



**Four Seasons**

FEDERAL CREDIT UNION

**2nd Quarter Newsletter 2025**

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*(Please pay special attention to the RSVP Deadline)*

**We will observe the following holidays:**

Memorial Day	Monday, May 26th
Staff Training	Wed., June 25th, Noon-5 p.m.
Juneteenth	Thursday, June 19th
Independence Day	Friday, July 4th
Labor Day	Monday, September 1st

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.



**PRESIDENT/CEO'S MESSAGE**

I hope everyone is as happy for spring as I am. We have completed several projects so far this year. Our new phone system is up and working. It has made it easier to reach who you need at the credit union. Also, we now have the ability to track and make sure that we are returning all of the messages that we receive. As time passes, this should only get better as we refine the phone system.

I am also pleased to report that all the new ATMs are available for use, including our newest ATM location inside of the new Opelika Chamber of Commerce building. Not only did we upgrade the hardware but also the cash denominations that you can receive. Both branch ATMs, as well as the new location, now have 10s, 20s and 50s in them. This allows us to stock more money in the same space to accommodate the larger withdrawals that have become much more common in recent years. All our ATMs are still fee and surcharge-free for Four Seasons FCU members. We are still part of VISA, Accel, PLUS, Mastercard, Cirrus and Maestro Networks. In addition, we are continuing to allow our members access to over 55,000 surcharge-free ATMs Nationwide, via the Allpoint Network. It's our mission to provide our members with the best products and services available.

Arthur L. Lehman, President/CEO

Pepperell Pkwy ATM



Marvyn Pkwy ATM



Opelika Chamber ATM



**BE AWARE - SCAMS ARE ON THE RISE**

Please be aware of fraudsters who make it look like they are calling from our credit union. The caller ID may show Four Seasons Federal Credit Union and they may even say they are an employee of ours. However, we will never call you and ask you to give us information we already have in our system. We will not ask you for your online banking log-on and password information. They may already have some of your information and they are trying to get additional information that they are missing. If you ever get a call that you feel is suspicious, please hang-up, and call us directly at 334-745-4711.

**2025 Scholarship Winners**

**Beauregard High School**

Destiny Calloway and Jakayla Luke

**Lee-Scott Academy**

Jazriene Revalde

**Loachapoka High School**

Ja'Darion Satterwhite and Lorin White

**Opelika High School**

Addison Kemp and Hayley Ponds

**April is National Financial Literacy Month**

This month has been designated as financial literacy month to draw attention to the importance of reviewing your finances and gradually improving them. We encourage you to be intentional about reviewing your credit score, credit bureau reports, budget, amount of debt, kids educational plan, your retirement plan, etc.

We invite members to make an appointment any Tuesday during the month to speak with one of our financial counselors or loan officers to review your finances at no charge. Our member's financial health is important to us. Please contact us soon or visit us at [www.fourseasonsfcu.com/learn](http://www.fourseasonsfcu.com/learn).



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

# ANNUAL MEETING NOTICE

**Our Annual Membership Meeting will be held on Thursday, April 24, 2025, in the Southern Union Student Union Building across from Opelika High.**

**Refreshments - 5:30 p.m. and Business Meeting - 6:00 p.m.**

**R.S.V.P. with staff April 1st - April 18th. Dress code is business casual.**

**There will be annual reports and an election of officers, see nominees below.**

**There will also be some giveaways.**

## BOARD NOMINEES

The Nominating Committee presented the following nominees to be on the ballot to fill the three board vacancies due to expired terms. There will be no nominations from the floor. The election will be held during the annual meeting. If you have questions regarding this process, please contact Arthur Lehman, President/CEO, at 334-521-7049.



**Sheila Daughtry** has been a member of the credit union for over 30 years. She has been employed with the Hotel at Auburn University since it opened in August of 1988. She has advanced in her career serving as follows: Catering Sales Manager, Senior Catering Sales Manager, Group Sales Manager, and currently as the Senior Sales Manager. She is responsible for creating contracts that detail all events, guest rooms, and financial arrangements. Her main responsibility is to ensure the hotel meets a multi-million dollar budget. She has previously served on our Supervisory Committee and is currently serving as a Board Member. Sheila has served as an Ambassador for the Opelika Chamber of Commerce, a Diplomat with the Auburn Chamber of Commerce, and on the Board of Directors for the Alabama Council of Association Executives. She received a Distinguished Service Award and the President's Award through ACAE. She was a founding member of Auburn University Independent Planners (AUIP) and named a Top Performer for the hotel.



**Rodney Dorsey** has been a member of the credit union for 30 years. He retired from B.F. Goodrich after 17 years of service. He served as a Division Chairman at the USWA Local 753L until the plant closure. He is a Veteran of the United States Marine Corps. He previously served on the Supervisory Committee of Four Seasons FCU as a Member and then as the Chairman. He is currently serving as the Chairman of the Board of Directors. With his tenure in these capacities, he has acquired extensive knowledge and skills regarding credit union supervisory and board operations. Mr. Dorsey is a Deacon at Nazareth Missionary Baptist Church of Opelika, Alabama. Mr. Dorsey takes his position to heart and is always looking out for the best interests of the members and staff of the credit union. Mr. Dorsey is married to Cheryl Richmond.



**George Lyles** has been a credit union member for over 49 years. He was an electrician at the B. F. Goodrich Tire Company and he retired in 2009. He was also the Safety Director for the Local Union 753L for 16 years, and he was the Assistant Safety Trainer for the International Chemical Workers Union & Steelworkers Union for district nine and the International Union. George has previously served on the Credit Committee, Supervisory Committee, and Board of Directors for Four Seasons Federal Credit Union, which has allowed him a vast amount of experience and insight. Currently he is serving as the Chairman of our Supervisory Committee, and he is a Deacon at Mount Olive Baptist Church in Phenix City, AL. He is married to Martha Lyles and they will be celebrating 49 years of marriage on April 24th. They have three children, six grandchildren, and three great-grandchildren.



**Chris Niswender** is a credit union member who brings a wealth of experience and dedication to his current role on the Supervisory Committee for Four Seasons Federal Credit Union. With a proven track record of owning and operating successful businesses throughout Lee County, including Auburn AV and Electronic Supply House, Mr. Niswender's leadership is grounded in practical expertise. He is married to Kathy Keith Niswender, a native of Opelika, Alabama, and the proud parent of three children. Seeking his first term on the Board, Mr. Niswender's candidacy is marked by a strong foundation in business and finance. He holds a Bachelor's degree in Business from Auburn University, further bolstering his qualifications for this role. With a steadfast commitment to service and a keen understanding of financial matters, Mr. Niswender is poised to make a positive impact on the credit union's operations and the community it serves.