



**Four Seasons**

FEDERAL CREDIT UNION

**1st Quarter Newsletter 2024**

**In this Issue:**

- Holiday Closing Notice
- 60 Years of Service Notice
- President/CEO's Message
- Business Account Notice
- New Member Benefit: Financial Literacy
- New Member Service: MessagePay
- Scholarship Opportunity
- Christmas Club 2024
- TruStage® Insurance

**We will observe the following holidays:**

New Year's Day	Monday, January 1st
Martin L. King, Jr. Day	Monday, January 15th
President's Day	Monday, February 19th

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.

**HAPPY  
NEW YEAR!**

*Throughout 2024 we will be  
Celebrating "60 Years" of Financial Services!*

**PRESIDENT/CEO'S MESSAGE**

As we close out 2023, I want to thank the staff and management at Four Seasons Federal Credit Union for all of the hard work that they put in this year. We have a lot to be thankful for this year. The credit union had a record year. During the year, we were able to help many of you make the purchases that you wanted or needed to make. We helped many of you restructure your debt to add spendable income to your wallet or pocketbook every month.

During 2023, reinvestments were made at the credit union to update our systems and some hardware to provide better service to you, our members. This includes the long-lost coin counting machine that finally arrived and is working, new cash dispensers on the teller lines, as well as behind the scene upgrades to our system.

Going forward, 2024 is going to be a special year. It will mark the 60th year that Four Seasons Federal Credit Union has been serving our membership. Over the years, the name has changed, and the field of membership has expanded, but our mission continues to remain the same, to provide the best financial services possible to our members. Look for special events and promotions during the year as we celebrate 60 years providing financial services to our members throughout the world, with the core of our membership right here in Lee County. Thank you for allowing us to serve you.

Arthur L. Lehman, President/CEO

**Attention Business Account Holders**

**Important Notice: Companies must Register Businesses with the Federal Government**

Effective January 1, 2024 businesses must register not only with the Secretary of State but also with the US Treasury. FinCen a department of the US Treasury will begin accepting registrations on January 1, 2024 thru January 1, 2025 or existing businesses if you are required to register today with secretary of state. New businesses will have 30 days after registration with the Secretary of State to register with the federal government. Your business will be subject to penalties for nonregistration.

This final rule represents the culmination of years of bipartisan efforts by Congress, the Treasury, national security agencies, law enforcement, and other stakeholders to bolster the United States' corporate transparency framework. It addresses deficiencies in the U.S. anti-money laundering regime as identified by the Financial Action Task Force- the international standard-setting body for anti-money laundering and countering the financial of terrorism and proliferation of weapons of mass destruction standards and deliveries on commitments made by the United States ahead of the December 2021 Summit for Democracy and in the first-ever U.S. Strategy on Countering Corruption.

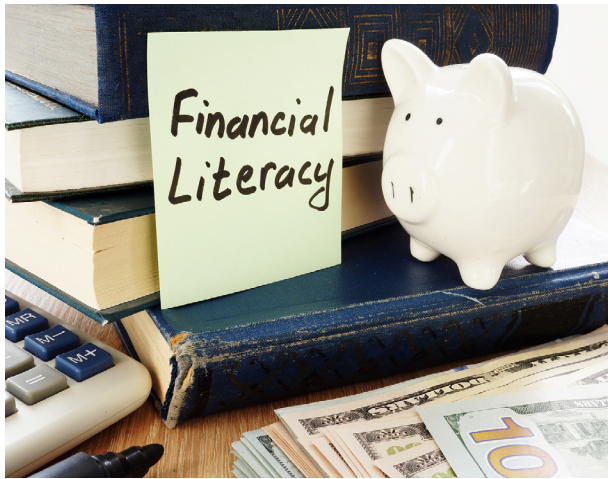


Federally insured by NCUA. Membership eligibility required. Subject to membership approval.

## New Member Benefit: Financial Literacy

We are a credit union whose goal is to be “people helping people.” That’s why we’re proud to introduce you to the new Four Seasons Federal Credit Union Financial Literacy Center, where we will have articles for you to read, videos for you to watch, and calculators for you to use to make yourself financially smart. Learn from a wide variety of topics from teaching your children how to save and budget, how to manage credit at every stage of life, and ways to save for retirement.

Visit the Four Seasons Federal Credit Union Financial Literacy Center beginning January 2nd, 2024 at the following url:  
<https://fourseasonsfcu.com/learn>



## 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 Thursday, February 1, 2024, 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 29, 2024.

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

## New Member Service Coming Soon.....



We are extremely happy to announce that we will be providing a new service that will allow our members to have another good option to quickly, conveniently, and safely make their loan payments with us. MessagePay easily enables our members to pay with the simplicity of a text message. We are hopeful that the setup and testing will be completed by the end of January 2024. More news will follow at a later date.

## *Thank You Members*

**Your loyalty to our credit union during these 60 years has greatly contributed to our success in business. We look forward to serving you, your family, your friends and others for many more years to come. Remember, a great gift to give your children or grandchildren is membership!**

## Christmas Club Accounts 2024

Be prepared for Christmas 2024 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.