



Solutions for every season of your life.

WINTER ISSUE 2008 NEWSLETTER

www.fourseasonscreditunion.com

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

PLEASE TAKE THIS FINANCIAL CHECK-UP

1. Are you able to save money after all your bills are paid?
2. Do you have a savings account with at least one month's pay in it?
3. Is your monthly household income enough to meet your monthly expenses?
4. Do you have a financial plan for your retirement income?
5. Do you have a financial plan for your children's education?
6. Do you have good credit with good buying potential?

If you answered **NO** to any of these questions, we have some information that can help you. We have a Certified Financial Counselor that will confidentially speak with you at no charge. Contact us at 334-745-4711, ext. 201 and make an appointment.

Notice Of Annual Meeting

You are invited to attend this important meeting to hear from the board and management of the credit union. You will also receive reports disclosing the wellness and stability of your financial institution. Please plan to attend.

When:
Saturday
February 2, 2008

Where:
Elk's Lodge
1944 Opelika Road
Auburn, AL

Time:
Refreshments 6:30 p.m.
Business Meeting 7:00 p.m.

Attire:
Business Casual

- Door Prizes-
- Annual Reports-
- Election of Officers-
- Cash Giveaways-

ATTENTION 2008 HIGH SCHOOL GRADUATES



We will be awarding six \$500.00 scholarships in May 2008. Continued well wishes are extended to the recipients of the previous years' winners from Opelika, Auburn, Smiths Station, Loachapoka, Beulah, Lafayette, and Beauregard High Schools. These applications must be turned in to the high school counselors by March 28, 2008.

We will also allow students to apply for grants through the 2008 Education Exchange College Grant Program. The entry deadline is March 15, 2008. Four \$5,000.00 and 30 \$1,000 grants will be awarded in July.

For more information or to apply, visit one of our offices in February.

*Some exclusions apply.
Applications subject to approval.*

FROM THE CHAIRMAN OF OUR BOARD

As we come to that special season of the year when we celebrate God's greatest gift to us, we should take time to reflect on the many blessings of the past year. For our credit union this has been a historic year, as we changed our name, opened two new locations and built a new drive-thru. All this has been possible because of the continued growth of our membership and our assets. We are blessed to be living and working in one of the fastest growing areas in Alabama. The past 40 years have seen phenomenal growth in the Opelika-Auburn area. In those 40 years, our credit union has grown from a small one room operation into a full service financial institution with over \$44 million in assets. This growth has been possible because of the vision of a small group of people in our early years. This vision was one of service and loyalty..."people helping people"!

As I look back on 2007 and forward to 2008, I know that this legacy of "people helping people" is just as important as ever. I would like to thank our employees for all their hard work and their strong belief in our credit union. I would like to thank the Board of Directors for their support, dedication and optimism. Most of all, I would like to thank you, the members, for trusting us to provide for your financial needs. You have been patient as we strive to improve our facilities and our services to make your credit union the best it can possibly be. I look forward to 2008 and the many challenges that it will bring.

On behalf of Four Seasons Federal Credit Union, we wish you and your family a Happy New Year!

Ronnie Lipham, Chairman of The Board

PRIZES, SWEEPSTAKES AND LOTTERY SCAM WARNING SIGNS

- Prize scams often come in an oversized envelope in the mail with your name printed all over the materials as being a winner, but you'll be required to buy something to enter the contest or to receive future sweepstakes mailings.
- Mailers are usually postmarked from Canada or other foreign countries. They include a fake check that doesn't clearly state that it is "non-negotiable" and has no cash value. Often the victim's name appears on the check, making it appear legitimate.
- You may receive a letter or a telemarketer may call your home to inform you that you're the winner of a big prize or lottery. All you need to do to claim your prize is to send a cashier's check or your credit card number to cover a small fee associated with handling and delivery, postage, insurance, foreign taxes or some other false reason. The caller usually states that you must send the money by overnight delivery. You may also be instructed to send cash by a western union wire. This is a favorite ploy for con artists because it lets them take your money fast, before you realize you have been cheated.

True lottery winnings can only result from your ticket purchase(s) and/or your personal entry. Please bring in any checks or email that you think are too good to be true. These matters usually cost you more money than you win.

DON'T DELAY, OPEN A CHRISTMAS CLUB ACCOUNT TODAY!



Saving a little per pay period is much better than having to borrow a lot. You can also avoid having to incur another monthly payment.

Your worries and expenses can be minimized when you develop a saving plan for Christmas spending. Let us help. See the chart below.

Weekly Deduction	Annual Savings
\$ 5.00	\$ 260.00
\$10.00	\$ 520.00
\$15.00	\$ 780.00
\$20.00	\$1,040.00
\$25.00	\$1,300.00

Come by and set-up your payroll deduction. Remember we also pay dividends on this account on October 31st. Contact us for further details.

UPDATE ON OUR STATE-OF-THE-ART DRIVE-THRU

By the time you receive this newsletter, our new drive-thru will be open.

However, we will soon begin the final remodeling phases to our Pepperell Parkway facility and grounds which will cause the flow of traffic to be altered. We will provide notices and signs regarding entering, exiting and parking.

WHEN THE ENTIRE PROJECT IS COMPLETED TRAFFIC FLOW WILL BE AS FOLLOWS:

You will be able to enter from Pepperell Parkway directly across from Wal-Mart or from North 30th street to transact business in our drive-thru or our lobby. Our parking lot will have arrows directing you to parking areas.

As you exit you will have three options:

1. Go right onto 29th street and you will go into the Pepperell Mill Village.
2. Go left onto 29th street then take an immediate right onto 4th Avenue which will take you to a red light at 28th street.
3. Go left and dead end into Pepperell Parkway where you may go either left or right.

Thanks for your patience and understanding.

Susan Riddle, President/CEO



NOTICE THE FOLLOWING CHANGES:

Student Share Draft (checking) Accounts

Beginning March 1, 2008 Student Share Draft Accounts will be charged an Inactive Share Draft Account Fee if the account balance is less than \$100.00 at any time during the month and that has had no monetary transactions for the past six (6) consecutive months. This fee will be charged regardless if the member has other active accounts. The balance could be drawn down to a zero balance and the account will be closed.

EFT NSF Fee

Effective immediately all ATM/Debit card transactions that post against insufficient funds will incur the \$28.00 fee at the time the transaction posts.

ATM Network/Surcharge Free Program Changes

ACCEL/Exchange network has surcharge free programs which allow account access free of charge for our cardholders at any ATM machine that participate in this network. The programs are called AllPoint and No Sur. Previously, we had two other surcharge free programs called STAR_{sf} under STAR network and CU Here under Credit Union 24 network. We no longer have the STAR_{sf} program and will soon be discontinuing the CU Here program. Also we will soon be discontinuing the Credit Union 24 network, but will still be participants of the STAR network. Please access AllPoints website www.allpointnetwork.com to find the nearest surcharge free ATM.

PRIVACY POLICY

Four Seasons Federal Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at (334) 745-4711 or (800) 715-2122.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

Information We Collect and Disclose About You - We collect and may disclose nonpublic personal information about you from the following sources:

- § Information we receive from you on membership and loan applications and other forms;
- § Information about your transactions with us or others;
- § Information we receive from a consumer reporting agency;
- § Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records. If you terminate your membership with us, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.



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Holiday Closings

Monday, January 21st
Martin Luther King, Jr.
Birthday

Monday, February 18th
President's Day

Monday, May 26th
Memorial Day

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

VIRTUAL BRANCH OUR INTERNET BANKING SERVICE IS.....

- **FAST**
- **SIMPLE**
- **SAFE**
- **FREE**



Contact us for further details.

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



Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency