



**Four Seasons**

FEDERAL CREDIT UNION

**1st Quarter Newsletter 2025**



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**We will observe the following holidays:**

New Year's Day	Wednesday, January 1st
Martin L. King, Jr. Day	Monday, January 20th
President's Day	Monday, February 17th

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.

## *Mark your calendars - Annual Membership Meeting 2025*

Our annual meeting will be held on Thursday, April 24th, in the Student Union Building at Southern Union State Community College, 1701 Lafayette Parkway, Opelika, AL. Sign-in at 5:30 p.m. Meeting begins at 6 p.m. You can begin making your reservations with staff April 1st through April 18th. Attire is business casual. There will be annual reports, election of officers, and cash prizes. Our nominations committee will be accepting nominations until Friday, January 24th, at 4 p.m. at our Pepperell Location.

After this date, any other member may petition to be on the ballot, and such petition must be signed by 93 members in good standing. There will be no nominations from the floor, and if there are no nominations by petition, the election will not be by ballot. All nominations by petition must be submitted by Tuesday, March 18th, to Art Lehman at the Pepperell Branch. Please contact Art at (334) 521-7049 with any questions regarding this process or board responsibilities.

### **PRESIDENT/CEO'S MESSAGE**

As we close out 2024, I want to thank the staff and management at Four Seasons Federal Credit Union for all the hard work that they put in this year. The credit union celebrated its 60th year of service to our members. Many of you showed up for our Annual Meeting and Member Appreciation Day to help us celebrate. Because of our members, the credit union has had another great year, and we look forward to many more in the future.



During 2024, the credit union continued to thrive growing \$10 million dollars in assets bringing us to a total of over \$90 million dollars in assets. We added 1,100 new members to our financial family. Also, the loan department made over \$25 million dollars in loans to our members.

Going forward in 2025, we are continuing to improve. We are getting a new telephone system in January that will make it easier to reach who you need to at the credit union. We are replacing all our ATMs with new ones and adding another one in the new Chamber of Commerce building in Opelika. Continued upgrades to our computer system should make it much faster and easier to open a new account. Contactless cards are scheduled to begin arriving during the first quarter of 2025. I am sure that there will be other changes during the year as we continue to work to improve our credit union. I want to wish all our members a Happy and Prosperous New Year. Thank you for allowing us to serve you.

Arthur L. Lehman, President/CEO

### **MAJOR UPGRADES COMING!**

We will be performing some major upgrades on our telephone system over the Martin Luther King, Jr. holiday weekend. Should you need to contact us on that Tuesday, please visit a branch location in-person or email us at [info@fourseasonsfcu.com](mailto:info@fourseasonsfcu.com) before calling or faxing.

As we await the installation of new ATMs at both our branch locations, please remember that we are a part of the Allpoint Network. Therefore, you can use our debit card at over 55,000 surcharge-free ATMs Nationwide. So always look for this logo . You can also use your debit card anywhere you see the VISA logo, , and we know VISA is everywhere! We sincerely apologize for any inconvenience the repeated maintenance on our ATMs may have caused.



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

## Refer Family and Friends Winner

Thank you to all members that participated in the Refer Family and Friends Membership Promotion. As Art, President/CEO, stated in his article on the front page, "We added 1,100 new members to our financial family." We could not have done this without the help of our members.

As part of the promotion, we gave nice gifts to the participating members, and referring members were entered in a drawing for a prize of \$600.00 as part of our 60th Year Anniversary. Pictured below is the lucky winner, Mr. Christopher Lewis.



## 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 Tuesday, January 7, 2025, 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, February 7, 2025.

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

## Investment Special 7-Month Certificate of Deposit (NEW MONEY ONLY)

**Minimum deposit - \$2,500.00**  
**Rate - 4.00% APR\***  
**Yield - 4.07% APY\*\***

Membership eligibility required. Dividends paid monthly. There is a penalty for early withdrawals. This certificate is non-renewable. Rates are subject to change without notice. This offer may be canceled at any time. All accounts are federally insured by the National Credit Union Administration. \*APR = Annual Percentage rate. \*\*APY = Annual Percentage Yield. Contact us for more details.

### *Thank You Members*

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

## Christmas Club Accounts 2025

Be prepared for Christmas 2025 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.