



**Four Seasons**

FEDERAL CREDIT UNION

**4th Quarter Newsletter 2024**

*Celebrating 60  
years of service!*

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**We will observe the following holidays:**

Columbus Day	Monday, October 14th
Veterans Day	Monday, November 11th
Thanksgiving Day	Thursday, November 28th
Staff Training	Wed., Dec. 18th, at noon
Christmas Eve	Tuesday, Dec. 24th, at noon
Christmas Day	Wednesday, December 25th
New Year's Eve	Tuesday, Dec. 31st, at noon
New Year's Day	Wednesday, January 1st

Our ATMs and Allpoint ATMs, VISA Debit and Credit Cards, NexGen Mobile App and Online Account Access, as well as Fast Track Phone Banking are available during these times.



**YOU'RE INVITED TO OUR 60TH ANNIVERSARY, INTERNATIONAL CREDIT UNION DAY, AND MEMBER APPRECIATION DAY CELEBRATION THURSDAY, OCTOBER 17TH, AT BOTH LOCATIONS**



Please make plans to visit either one of our locations from 9 a.m. until 5 p.m. on Thursday, October 17th for one of the biggest celebrations in the history of our credit union. We want to express our gratitude to you, our members, for your business and your loyalty to our large and growing financial family. **We will be providing food from 11 a.m. until 2 p.m., but you must RSVP by Friday, October 11th, with our staff in person, by phone, or by email at [info@fourseasonsfcu.com](mailto:info@fourseasonsfcu.com) for your free lunch.** At Pepperell, a chili dog, a hamburger or cheese burger, or a barbeque sandwich with fries and a drink will be served by K & W Tripple Threat Eatz. At Marvyn, a hotdog or a barbeque sandwich with chips and a drink will be served by Grab-N-Go Hotdog Company. **When you RSVP, please tell us what location you will be visiting and what food item you'd like to receive.**

We will have fun, fellowship, drawings for prizes, and the giving of memorabilia of this wonderful, momentous occasion all throughout the day. Sixty years of service is a big deal! We look forward to seeing you all on October 17th. **Please RSVP Now.**

**PRESIDENT/CEO'S MESSAGE**

It's hard to believe that the year is three quarters of the way over. We've been celebrating our 60th Anniversary all year, and we are not finished yet! **During the entire month of October, you will be able to apply for our 60th Anniversary Loan, which is a signature loan up to \$6,000.00, with terms up to 60 months, and with an annual percentage rates as low as 6.00%.** All standard underwriting rules will apply. **We will also be having a membership referral campaign through November 30th. For every new member you refer that successfully opens a savings account, your name will be entered in a drawing to win \$600.00.** This winner will be selected on Friday, December 6th. Contact a staff member for some referral cards so you can begin referring! Please join us on October 17th as we celebrate our milestone anniversary, International Credit Union Day, and our second Member Appreciation Day this year. Be sure to see page two for details of our annual Holiday Loan Special that will take place in November.

Since parts and service continue to be a problem with our current ATMs, I'm happy to report that new ATMs have been ordered. Arthur L. Lehman, President/CEO

**ATTENTION  
HIGH SCHOOL SENIORS  
AND PARENTS**



If you'd like to apply for our scholarships, you or your parent must be a member before January 1, 2025. So don't wait! You must have your parent or legal guardian open the account with you as a joint owner until you become 18 years of age, at which time you can have an individual account. You and your parent or legal guardian must bring in your valid, state-issued identification and a minimum of \$5.00 to become a member by opening a savings account. We welcome you to open a checking account with us as well. When the students are ready to establish credit, we will be here to help as well.

**VERY IMPORTANT!**

**PLEASE KEEP YOUR CONTACT INFORMATION UP-TO-DATE**

In order for us to provide the best account protection and quality service to you, it is extremely important that you make us aware of any changes with your phone number(s), email address(s), physical and mailing address, as well as your travel arrangements. This way we can promptly contact you to minimize and possibly eliminate any inconvenience(s) or fraudulent activity. Please note, we do not accept a forwarding address change from the post office. You must contact us personally to make any changes to your address.



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

## YEAR-ROUND SKIP-A-PAY OPPORTUNITY

If your payment(s) with us are not delinquent, you can skip all eligible loans for a fee of \$25.00 per loan. Members are allowed to have one skip-a-pay per calendar year on any Auto, Atv, Boat, Motorcycle, or RV loan and two skip-a-pays per calendar year on a signature loan. Credit cards, Mortgages, and Lines of Credit are not eligible. Please speak with a loan officer for further details.

## CHRISTMAS CLUB PAYOUT

Christmas Club funds will be transferred to your savings account, type 01, on November 1, 2024. If your deposits are being made by direct deposit, payroll deduction, or if you signed an automatic transfer form with one of our staff members, your deposits will continue unless you come in and request that it be stopped or redistributed. This account is a great way to ensure a joyous Christmas.

# HOLIDAY LOAN SPECIAL

Members, you can get a loan

up to **\$1,250.00**

from us with

**NO CREDIT CHECK!**

Annual percentage rate: 17.99%

Maximum Term: 12 months

You must have payroll deduction or direct deposit for a minimum of six months prior to the loan request, and your payments must be by payroll deduction or direct deposit. No delinquency on any loan with us over 30 days within the last 12 months.

**APPLICATION PICK-UP & RETURN NOVEMBER 18th thru 27th. Must be completed & signed. No exceptions.**

**Loans processed and funded Nov. 25th, 26th, and 27th.**



## FSFCU Staff Gives Back To Our Community



Management and staff of Four Seasons Federal Credit Union agreed on a plan that would allow employees to personally give funds to provide financial support to organizations within our local community. Every time we reach \$500.00, we will choose an organization to provide financial support. We recently presented the Women's Hope Medical Clinic a check for \$500.00 to be used in anyway that they choose. This organization is located in Auburn, AL and provides free services to the public. Visit them at [womenshope.org](http://womenshope.org) for more information.

Pictured above from left to right are Demetra (DeDe) Jackson, Executive Vice President of Four Seasons Federal Credit Union, and from Women's Home Medical Clinic are Daria Monroe, Chief Executive Officer, and Allie Carlisle, Administrative Assistant.

Loans are subject to membership approval. Some limitations or exclusions apply. Loan promotions or rates subject to end without notice. Ask for more details.



# FEE SCHEDULE

## EFFECTIVE OCTOBER 2024

### SAVINGS ACCOUNT FEES

FEE TYPE	FEE AMOUNT	ACCOUNT TYPE
<b>SAVINGS ACCOUNT EARLY CLOSE FEE</b> Applies if account is closed within 60 days of the account being opened.	\$10.00	01
<b>SAVINGS ACCOUNT EXCESS WITHDRAWAL FEE</b> Applies after you exceed your six FREE withdrawals per month on the account.	\$3.00/WITHDRAWAL	01, 02
<b>SAVINGS ACCOUNT INACTIVITY FEE</b> 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
<b>PREMIUM SAVINGS ACCOUNT MINIMUM BALANCE FEE</b> 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
<b>PREMIUM SAVINGS ACCOUNT EXCESS WITHDRAWAL FEE</b> Applies after you exceed your six FREE withdrawals per month on the account.	\$5.00/WITHDRAWAL	09
<b>CHRISTMAS CLUB WITHDRAWAL FEE</b> 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
<b>PREMIUM / PREMIUM RDC CHECKING MINIMUM BALANCE FEE</b> Applies if account balance falls below \$1,000.00.	\$5.00/MONTH*	78, 98
<b>INACTIVE CHECKING ACCOUNT FEE</b> Applies if there are no monetary transactions made by an account owner for six consecutive months.	\$5.00/MONTH*	ALL TYPES
<b>BUSINESS CHECKING MONTHLY SERVICE FEE</b> AVERAGE DAILY BALANCE FROM \$0—\$49,999.99 AVERAGE DAILY BALANCE FROM \$50,000.00 OR GREATER	\$10.00/MONTH* NO CHARGE	73
<b>NEW LEAF / NEW LEAF RDC CHECKING SERVICE FEE</b>	\$8.00/MONTH*	79, 99
<b>RETURNED CHECK / NON-SUFFICIENT FUNDS (NSF) FEE</b>	\$20.00/PRESENTMENT	ALL TYPES
<b>COURTESY PAY / PAID NEGATIVE FEE</b> Courtesy Pay is not available on Type 79 and 99 checking accounts.	\$30.00/PRESENTMENT	ALL TYPES
<b>OVERDRAFT COLLECTION FEE</b> Applies when negative accounts are turned over to our collections department.	\$15.00/ACCOUNT	ALL TYPES
<b>STOP PAYMENT FEE ON SINGLE ITEM</b> <b>STOP PAYMENT FEE ON SEQUENTIAL ITEMS (LOST/STOLEN CHECKBOOK)</b>	\$30.00/ITEM \$60/RANGE OF ITEMS	ALL TYPES
<b>FSFCU VENDOR CHECK ORDERS</b> Senior Choice Checking accounts are allowed one free box of basic checks per calendar year.	VARIES BY STYLE/QTY.	ALL TYPES
<b>COUNTER CHECK FEE</b>	\$5.00/SHEET OF 4	ALL TYPES
<b>DEBIT / CREDIT CARD REPLACEMENT FEE (INSTANT OR MAILED)</b> WITH RUSH PROCESSING BY MAIL WITH RUSH PROCESSING BY MAIL & EXPRESS SHIPPING	\$10.00/CARD \$45/CARD \$95/CARD	ALL TYPES

### ELECTRONIC FUNDS TRANSFER FEES

FEE TYPE	FEE AMOUNT
<b>ACH STOP PAYMENT FEE</b>	\$30.00/PRESENTMENT
<b>REG E PAID (DEBIT CARD) FEE</b>	\$30.00/PRESENTMENT
<b>RETURNED ACH INSUFFICIENT FUNDS (NSF) FEE</b>	\$20.00/PRESENTMENT
<b>PAID ACH / COURTESY PAY / PAID NEGATIVE FEE</b>	\$30.00/PRESENTMENT
<b>ATM USAGE FEE</b> 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
<b>ACCOUNT RESEARCH / RECONCILIATION FEE</b> Minimum of one (1) hour.	\$15.00/HOUR
<b>STATEMENT COPY</b>	\$5.00/STATEMENT PERIOD Covers up to 50 pages; \$0.10/page after
<b>INQUIRY FEE</b>	\$3.00/INQUIRY
<b>TELEPHONE INQUIRY FEE</b> Applies if member asks for account balances or statement history via a telephone call.	\$3.00/INQUIRY
<b>DOMESTIC WIRE TRANSFER FEE</b> <b>INTERNATIONAL WIRE TRANSFER FEE</b>	\$10.00/WIRE \$45.00/WIRE
<b>IN-HOUSE CHECK FEE</b> Half-price for Senior Choice Checking accounts.	\$5.00/CHECK
<b>MONEY ORDER FEE</b> Half-price for Senior Choice Checking accounts.	\$2.00/MONEY ORDER
<b>DEPOSITED ITEM RETURN FEE</b>	\$30.00/PRESENTMENT
<b>GARNISHMENT / LEVY</b>	\$10.00/OCCURRENCE
<b>SELF-COMPROMISED ACCOUNT FEE</b> Occurs when member voluntarily gives account information resulting in the opening of a new account.	\$25.00/ACCOUNT
<b>UNDELIVERABLE MAIL FEE</b> 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
<b>NOTARY FEE</b>	MAY CHARGE \$5.00
<b>COPY FEE</b> 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
<b>FAXING FEE</b> This fee will be assessed for members and non-members per fax.	\$3.00/FAX
<b>COIN MACHINE USAGE FEE (MEMBERS)</b> Fee is assessed per coin machine transaction.	5%/TOTAL

## 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.

### 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.

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