

PRESIDENT/CEO'S MESSAGE

The start of our 60th year has been very strong. We have completed some of our projects to make your credit union even better. You can now make a payment on your loan over the internet from another financial institution whenever it is convenient for you. Just go to our website, click the Make-A-Payment button and follow the instructions. Your payment will be applied to your loan the same day.

Also, coming to the website soon is Auto Link. This new enhancement will be your one-stop spot to shop for a vehicle. It will show all the vehicles in the area listed online for you to browse for your next car or truck without pop-ups. You'll be able to contact the dealers through this site about vehicles that interest you, and of course, you can speak with us about our low-cost financing.

Apple Pay, Google Pay, and Samsung Pay will soon be available for your credit and debit cards. Many of you have asked about this feature. We are hoping to have this active by the end of April. Please watch for updates and information as we go forward.

I look forward to seeing everyone at our annual meeting. Thank you for allowing us to serve you.

Arthur L. Lehman, President/CEO

ANNUAL MEETING NOTICE

Our Annual Meeting will be held on Thursday, April 25, 2024, in the Greater Peace Missionary Baptist Church Family Life Center at 650 Jeter Avenue, Opelika, AL. Doors open at 5:30 p.m. for sign-in and the meeting will begin at 6:00 p.m. There will be annual reports, an election of officers, 60th Anniversary Celebration, prizes and more. The dress code is business casual. <u>Please make</u> **your reservation with a staff member as soon as possible.**

The following members have met the eligibility requirements to be listed as a nominee for the expired terms of the Board of Directors. There will be no nominations from the floor, and the election will be by ballot at the annual meeting. There are three board positions to fill.

Mr Bobby Bond currently serves as the treasurer for Four Seasons Federal Credit Union's Board of Directors. He has served on the board for over 36 years as a member, treasurer, and also as the chairman. Bobby served in the Vietnam era and is an Army Reserve National Guard Veteran. He was honorably discharged in 1971. He was employed by Uniroyal Goodrich Tire Manufacturing Company for 42 years and three months as a tire builder, tire developer and quality control. Over the years Bobby has attended numerous educational courses, training sessions, and conferences to learn more about credit union operations. He is married to Patsy Bond, has two children, three grandchildren and three great-grandchildren. Bobby thanks you for allowing him to serve and asks for your continued support.

Mr. Vann Daughtry worked for over 30 years and retired from B.F. Goodrich, previously Uniroyal Tire Company. He worked in Quality Control, Scheduling, and as a Tire Building Supervisor. He served four years on the Four Seasons Federal Credit Union's Supervisory Committee, three years as Chairman, and is currently serving as a Board Member. Vann is seeking his fourth term on the board and wants to continue to serve. Vann has had credit union educational training to ensure sound decision are made. He is married to Judy Daughtry. Vann ask that you please consider allowing him to continue to serve.

Ms. Tiffany Gibson earned a B.S. Degree from Jacksonville State University in Criminal Justice and both a M.S. and Educational Specialist Degree in School Counseling and Counseling Supervision from Auburn University. She is an Associate Licensed Counselor and owner of The Jewel Professor, a behavioral health agency located in downtown Opelika. She is a former member of the Opelika City Council and has remained heavily involved in the Opelika community. She currently serves as the Social and Emotional Learning Coordinator for Troup County Schools and previously spent 21 years as a school counselor. Ms. Gibson founded Girls STEPS, Inc., a non-profit organization in 2015. Ms. Gibson has served as secretary on FSFCU's Board for the past two years. She enjoys traveling and spending time with her family. She is a member of Delta Sigma Theta Sorority, Inc. and serves on several local and state boards. She has two children, Austin and Ashleigh. Ms. Gibson has attended credit union training, and she asks for your vote to be re-elected.

ALL NOMINATIONS BY PETITION MUST BE SUBMITTED BY 12 NOON ON TUESDAY, APRIL 16, 2024, TO ART LEHMAN, PRESIDENT/CEO, AT THE PEPPERELL LOCATION. CONTACT ART AT (334)-521-7049 WITH ANY QUESTIONS.



Important Notice to Members

The Supervisory Committee has contracted with Pearce, Bevill, Leesburg, Moore, P.C. to perform a verification of member's accounts as of March 31, 2024. They are asking that you please compare the transactions and balances on your statement with your records. If you did not receive a statement or if you find discrepancies on your statement, please immediately contact:

> W. Glenn Bridges, Jr. CPA Pearce, Bevill, Leesburg, Moore, P.C. 110 Office Park Drive, Suite 100 Birmingham, AL 35223 205-313-4521 wgbridges@pearcebevill.com

Please do not remit loan payments or deposits to this address.

They will consider the balances correct unless they hear from you within the next 15 days. Thank you for your assistance.



We are happy to announce that the setup and testing for this brand new service is complete! Now our members 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. It also reminds our members of their upcoming payment due date(s) as well as giving our members a past due notification.

We are hopeful that members will appreciate this new service. It can certainly assist with the goal of maintaining a great credit score and/or improving one's credit score.

April is National Financial Literacy Month

We encourage you to be intentional about reviewing your credit score, credit reports, budget, kids education plan, your retirement plan, etc. We invite members to make an appointment with one of our certified, financial counselors or loan officers to review your finances at no charge. Our members financial health is important to us. So, please visit www.fourseasonsfcu.com/learn or contact us.

Our President/CEO Visits Capitol Hill



Art Lehman, our President/CEO, and thousands of other credit union advocates and executives from every state visited Capitol Hill and conducted over 600 meetings during the 2024 Governmental Affairs Conference (GAC), bringing the credit union difference and other items of importance directly to the legislators and regulators. Art and others are pictured with Mike Rogers, U. S. Representative for Alabama.

Relay for Life Fundraising In Progress!



Join us now, FSFCU Cancer Kickers, as we raise money for The American Cancer Society. Our credit union goal is \$5,000.00. In doing so, we are having two raffles to assist in our efforts. Our first raffle is for a chance to win a 55" Smart TV, and the tickets are \$5.00 each. The second raffle is for a chance to win a dinner with four of our staff members at Outback Steakhouse, and the tickets are \$10.00 each. We are also selling Luminaria Bags, for \$5.00 each, that you can decorate in memory of a loved one who has passed from cancer. If you're not interested in the raffles or Luminaria Bags, our staff members can take any donation that you would like to give, in any denomination. All proceeds will be donated to The American Cancer Society.

Cancer has affected too many people we love. That's why we've chosen to participate with Relay For Life to celebrate survivors, remember those we've lost, and offer support to anyone in our community who has been affected by it.

The funds we're raising will sustain critical research, as well as, provide services for people trying to cope with their cancer experience. Believe us, every dollar really does count, so we're asking everyone to please donate to this worthy cause.

The deadline to purchase a raffle ticket for the night out is on March 31st. The deadline to purchase a raffle ticket for the TV and the Luminaria Bags is May 3rd.

Please join us, other community organizations, and hundreds of residents for the annual Relay for Life Event that will be held at 6 p.m., on Friday, May 3rd, at the Lee County Courthouse Square, downtown Opelika, AL. We will have a tent and our staff would love to see you stop by and say hello.

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