



Four Seasons

FEDERAL CREDIT UNION

4th Quarter Newsletter 2025

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We will closed on the following days:

Columbus Day	Monday, October 13th
Veterans Day	Tuesday, November 11th
Thanksgiving Day	Thursday, November 27th
Staff Training	Wed., Dec. 17th, at noon
Christmas Eve	Wednesday, Dec. 24th, noon
Christmas Day	Thursday, December 25th
New Year's Eve	Wednesday, Dec. 31st, noon
New Year's Day	Thursday, 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 will be available.

WE LOVE OUR MEMBERS!



PRESIDENT/CEO'S MESSAGE



Can you believe we're already in the last three months of 2025? Time flies—but we're excited to keep serving you through the end of the year and beyond!

We hope you'll join us on **Thursday, October 16th for our International Credit Union Day & Member Appreciation Day!** We'll be celebrating at both of our locations from 9 a.m. to 5 p.m., with free lunch from 11 a.m. to 2 p.m. It's our way of saying thanks for being part of our credit union family. **Starting October 1st, you can check our website, give us a call, or stop by for more details and to reserve your spot.**

Here are a few other things to keep in mind:

- If you need a little more wiggle room in your budget? Check out our **Skip-A-Pay Loan Option** on page two.
- Your **Christmas Club funds** will be automatically deposited into your savings account on **November 1st**.
- Our popular **No Credit Check Holiday Loan Special** is back in November—see page two for the details.
- In December, we'll offer our **Seasonal Loan** to help with your holiday expenses. Remember to share the benefits of membership and **Refer a friend or family member to open a savings account**, and we'll thank you with a **free gift**.
- **Our NEW, FREE Automated Clearing House Service is coming soon!** You will be able to send money from any other financial institutions automatically to your savings, checking, and loan accounts with us. Stay tuned for more details!

If you have any questions about any of these offers, just reach out—we're here to help! Thanks again for being a valued member. We're looking forward to seeing you soon!

Arthur L. Lehman, President/CEO



VERY IMPORTANT!

NOTICE OF SERVICE INTERRUPTION WITH CREDIT CARD TRANSACTION HISTORY

As you know we recently made a change to how you view and manage your VISA Platinum Credit Card. However, there were issues with the change that have made it so you cannot view your past transaction history, see pending transactions, or view settled transactions. We have an ongoing case with our credit card vendor to resolve this problem, but we do not yet have a permanent solution in place.

We deeply apologize for this problem. To have this issue fixed and to be added to the case we currently have open with our credit card vendor, please call Sean Ellis, IT & Security Manager, at (334) 521-7074 24/7/365 and he will personally resolve your problems when you call.

Thank you for your understanding.



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

No Credit Check **Holiday Loan***

Up to \$1,500

Applications will be accepted November 17th-26th. Loans will be processed and funded November 24th, 25th, & 26th.

*Must have regular direct deposits from a qualified employer, to an FSFCU account with your name on it, for a minimum of 6 months prior to the date of application. No delinquency with any loan at this institution within the last 12 months from date of the application. Automatic payments required on pay-date(s). Standard underwriting guidelines will apply. APR of 17.99%.



LOOKING FOR AN AUTO LOAN?

BUY OR REFINANCE THROUGH US &
GET A RATE AS LOW AS
3.450% APR*.

STILL WANT MORE?
WE'LL MATCH OR BEAT
ANY COMPETITOR'S PUBLIC RATE.

* APR = Annual Percentage Rate. Subject to credit approval.

MEMBER BENEFIT - WILL ASSISTANCE

You can have a free consultation for will assistance provided by Kyra Perkins of Kudulis Reisinger & Price, LLC, a law firm in Birmingham, AL. She will be on site Tuesday, November 4, 2025, at our Pepperell Parkway location by appointment only. There will be a charge for the creation of any document that you request, and the charge is dependent upon the depth of your needs.

Call us at 334-745-4711 or email us at info@fourseasonsfcu.com at your earliest convenience to secure your appointment.

No representation is made that the quality of the legal services to be performed is greater than the quality of legal services performed by other lawyers.

YEAR-ROUND SKIP-A-PAY OPPORTUNITY

If your payment(s) with us are not delinquent and you have not had any forced placed insurance added to your loan, 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 if you have any questions regarding this skip-a-pay opportunity.

ATTENTION HIGH SCHOOL SENIORS AND PARENTS



If anyone is interested in applying for our scholarships, the high school senior or his or her parent or legal guardian must be a member before January 1, 2026. The student must have their parent or legal guardian open the account with them as a joint owner until the student becomes 18 years of age, at which time the student can have an individual account. A valid, state-issued identification, and a minimum of \$5.00 cash is required to open a savings account and become a member. 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. Ask for more details.