



Solutions for every season of your life.

SUMMER ISSUE 2007 NEWSLETTER

Pepperell Office, Opelika, AL
334-745-4711
800-715-2122

Marvyn Office, Opelika, AL
334-364-0470

East Glenn Office, Auburn, AL
334-321-1260

NEW LOCATIONS



2300 Marvyn Parkway
Opelika, AL 36804



1530 East Glenn Avenue, Suite G
Auburn, AL 36830

www.fourseasonsfederalcu.com

HOURS OF OPERATION

2915 Pepperell Parkway, Opelika, AL 36801

Office Hours: Mon. - Thurs, 9 a.m. - 5 p.m.

Fri., 9 a.m. - 6 p.m.

Drive-thru Hours: Mon. - Thurs, 8 a.m. - 5 p.m.

Fri., 8 a.m. - 6 p.m.

Sat., 8 a.m. - 2 p.m.

2300 Marvyn Parkway, Opelika, AL 36804

Office Hours: M - F, 7 a.m. - 5 p.m.

Drive-thru Hours: M - F, 7 a.m. - 5 p.m. Sat., 7 a.m. - 11 a.m.

1530 East Glenn Avenue, Suite G, Auburn, AL 36830

Office Hours: M - F, 9 a.m. - 5 p.m.

Drive-thru Hours: M - F, 8 a.m. - 5 p.m. Sat., 9 a.m. - 1 p.m.

FROM THE PRESIDENT'S DESK

"Please pardon our progress!" At last the construction of our state of the art drive-thru has begun. We welcome the intrusion, because we know it will bring added convenience as well as expedite your visits with us. The construction may cause it to be "messy" at times, but please bear with us as we don't anticipate it taking more than three months.

We are implementing "signature pad" and will be asking for your driver's license. We will then scan it to your account so that identification will be a snap each time you visit. Your driver's license will come up with your account verifying your personal information, picture and signature. Best of all, it will reduce the chance of identity theft! We currently have very effective measures in place to reduce the chances of your identity being stolen and thus far have been very fortunate.

The response to the coin machine in our lobby at Pepperell has been wonderful. It's just one more addition to our growing list of products and services that we are continually striving to enhance or provide. I want to thank you all for your support, patience and understanding. It's because of you we are here and no one knows better than the board and staff of your credit union.

Susan Riddle, President/CEO



ANNOUNCING OUR NEWEST SERVICE!

Quickchange Coin Counter

This coin counter is in the lobby of our Pepperell Office. The fee will be 3% of the total coin amount for members and 6% of the total coin amount for non-members. We will no longer take rolled coin after September 1, 2007. Therefore you will only be able to cash in coin at the Pepperell Office.

SURVEY QUESTION

WANT AN E-STATEMENT RATHER THAN A PAPER STATEMENT?

We must have at least 2,000 members requesting this service in order for it to be cost effective for us to provide it. Indicate your interest by emailing us at info@fourseasonsfederalcu.com.

Simply list your name and state: I'd like an e-statement.

If we obtain enough interest you will be contacted with more details of the service.



WE NEED YOU!

We will be hosting a blood drive on **Thursday, July 26th, from 10 a.m. - 5 p.m. at our Marvyn Parkway Office. Please come by and give blood. Your donation can help save lives.**

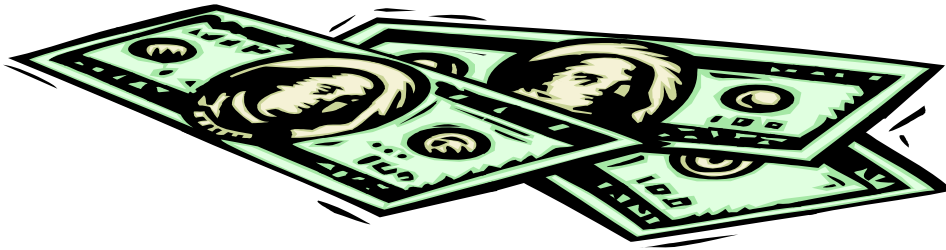


MEMBERSHIP DRIVE

A Sam's Club Representative will be in our Pepperell Parkway Office on Friday, August 24th from 9 a.m. until 4 p.m. Come by and get information on the benefits of being a Sam's Club Member.

He will be able to sign-up new members, individuals, and businesses for a new Sam's Club Membership. This is another credit union member benefit.

NEED EXTRA CASH?



ASK ANY STAFF MEMBER HOW YOU CAN SKIP YOUR JULY LOAN PAYMENT(S).

(\$20.00 PER ELIGIBLE LOAN WILL BE CHARGED FOR THIS DEFERRAL.)

COLLATERAL, MORTGAGE, AND SINGLE PAY LOANS ARE NOT ELIGIBLE. ALL ACCOUNTS MUST BE CURRENT AND IN GOOD STANDING. SOME EXCLUSIONS APPLY. THIS DEFERRAL OPPORTUNITY MAY INCREASE YOUR REPAYMENT TERMS. THIS SPECIAL IS SUBJECT TO END WITHOUT NOTICE.

Congratulations Scholarship Winners

All applicants are to be commended for their many accomplishments both in and outside of school as well as their continuous academic achievements. The winners chosen this year are as follows.

OPELIKA HIGH SCHOOL – Willie Mixon

SMITHS STATION HIGH SCHOOL – Brantley Pittman

BEAUREGARD HIGH SCHOOL – Michael O. McConnell

BEULAH HIGH SCHOOL – Terry C. Newman, Jr.

LOACHAPOKA HIGH SCHOOL - Shadrick Griggs

LAFAYETTE HIGH SCHOOL - Latoya Lockhart

We encourage all students to continue to excel with their educational efforts. We also invite any students to contact us for more information regarding their financial education.

DISCOUNT TICKETS ARE ANOTHER MEMBER BENEFIT

Come inside either of our three locations to purchase the following discount tickets:

Carmike Cinemas—\$6.00 each

Surfside Water Park—\$14.99 each

Six Flags—One Day Passes—\$31.00 each, Season Passes—\$55.00 each

White Water—\$26.50

Alabama Adventure—One Day Passes—\$23.00 each, Season Passes—\$62.00

These ticket sales are available to members only, and there are no refunds.

Protect Yourself, Your Identity, & Your Credit with **AlertMe™**

Identity theft occurs when someone takes your personal information to access your credit, open new accounts, take out loans, access financial accounts, and commit other crimes—all at your expense. Since Identity theft rarely involves physical theft, it may not be noticed until significant damage has been done—often several months and thousands of dollars later.

We are pleased to offer AlertMe, a new consumer credit monitoring service designed to help you proactively combat identity theft. AlertMe gives early warning of activity on your credit report and, since credit report activity can be a sign of possible identity theft, early detection can help you catch potential problems quickly to minimize losses.

AlertMe monitors your Experian credit file daily. New accounts, credit cards over the credit limit, and address changes are just a few of the items AlertMe monitors. If an activity occurs, AlertMe will send you an e-mail alerting you to the activity. You can then log into the AlertMe Website to read details about the activity and determine if it is suspicious. The cost is just \$4.25 per month with reduced quarterly and annual plans available.

To learn more, visit www.fourseasonscreditunion.com and click on the AlertMe logo.



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Holiday Closings

We will be closed on the following days:

Monday, September 3rd
Labor Day

Monday, October 8th
Columbus Day

Contact us for more information on how you can still conveniently access your account when we are closed.

We have products and services that will efficiently and conveniently give you access to your account information. You can even access available cash locally, nationwide, and in some foreign countries through our service center network.

Consumer Information

To opt out of preapproved credit offers:
Call 1-888-567-8688 and enter requested information, or write to P.O. Box 919, Allen, TX 75013.

To opt out of cell phone marketing: from your cell phone dial 1-888-382-1222 or register on-line at <http://www.donotcall.gov>.



VISA DEBIT AND VISA CREDIT CARD PRECAUTION REMINDER

To avoid any inconvenience you may experience, please inform us of any travel plans that will alter your normal activity on your debit or credit card. For your protection, our card security features block account access when unusual activity takes place. So please call or come by and provide brief details of your travel plans.



Membership eligibility required.
Loans are subject to credit approval.
Certain limitations or restrictions may apply.
Rates are subject to change. Equal Opportunity Lender.

