



**Four Seasons**

FEDERAL CREDIT UNION

**3rd Quarter Newsletter 2024**

*Celebrating 60  
years of service!*

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**We will observe the following holidays:**

Labor Day	Monday, September 2nd
Staff Training	Wed., Sept. 18th, Noon-5 p.m.
Columbus Day	Monday, October 14th
Veterans Day	Monday, November 11th

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**

It's hard to believe that 2024 is halfway over. We have had a great first half of the year and want to continue strong through the end. I hope everyone has heard about our great second mortgage loans. Your credit union is offering a good, fixed rate for up to 15 years using your home's equity to get you the money that you need. These types of loans are great to use for home improvements and debt consolidation. They offer a set payment and term so it makes it easier for you to budget, and the interest may even be tax deductible. Make sure to see Monique Gilliam in our Pepperell Branch to get yours started.

To give back to our members and the community, we offer FREE financial literacy seminars. If you have a group that you think could benefit from a session, please get in touch with me or DeDe Jackson. We can provide sessions from the basics to when should you draw your social security and everything in between. We will also be glad to try and customize a session to meet your needs. We offer accounts for minors, so I encourage you to open accounts for your children this summer to kick start their financial literacy.

Arthur L. Lehman, President/CEO

**SAVE THE DATE - THURSDAY, OCTOBER 17, 2024**

**60TH ANNIVERSARY CELEBRATION**

**INTERNATIONAL CREDIT UNION DAY AND MEMBER APPRECIATION DAY**



Please mark your calendar, and make plans to visit either one of our locations from 9 a.m. until 5 p.m. on Thursday, October 17th. We want to express our gratitude to you, our members, for your business and loyalty to our large and growing financial family. We will be providing food from 10 a.m. until 2 p.m., but the fun, fellowship, and the giving of memorabilia of this great, momentous occasion will be throughout the day. Sixty years of service is a big deal!

We will also have some promotions that you can only take advantage of if you stop by one of our locations on this designated day of the celebration. If you stopped by our FSFCU Member Appreciation Day that was held from 9 a.m. until 5 p.m. at both of our locations on Thursday, June 27th, we hope that you enjoyed the food and fellowship, because we certainly enjoyed serving those that attended some extra special appreciation and love. We look forward to seeing you all on October 17th.

**2024 FSFCU Scholarship Winners**

Congratulations to each of the following recipients of our FSFCU Scholarship who will be awarded \$1,000.00:

- Auburn High-Samuel J. Williams
- Beauregard High-Hannah Helms-Childers
- Beulah High-Ava Olivarez-Long
- Dadeville High-Olivia Wilson
- Loachapoka High-Jordan Ballard
- Opelika High-Imani Butler
- Smiths Station High-Samuel C. Williams

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

**IMPORTANT FRAUD AND VISA E-STMT NOTIFICATIONS**

We are aware that there has been a slight increase in fraudulent activity as it relates to certain Chinese vendors. Please know that we are looking out for you. Our fraud monitoring systems have already caught these transactions and blocked them, and we are taking proactive steps to ensure that no further fraudulent activity from these vendors will affect your account. If you have any questions or concerns regarding this matter, please contact us.

Also, we are working on an ongoing issue with our VISA Platinum Credit cards in which it is not possible to register for eStatements when using certain email vendors. We have been diligently working with our credit processing team to find a resolution to this problem, but the issue currently lies beyond Four Seasons FCU's control. We ask that you continue to bear with us as we work to correct this problem. If you have any questions or concerns, please contact us.



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

# LOOKING FOR A 2nd MORTGAGE? WE CAN HELP.

We're now offering a fixed rate 2nd mortgage.  
There's NO application fee,  
and NO processing fee.  
Local decisions, competitive rates.  
Terms up to 180 months.  
Minimal closing costs.  
Typical 30 day closing\*.

Insured by NCUA. Membership required. Subject to credit approval.  
Equal housing lender.

\* If no delay in providing us required documentation, and no  
unforeseen circumstances arise. Ask for details.

## LET US HELP YOU FIND YOUR NEXT CAR.

Visit the Four Seasons FCU Auto Finder  
to find the perfect car for you.

VISIT  
[FOURSEASONSFCU.COM](http://FOURSEASONSFCU.COM)

## HELP YOUR CHILDREN.

Give your children a successful  
financial future and open  
a Four Seasons FCU account.  
High school seniors can  
apply for our scholarship.

VISIT US  
SOON.



## FACTS

### What does Four Seasons Federal Credit Union do with your personal information?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and checking account information</li> <li>• Account balances and transaction or loss history</li> <li>• Credit history and payment history</li> </ul>
<b>How?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

Reasons we can share your personal information	Does Four Seasons Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes -</b> to offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>YES</b>	<b>YES</b>
<b>For our affiliates' everyday business purpose -</b> information about your transactions and experiences	<b>NO</b>	<b>NO</b>
<b>For our affiliates' everyday business purpose -</b> information about your creditworthiness	<b>NO</b>	<b>NO</b>
<b>For our affiliates to market to you</b>	<b>NO</b>	<b>NO</b>
<b>For non-affiliates to market to you</b>	<b>NO</b>	<b>NO</b>

<b>To Limit our Sharing</b>	<ul style="list-style-type: none"> <li>• Call 1 (800) 715-2122 <ul style="list-style-type: none"> <li>⇒ Follow phone menu prompts</li> </ul> </li> <li>• Visit <a href="http://www.fourseasonsfcu.com">www.fourseasonsfcu.com</a> <ul style="list-style-type: none"> <li>⇒ Visit 'Contact Us' page and submit request</li> </ul> </li> </ul> <p><b>Please Note:</b> If you are a new member, we can begin sharing your information one (1) day from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call 1 (800) 715-2122 or visit our website at: <a href="http://www.fourseasonsfcu.com">www.fourseasonsfcu.com</a> to limit our sharing.



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**What We Do**

<b>How does Four Seasons Federal Credit Union protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Four Seasons Federal Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or apply for financing</li> <li>• Make a wire transfer or use your credit or debit card</li> <li>• Make deposits or withdrawals</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, nonaffiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purpose - information about your credit worthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you.</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Four Seasons Federal Credit Union has no affiliates.</i></p>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Four Seasons Federal Credit Union does not share with nonaffiliates so they can market to you.</i></p>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Four Seasons Federal Credit Union's joint marketing partners include: CMFG Life Insurance Company® Centergy Consulting</i></p>

**Other Important Information**

<b>Vermont</b>	Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our affiliates, unless the law allows. We will not share information about your credit worthiness with our affiliates except with your consent, but we may share information about your transactions or experience with you with our affiliates without your consent.
<b>California</b>	Under California law, we will not share information we collect about you with nonaffiliates, unless the law allows. For example, we may share information, with your consent, to service your accounts, or to provide rewards or benefits to which you are entitled. We will limit sharing among our affiliates to the extent required by California law.