



Four Seasons

FEDERAL CREDIT UNION

1st Quarter Newsletter

2026
HAPPY NEW YEAR

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We will be closed on the following days:

New Year's Day	Thursday, January 1st
Martin L. King, Jr. Day	Monday, January 19th
President's Day	Monday, February 16th
Staff Training Day	Wednesday, March 18th, 12pm

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.

PRESIDENT/CEO'S MESSAGE

It is hard to believe another year has passed. I would like to thank our staff and Board of Directors for their dedication and hard work in making 2025 a strong year for our credit union. I am proud of all that was accomplished as we continue to grow—along with the challenges that growth can bring.

To address one of our biggest needs, we will be launching a call center in the first quarter of 2026 to ensure member calls are answered promptly and assistance is provided as quickly as possible. While there may be some initial adjustments, we are committed to making this a success.

In the coming year, we will continue improving the products and services we offer, with several exciting changes ahead. We will also begin fundraising for the annual Relay for Life, including a "Keep the Change" program and accepting donations to support this important cause. I look forward to the year ahead and am grateful for the opportunity to continue serving the members of Four Seasons Federal Credit Union.

Have a safe and prosperous New Year!

Arthur L. Lehman, President/CEO

Mark your calendars - Annual Membership Meeting 2026

Our annual meeting will be held on Thursday, April 23rd, 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 17th. Attire is business casual. There will be annual reports, election of officers, and cash prizes. Our nominations committee will be accepting nominations until Wednesday, February 4th, at 12 noon at our Pepperell Location.

After this date, any other member may petition to be on the ballot, and such petition must be signed by 95 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 Wednesday, March 11th, by noon, to Art Lehman at the Pepperell Branch. Please contact Art at (334) 521-7049 with any questions regarding this process or board responsibilities.

OPELIKA NEIGHBORHOOD MOBILE WELLNESS CLINIC WILL BE ONSITE

Mark your calendar so you, your family, and your friends can remember to visit our branch for screenings for chronic illnesses, blood pressure and blood sugar levels as well as disease prevention resources, chronic illness education, and referrals to community resources. Services are for members and also open to the public.

Pepperell Parkway Branch-Friday, Feb 27th, 9 am-1 pm and Marvyn Parkway Branch-Friday, April 24th, 9 am-1 pm



Look for
the red and
white bus!

NCUA

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

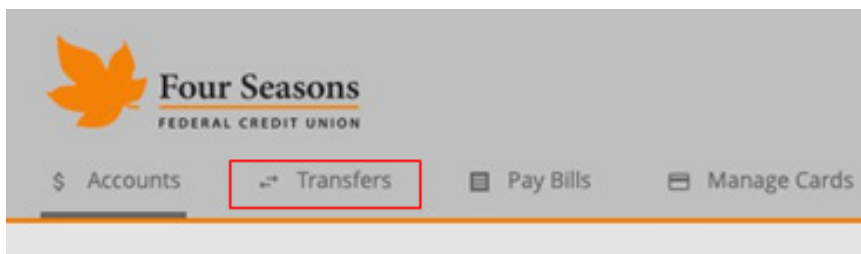
VISA Credit Card History is Accessible!

You can now view your pending and posted VISA Credit Card transactions and your statement history. To access your credit card transaction history and statements follow the instructions below,

From a laptop, desktop, iPad, or other tablet:

Log into your Online Banking account at my.fourseasonsfcu.com

In the top grey bar, click or tap on the **Manage Cards** link.

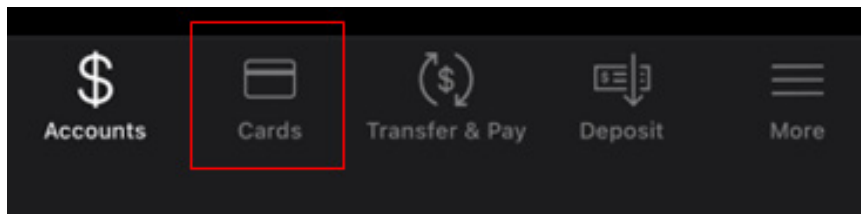


Now you can view your transaction history, view your credit card statements, secure your debit and credit card, and more!

From a smartphone:

Log into your NexGen Mobile Banking app.

At the bottom of the screen, tap the **Cards** button.

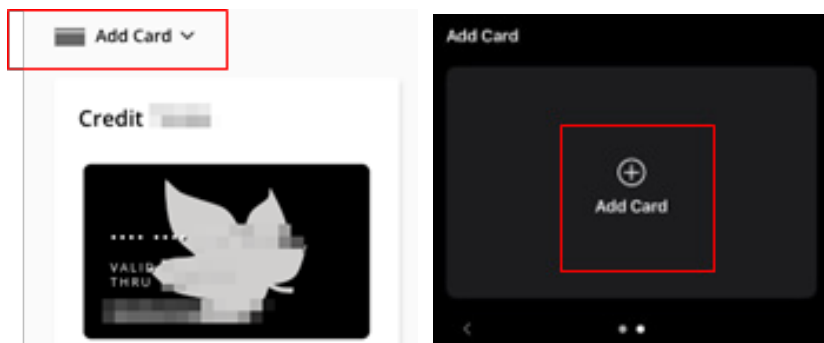


Now you can view your transaction history, view your credit card statements, secure your debit and credit card, and more!

Please note that this option is not available when using NexGen Mobile on a Samsung Galaxy Fold, Pixel Fold, iPad, or other Android-based tablet. You must use the Laptop or Desktop instructions above to view your credit card history.

If you have multiple credit cards on your account, the new system will only import the first credit card automatically. All others must be added manually.

Click the **Add Card** drop-down in Online Banking, or swipe your card list to the left until you see the **Add Card** tile in Mobile Banking. Follow the prompts, and your secondary cards will be added too!



Still having trouble? Call us at (334) 745-4711 or email us at info@fourseasonsfcu.com for further assistance.

Scholarship Opportunity Available!



The scholarship applications for high school seniors will be available on Monday, January 5, 2026, in our credit union and most local high school counselors' offices. Completed applications must be submitted to the counselors by Friday, February 6, 2026. The counselor(s) will return all completed scholarship applications to the credit union. Ask for more details.

Investment Specials

Minimum deposit - \$2,500.00. New Money Only.

7-Month Certificate of Deposit

Rate - 4.25% APR* - Yield - 4.33% APY**

13-Month Certificate of Deposit

Rate - 4.00% APR* - Yield - 4.07% APY**

Membership eligibility required. Dividends paid monthly. There is a penalty for early withdrawals. This offer may be changed or canceled at any time. Accounts are federally insured by the NCUA *APR = Annual Percentage rate. **APY = Annual Percentage Yield. Contact us for more details.

IRA Withholding Notice

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.