



*Solutions for every season of your life.*

## FALL ISSUE 2007 NEWSLETTER

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### VOICE OF THE CHAIRMAN OF OUR BOARD



This morning as I walked out of my house to get my morning paper there was the first hint of change in the air. The gentle breeze brushed my face with the cool fingers of Fall. Yes, the inevitable changing of the seasons is about to occur. Just as the Summer season has worn out it's welcome, we are greeted with the promise of a new season.

The morning breeze carried the signs of change and so does my morning mirror. As I prepare for the day, the person looking back at me in my mirror tells me that I am entering the Fall of this life. The Summer season has worn out it's welcome. I now look forward to the promise and the uncertainty of a new season. Just as we must make changes and prepare for the changes in the weather with each new season, we must also prepare for the new seasons in our life.

We just recently changed the name of our Credit Union to Four Seasons Federal. This change was not done randomly but with much consideration given to what we should be called. If you have studied your Bible, then you know that names carry meanings and so does our new name. Similar to the passage of time through the four seasons of the year, we recognize that we as living beings pass through the four seasons of life on earth. So we wanted to convey to you, our members, that we have financial solutions for every season of your life.

I have been a member of our credit union for over 35 years and they have always been there whether in times of need or times of opportunity. I truly believe that our credit union has something to offer our members regardless of what season of life they are in.

If you have children or grandchildren, let me encourage you to start their membership with our credit union now. Many of the things we learn and do in the Spring of our life are carried with us throughout the other seasons of our life. Financial responsibility and how we handle this responsibility can be very important as we go through these passages. Let us help shape this responsibility by starting their membership early in their journey.

I am sure that when they get to the harvest time in their life, they will appreciate these seeds of opportunity that you planted in the Spring. May the Lord bless you!

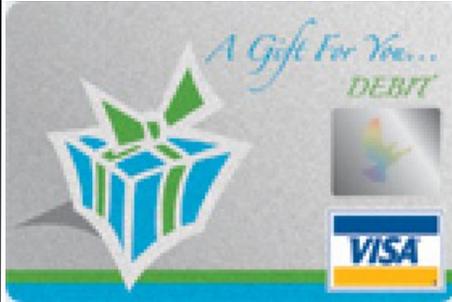
Ronnie Lipham, Chairman of the Board

### GREAT MEMBERSHIP NEWS!!

**WELCOME EMPLOYEES OF AIRCON MECHANICAL AND BENSON PLUMBING, LLC. OF AUBURN, AL AND AFNI, INC. OF OPELIKA, AL**

**All employees of these companies and their families are eligible to join our credit union. They are a wonderful addition to our credit union family and we look forward to meeting their financial needs.**

# JUST IN TIME FOR THE HOLIDAY'S



## GIFT CARDS FROM FOUR SEASONS FEDERAL CU

Most people are familiar with traditional shop-specific Gift Cards that can be obtained (e.g., Wal-Mart or Lowe's). Well we offer gift cards that can be used wherever Visa® debit cards are accepted.

In other words, instead of giving your daughter a gift that she might not like, you can give her a flexible option she can use at hundreds of places—for clothes, events, entertainment, you name it. They can even be used online. Gift cards are a flexible gift option that's sure to please both the buyer and the receiver. And with our special member program, we make it extra easy for you to purchase them in one of two ways:

1. Order Gift Cards in person by visiting one of our three branch offices. There are no lengthy processes or forms to fill out. Buy one or several cards—for virtually any amount you choose—in a matter of minutes.
2. Visit our website at [www.fourseasonsfederalcu.com](http://www.fourseasonsfederalcu.com), where you'll find a link that will provide you with more information and give you the option to purchase your gift cards online for home delivery. Enjoy this gift-card service for the holidays and beyond!



## NEED CASH?

(Nearly everyone can use a little extra cash.)

We can provide you, as a borrowing Member in good standing, with that extra cash -- and you don't have to apply for a new loan!

Our "Fast Cash" Program lets you pay a \$20.00 fee per loan to defer your October or November payment until the end of your loan. This will allow you to spend the money that you would have used to make your loan payment(s) for any other reason you wish.

The interest on your loan will continue to accrue, and all other terms and provisions will remain unchanged. You will simply make your October or November payment at the end of your loan term.

Stop by either office to defer your payment  
or for further details.

Certain restrictions may apply.  
Mortgage Loans, Single Pay Loans,  
and Collateral Loans  
(new, used, or recreational vehicles)  
are not eligible.

## CHRISTMAS CLUB FUNDS WILL BE AVAILABLE SOON



The Christmas Club Account balance will be deposited into each participating members' 01 Share Savings Account on the night of October 31st. On November 1st the funds will be available for withdrawal.

If you made your deposits by payroll deduction, your deductions for the Christmas Club will continue in the same manner for the next year, unless you come by the credit union to make a change.

The Christmas Club Account allows you to be worry free, interest free, and debt free during this holiday season. Stop by either location to make changes or to open your Christmas Club Account for 2008. There are unlimited withdrawals allowed throughout the year. A \$5.00 fee will be charged for each withdrawal.

# ***STATE-OF-THE-ART DRIVE-THRU NEAR COMPLETION***



Our much anticipated five-lane drive-thru at our 2915 Pepperell Parkway Location is very near its completion, and we can't express our excitement. If the weather permits, we are hopeful that we will be fully operational by the mid November. We sincerely appreciate your patience with the construction of this site, but we believe it will be well worth the wait and slight inconvenience. Whatley Construction has been working diligently and have kept our grounds very clean. Please remember that we have two other conveniently located branches with drive-thru service Monday through Saturday to meet your needs. As always thanks for your support over the years. This October will mark 43 years that we have been meeting our member's financial needs. I am proud to be a part of a wonderful financial institution that truly keeps it's member's best interests first.

Sincerely, Susan Riddle, President/CEO

## **COME GET YOUR CHRISTMAS CASH!**

- **\$1,000 Maximum**
- **11-Month Term**
- **9% APR\***
- **\$99.00 Monthly Payment**



***(THIS PAYMENT INCLUDES PAYMENT PROTECTION AND CREDIT DISABILITY***

*Offer subject to credit approval and may be discontinued without notice. Certain restrictions may apply. Membership eligibility required. Equal Opportunity Lender.*

*\*Annual Percentage Rate.*

## **FREE CREDIT COUNSELING**

We now offer free, confidential money management counseling provided by an experienced and certified paralegal and counselor. You can discuss the following:

- ◆ Budgeting your Money
- ◆ Understanding your credit
- ◆ Re-establishing credit
- ◆ The truth about BANKRUPTCY
- ◆ Housing issues (options, programs advantages, and disadvantages) AND MORE.

Call 745-4711, ext. 201 for appointment.

## OVERDRAFT PRIVILEGE

*We can save you the expense and embarrassment of having your checks returned.*

The Overdraft Privilege does just that. After you have had a Share Draft Account with us for 60 days, you are subject for approval of this service. The Overdraft Privilege limits may vary. As long as you maintain your account in good standing, we may elect to pay your overdraft checks rather than returning them unpaid.

However, overdrawn balances must be repaid within 30 days from the date of the initial transaction that activated your Overdraft Privilege. Overdrafts will not be paid on accounts overdrawn 30 days or more. Overdraft privilege is not a line of credit and the privilege may be withdrawn by Four Seasons Federal Credit Union at any time.

There is no additional monthly fee for this service. Should an overdraft occur and your check is paid under the overdraft privilege, your account will be charged our standard fee of \$28.00 for handling each item. This fee is the same fee that Four Seasons Federal Credit Union charges for checks drawn against insufficient funds that are returned to the payee.

Other credit union members that have this benefit had this to say, **"I'm really glad that I've got the Overdraft Privilege!** My paychecks don't always get to the bank when they should. You know, maybe I'm traveling or under the weather and can't get to the branch. I usually have enough in my account to cover all my checks, but sometimes I need a little extra coverage. Knowing that my credit union will pay my checks gives me peace of mind. When I need it, it's always there!"

Contact us for further details regarding this valuable member service.

## EDUCATION IS THE KEY TO SUCCESS!

Congratulations to Andy Dyer and DeDe Jackson for their recent educational accomplishments. Andy received his certification as a Professional in Human Resources through the Society for Human Resource Management. DeDe received her diploma after three years of education at the Southeast Credit Union Management School held at the University of Georgia in Athens, Georgia. DeDe was also chosen as class officer and was the recipient of the best presentation award of her class.



Andy has been with the credit union for 3 years is currently serving as the Human Resources Coordinator.

DeDe will be celebrating 20 years of service on October 27, 2007 and is currently serving as Vice President of Marketing.



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## Holiday Closings

**Monday, October 8th**  
Columbus Day

**Monday, November 12th**  
Veteran's Day

**Thursday, November 22nd**  
Thanksgiving Day

**Monday, December 24th**  
Christmas Eve  
Closing at Noon

**Tuesday, December 25th**  
Christmas Day

**Monday, December 31st**  
New Year's Eve  
Closing at Noon

**Tuesday, January 1st**  
New Year's Day

You can still conveniently access your account and funds when we are closed. Contact us for more information.

CREDIT UNIONS **Together We're Better™**



**International Credit Union Day**  
Thursday, October 18, 2007



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

