



Solutions for every season of your life.

SPRING 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**

OUR FIVE LANE STATE-OF-THE-ART DRIVE-THRU IS COMPLETE!



After many months of construction the drive-thru is completed. As we all know construction is disruptive, but in this case the end certainly justified the means. Our parking as well as ingress and egress have changed dramatically improving traffic flow and reducing congestion. I want to thank all of you for your patience as you endured many months of delays, detours and confusion.

Of course, first and foremost, now is the economy. I assure you, your credit union is in excellent financial condition and continues to operate as we always have, placing safety and soundness first. The credit union has been in operation for over 40 years. We boast of being one, if not the only, locally owned financial institution in the Lee County area. The credit union was established to provide low cost financial services to its members. We are proud of our history and are looking for ways to make our services available to other communities as well.

With identity theft rampant, I would like to remind each of you to take care of your personal information. The credit union offers 24 hour access to your account by phone or internet. Please come by or call to find out about these and many more services; some of which are at no cost to you. In the event you would like internet service, but do not own a computer, public libraries often offer use of computers. You can establish an e-mail account which will provide on-line access to your account, making it possible for you to receive free services such as e-statements and virtual branch. Call or come by any of our three locations for more information on these and many more valuable services and products available to you.

I would like to thank you for your continued support and patronage of Four Seasons Federal Credit Union, and I look forward to the remainder of 2008.

Susan Riddle, President/CEO

NEW PRODUCT: E-STATEMENTS

E-Statements will be available to members via our Virtual Branch Service. It will allow you to receive an optional electronic version of your monthly statement. This service will be available by April 30th and we will maintain six months of statements. E-Statements has a news message area which we will update to provide you with the latest, most up-to-date information about activities going on at Four Seasons Federal Credit Union. You can also use E-Statements to ask questions, or to give us feedback on how we are doing! You can enroll through Virtual Branch.

Holiday Closings

Monday, May 26th
Memorial Day

Friday, July 4th
Independence Day

Monday, September 1st
Labor Day

Monday, October 13th
Columbus Day

You can still conveniently access your account and funds when we are closed. See the back page of this publication to contact us for more information.

LET US MAKE YOU A HOME EQUITY LOAN!

USE THE EQUITY IN YOUR HOME TO.....

REMODEL, UPGRADE OR BUY ANOTHER HOME. YOU CAN ALSO USE IT TO BUY A RECREATIONAL VEHICLE, NEW CAR OR TAKE THAT DREAM VACATION, ETC.

COME SEE US FOR A HOME EQUITY LOAN TODAY. BETWEEN NOW AND JUNE 30TH PAY NO CLOSING COSTS.

INTEREST PAID MAY BE TAX DEDUCTIBLE!

CONTACT US FOR FURTHER DETAILS

Equal Opportunity Lender. Subject to credit approval. Must maintain a balance on the loan for a minimum period of three years to avoid a penalty.



LET US HELP TEACH YOUR CHILDREN MONEY MANAGEMENT SKILLS!

We offer the Dinomite Savers Club for children ages 14 and below. We give incentives for saving. The savers are eligible to enter a variety of contests, and we provide financial literacy tools for the appropriate age levels.

We also offer a Free Student Share Draft Checking Account for ages 15—25, and this account pays monthly dividends. Financial literacy tools are also available with this account.

It is required that a parent or legal guardian be signed as a joint owner on accounts for minors. Contact us for further details.

Membership eligibility required.
Certain limitations or restrictions may apply.



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

- FAST
- SIMPLE
- SAFE
- FREE



If you don't have internet access, don't worry. You can access your account information via any touchtone phone with our FAST TRACK telephone banking service.

Contact us for further details.



Introducing a **FAST, SECURE** way to get the loan you need!



To apply, call 1 - (334) 745-4711 and simply press Option 2, or apply online at fourseasonsfederalcu.com

- **24 / 7 Decisions**
- **Incredible Rates** (As low as 4.25%)
- **Terms up to 72 months**
- **Get Pre-Approved**
- **Get the money you need, TODAY!**

Approved loan applicants will receive **FREE MOVIE TICKETS** and will be entered in a drawing for a **digital camera, digital camcorder, & a gift card!**

* Please see a FSFCU Loan Officer for more details!

All current Classic and Gold Cards are converting to **VISA Platinum Cards!**

Existing cardholders will receive new cards in April! Please note that your Account Number, PIN and card incentives will NOT change!

Please remember to activate your new card and destroy your old card!

Try one of our new Platinum cards TODAY!

- Rates as low as **7.9%** (subject to credit approval)
- Incredible Bonus Rewards Program
- **FREE** Online Account Access
- **NO** cash advance fee and **NO** annual fee



Four Seasons Federal Credit Union is both an Equal Housing and an Equal Opportunity Lender. Subject to credit approval. Visa™ logo is a registered trademark of Visa USA. Rates are subject to change.

LOCATIONS, HOURS AND PHONE NUMBERS

2915 Pepperell Parkway, Opelika, AL 36801

Phone (334) 745-4711 or (800) 715-2122 • Fax (334) 745-4495

Office Hours: Mon. - Thurs, 9 a.m. - 5 p.m.
Fri. 9 a.m. - 6 p.m.

2901 Pepperell Parkway, Opelika, AL 36801

(DRIVE-THRU ONLY)

Phone (334) 364-0590 • Fax (334) 364-0593

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

Phone (334) 364-0470 • Fax (334) 749-5101

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

Phone (334) 321-1260 • Fax (334) 321-1264

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.

YOU CAN ALSO ACCESS YOUR FUNDS AND ACCOUNT INFORMATION AT OVER 2,800 OTHER LOCATIONS NATIONALLY AND INTERNATIONALLY THROUGH THE CU SHARED SERVICE CENTERS. VISIT WWW.CREDITUNION.NET FOR INFORMATION ON ALL LOCATIONS.



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