

- Art Lehman, Four Seasons FCU CEO

Our Staff Gives Support and Service to the Community

We recently participated with Relay for Life in Opelika, AL. Thanks to your efforts, we raised a total of \$5,000 and were awarded 3rd place as a top fundraiser! We hope to return to Relay for Life in 2024 to raise even more money in finding a cure for cancer!



2023 FSFCU Scholarship Winners

Congratulations to all high school graduates and their families. The following students are the recipients of our Four Seasons Federal Credit Union Scholarship in the amount of \$1,500.00 each:

Jackson Yates
Auburn High School

**Memoree Lyles, Ronald Reese, Jr., Alexandria Torbert,
Karsyn Yountz**
Opelika High School

Mary Flowers, Olivia Ligon
Smiths Station High School

Best wishes for continued success as each of you further your education.

To be eligible for our scholarship, the student or parent must be a member prior to January of the year the student will be graduating high school.

IRA Withholding Notice

Payments from your IRA are subject to federal income tax withholding unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, you can complete the appropriate form provided by any of our IRA representatives.

Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

If you have any questions, please do not hesitate to stop by either branch and speak with a member service representative in person. You can also call us at (334) 745-4711.

Beware of Scams

Members, make sure to not fall prey to fraudulent activity! As the world becomes more connected, so too are scammers looking for new and interesting ways to take advantage of you. Here's a few ways you can stay safe:

- Sense of Urgency: If you're dealing with someone who demands to be paid right now, be careful - scammers often use pressure tactics to take your money.

- Unusual Forms of Payment: Scammers will often ask you to settle a fraudulent balance in gift cards. Legitimate companies will never ask you to pay with another company's gift card.

- Unknown Contact: If your contact asks you to "pay my friend" or to send payment to a contact whose name doesn't match, it's probably a scam!

For more information, ask a Member Service Representative or visit our website.

www.fourseasonsfcu.com

Fee Schedule Notice

Our fee schedule will be changing in September of this year. Therefore, we have included an advance copy of the fee schedule in this newsletter so you can see what's changing!

Please review it and if you have any questions or concerns, please call us or come in either of our locations to talk to a Member Service Representative at your earliest convenience. We appreciate you allowing us to meet your financial needs.

Refer Friends and Family!

Help your friends and family save money too with less fees and competitive savings and loan rates.

When you refer them to join, and their savings account is opened with the minimum \$5.00 cash deposit, you will receive a \$10 deposit into your savings account.


Simply send the following note with your referral:

Your Name: _____

Your phone number: _____

I'm referring: _____ to join FSFCU.

Membership eligibility: Anyone who lives, works, worships, or attends school in Lee County. Also anyone who works as any of our 90+ Select Employer Groups or anyone who is an immediate family member or household member of an existing member. Proof of membership eligibility is required and is subject to approval.

 Federally insured by NCUA



Four Seasons
FEDERAL CREDIT UNION

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

www.fourseasonsfcu.com

FEE SCHEDULE

EFFECTIVE SEPTEMBER 2023

SAVINGS ACCOUNT FEES

FEE TYPE	FEE AMOUNT	ACCOUNT TYPE
SAVINGS ACCOUNT EARLY CLOSE FEE Applies if account is closed within 60 days of the account being opened.	\$10.00	01
SAVINGS ACCOUNT EXCESS WITHDRAWAL FEE Applies after you exceed your six FREE withdrawals per month on the account.	\$3.00/WITHDRAWAL	01, 02
SAVINGS ACCOUNT INACTIVITY FEE Per Member Account Fee—Only applies if there are no monetary transactions made by an account owner for six consecutive months. Does not apply if member has an active Certificate, Loan, Credit Card, Christmas Club, IRA Savings, Premium Savings or Checking Account under the same member number.	\$5.00/MONTH*	01, 02
PREMIUM SAVINGS ACCOUNT MINIMUM BALANCE FEE Only applies if account has been opened for 60 days, and account balance is less than \$2,500.00. the balance on the account will be drawn to zero, and the account will be closed.	\$5.00/MONTH*	09
PREMIUM SAVINGS ACCOUNT EXCESS WITHDRAWAL FEE Applies after you exceed your six FREE withdrawals per month on the account.	\$5.00/WITHDRAWAL	09
CHRISTMAS CLUB WITHDRAWAL FEE Applies when making any withdrawal from a Christmas Club account. On November 1, funds will automatically transfer to a Savings account where funds may be withdrawn without penalty.	\$5.00/WITHDRAWAL	11

CHECKING ACCOUNT FEES

FEE TYPE	FEE AMOUNT	ACCOUNT TYPE
PREMIUM / PREMIUM RDC CHECKING MINIMUM BALANCE FEE Applies if account balance falls below \$1,000.00.	\$5.00/MONTH*	78, 98
INACTIVE CHECKING ACCOUNT FEE Applies if there are no monetary transactions made by an account owner for six consecutive months.	\$5.00/MONTH*	ALL TYPES
BUSINESS CHECKING MONTHLY SERVICE FEE AVERAGE DAILY BALANCE FROM \$0—\$49,999.99 AVERAGE DAILY BALANCE FROM \$50,000.00 OR GREATER	\$10.00/MONTH* NO CHARGE	73
NEW LEAF / NEW LEAF RDC CHECKING SERVICE FEE	\$8.00/MONTH*	79, 99
RETURNED CHECK / PAID NON-SUFFICIENT FUNDS (NSF) FEE	\$30.00/PRESENTMENT	ALL TYPES
COURTESY PAY FEE Courtesy Pay is not available on Type 79 and 99 checking accounts.	\$30.00/PRESENTMENT	ALL TYPES
OVERDRAFT COLLECTION FEE Applies when negative accounts are turned over to our collections department.	\$15.00/ACCOUNT	ALL TYPES
STOP PAYMENT FEE ON SINGLE ITEM STOP PAYMENT FEE ON SEQUENTIAL ITEMS (LOST/STOLEN CHECKBOOK)	\$30.00/ITEM \$60/RANGE OF ITEMS	ALL TYPES
FSFCU VENDOR CHECK ORDERS Senior Choice Checking accounts are allowed one free box of basic checks per calendar year.	VARIES BY STYLE/QTY.	ALL TYPES
COUNTER CHECK FEE	\$5.00/SHEET OF 4	ALL TYPES
DEBIT / CREDIT CARD REPLACEMENT FEE (INSTANT OR MAILED) WITH RUSH PROCESSING BY MAIL WITH RUSH PROCESSING BY MAIL & EXPRESS SHIPPING	\$15.00/CARD \$45/CARD \$95/CARD	ALL TYPES

ELECTRONIC FUNDS TRANSFER FEES

FEE TYPE	FEE AMOUNT
ACH STOP PAYMENT FEE	\$30.00/PRESENTMENT
DEBIT CARD WITHDRAWAL NON-SUFFICIENT FUNDS (NSF) FEE	\$30.00/PRESENTMENT
RETURNED / PAID ACH NON-SUFFICIENT FUNDS (NSF) FEE	\$30.00/PRESENTMENT
ATM USAGE FEE Applies when using a non-Four Seasons FCU ATM or a non-AllPoint Network ATM. Other ATM providers may charge additional surcharge fees. This fee applies to all balance inquiries, transfers, and withdrawals.	\$1.25/TRANSACTION

FEE SCHEDULE

OTHER SERVICE FEES

FEE TYPE	FEE AMOUNT
ACCOUNT RESEARCH / RECONCILIATION FEE Minimum of one (1) hour.	\$15.00/HOUR
STATEMENT COPY	\$5.00/STATEMENT PERIOD Covers up to 50 pages; \$0.10/page after
INQUIRY FEE Applies if member receives a printed inquiry or screen.	\$3.00/INQUIRY
TELEPHONE INQUIRY FEE Applies if member asks for account balances or statement history via a telephone call.	\$3.00/INQUIRY
DOMESTIC WIRE TRANSFER FEE INTERNATIONAL WIRE TRANSFER FEE	\$10.00/WIRE \$45.00/WIRE
IN-HOUSE FEE Half-price for Senior Choice Checking accounts.	\$5.00/CHECK
MONEY ORDER FEE Half-price for Senior Choice Checking accounts.	\$2.00/MONEY ORDER
FAST TRACK FEE Applies after member uses their 8 FREE calls per month. Fee will pull from checking account(s) first, and if funds are unavailable will pull from funds your savings account(s). If fee is not collected, service will be deactivated.	\$0.50/CALL
FAST TRACK REACTIVATION FEE	\$5.00
DEPOSITED ITEM RETURN FEE	\$30.00/PRESENTMENT
GARNISHMENT / LEVY	\$10.00/OCCURRENCE
SELF-COMPROMISED ACCOUNT FEE Occurs when member voluntarily gives account information resulting in the opening of a new account.	\$25.00/ACCOUNT
UNDELIVERABLE MAIL FEE Fee will pull from your checking account(s) first, and if funds are unavailable will pull from funds in your savings account(s). Fee applies per second consecutive return of an account statement.	\$5.00/2ND RETURN
NOTARY FEE	MAY CHARGE \$5.00
COPY FEE This fee will be assessed for members and non-members for any document where Four Seasons FCU is asked to make copies.	\$0.50/PAGE
FAXING FEE This fee will be assessed for members and non-members per fax.	\$3.00/FAX

ABOUT OUR FEES

At Four Seasons Federal Credit Union, we offer some of the most outstanding products and services available to you at very competitive rates. It shouldn't surprise you that we offer very competitive fees here at our credit union as well.

We have to charge our members fees out of necessity. Typically we have found that by being competitive, we offer some of the lowest fees around in comparison to other financial institutions. One of the benefits of your membership in the credit union is that the fees collected, after the credit union's reserves and expenses are met, filter back down to you as a member in the form of dividends, better rates, and new products and services!

HOW ARE OUR FEES DETERMINED?

Our fees are determined by both our management team and our Board of Directors, which provides an equal checks and balances system. If you have any questions, please contact one of our staff members at any location.

DO YOUR FEES CHANGE?

Fees are subject to change at any time. Notification of new or changes to existing fees will be announced prior to the changes taking effect in accordance with applicable law. Please periodically check our website, quarterly newsletter, statement, special mailings, and lobby announcements for the latest information about changes or additional fees.

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THE FINE PRINT

Applicable fees within this Fee schedule may draw an account down to a zero balance. Accounts with a zero balance may be closed in accordance with the Truth-in-Savings (TiS) disclosure given to you at the time your account was opened. Contact our Member Service department if you need another copy of the TiS disclosure.

* Per month fees are posted to the account at the close of the last day of the month in which the fees apply. If unavailable funds prevent fees from posting, fees will be collected at any time in the following month(s) when funds become available.