



Four Seasons

FEDERAL CREDIT UNION

3rd Quarter Newsletter 2025

**Summer
is
here!**



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We will observe the following holidays:

Independence Day	Friday, July 4th
Labor Day	Monday, September 1st
Staff Training	Wed., Sept. 17th, Noon - 5 p.m.
Columbus Day	Monday, October 13th
Veterans Day	Tuesday, 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.

PRESIDENT/CEO'S MESSAGE

It's hard to believe we're already halfway through 2025. This year, we've seen an increase in fraud attempts targeting our credit union community.

One of the most common—and avoidable—scams involves fraudsters impersonating the credit union. Please remember: we will never call, email, or text you asking for personal information or account details. If you receive such a message, do not respond. Instead, contact the credit union directly to report it.

As always, stay vigilant in protecting your personal information. Never share sensitive details unless you initiated the contact and are certain of who you're communicating with. With the growing use of artificial intelligence, scammers are becoming increasingly sophisticated in crafting messages that appear authentic.

We remain committed to safeguarding not only your money but also your personal data. If we ever ask for identification or verification details, it's solely to protect you.

Thank you for your continued trust in us. Have a safe and enjoyable summer—we appreciate the opportunity to serve you!

Arthur L. Lehman, President/CEO

BEST OF AUBURN-OPELIKA AWARD

We are honored to have been nominated and voted as THE 2025 BEST CREDIT UNION. This is an outstanding honor to be bestowed upon us. This honor was granted from Auburn Network, part of Radio Alabama.

Thanks to all members and others who voted for our credit union. We love our members, and we will always strive to meet their financial needs in the most efficient and convenient way possible. Pictured from left to right is Jordyn Mills, Auburn Network Account Executive, Art Lehman, FSFCU President/CEO, and Demetra (DeDe) Jackson, FSFCU Executive Vice President.



REFER FAMILY & FRIENDS!

You're part of Auburn-Opelika's BEST credit union! Why not refer your family and friends to be part of the area's best credit union?

Stop by a branch location TODAY to pick up some member referral cards - when your referral opens their account with a minimum \$5 deposit, you BOTH will receive a FREE gift of your choosing!

SIGN UP FOR E-STATEMENTS

Have you gone fully digital yet? Sign up for NexGen Online Banking NOW and set up e-Statements! Get your statement delivered directly to your email inbox as soon as they're ready!

It's fast, easy, and most importantly FREE and CONVENIENT! Sign up any time, any day!

NCUA

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

IS **THIS** IN YOUR WALLET?



Get the only card you'll ever need – the VISA Platinum credit card from Four Seasons FCU. Other credit cards offer an average low interest rate of 24%. Our credit card's lowest interest rate (APR*) is as low as 7.9% for qualifying applicants. That means more money in your pocket! It's available as a secured card, too – perfect for those just starting or re-establishing their credit. It's just another way we're **people helping people**.

* APR = Annual Percent Rate. Membership required. Loans and credit subject to credit approval, based upon member's credit worthiness. Federally insured by NCUA.



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FEDERAL CREDIT UNION



FACTS

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

Why?	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
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">• Social Security number and checking account information• Account balances and transaction or loss history• Credit history and payment history
How?	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

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

To Limit our Sharing	<ul style="list-style-type: none">• Call 1 (800) 715-2122 ⇒ Follow phone menu prompts• Visit www.fourseasonsfcu.com ⇒ Visit 'Contact Us' page and submit request <p>Please Note: 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>
Questions?	Call 1 (800) 715-2122 or visit our website at: www.fourseasonsfcu.com to limit our sharing.

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What We Do

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

Definitions

Affiliates	<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>
Nonaffiliates	<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>
Joint Marketing	<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:</i> <i>TruStage Life Insurance Company®</i> <i>Centergy Consulting</i></p>

Other Important Information

Vermont	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.
California	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.