

# Spring Newsletter 2015



## Four Seasons

FEDERAL CREDIT UNION



### In this Issue:

- Holiday Closing Notices
- Discount Ticket Information
- Message from the President
- April - National CU Youth Month
- Debit Card Holder Notice
- Thank You Members
- Community Events

Four Seasons Federal Credit Union will be closed to observe the following holidays:

Memorial Day	Monday, May 25 <sup>th</sup>
Independence Day	Saturday, July 4 <sup>th</sup>
Labor Day	Monday, September 7 <sup>th</sup>

Please note that our ATMs, Virtual Branch Online Account Access, and Fast Track phone banking are available during these times.

### Discount Tickets are Available - Get out and have some fun!!!

Members, come inside any of our branches to purchase discounted entertainment tickets. Carmike Cinemas Movie Theater Tickets are \$7.50 each, Six Flags Daily Passes are \$45.00 each, and Whitewater Daily Passes are \$39.00 each.

Click the discount ticket link at the bottom of the home page of our website, [www.fourseasonsfcu.com](http://www.fourseasonsfcu.com), to purchase discounted Georgia Aquarium Tickets.

## Message from the President ACCOUNTABILITY

April is "National Credit Union Youth Month", during which credit unions nationwide focus on educating those 18 and younger regarding financial accountability. We want to share with these young people the importance of creating good habits at an early age when it comes to finances. If they can fully understand the basic building blocks necessary to be financially healthy while they are young, then the chances of success in this area increases dramatically.

As we prepared for this month-long project, I could not help but think about life in general. Today's youth will be the ones who determine the success or failure of our country in the not too distant future. They will be the ones who make the laws, conduct the commerce, set the moral course, and establish this country's relationship with the rest of the world. How well they do this will be determined to a great extent by how they define "accountability".

How these young people define accountability will be determined by "us". That's right; we are shaping these future leaders of tomorrow. We are shaping them by our actions as much as or more so than by our words. Solomon in all his wisdom reminded us that we should "Train up a child in the way he should go: and when he is old, he will not depart from it." (Prov. 22:6). Accountability in our lives is being defined by:

How we treat those who are different than we are whether economically, socially or morally.

How we handle our finances.

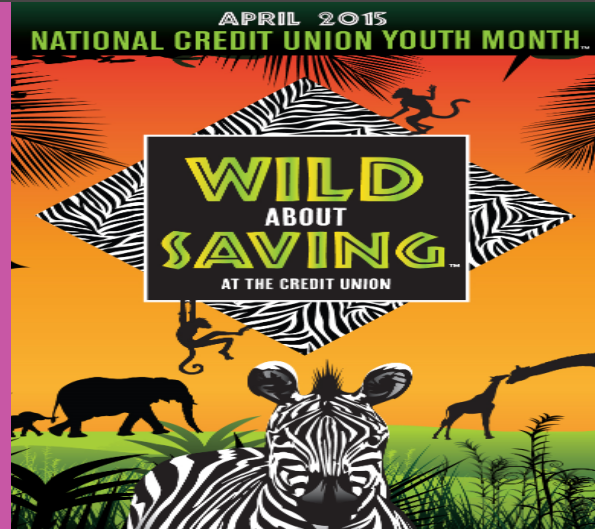
How we treat our possessions.

How we reach out to those in need.

How we define love.

So, as we celebrate National Credit Union Youth Month, may we be keenly aware of the way our actions define this word, "accountability" to the leaders of tomorrow. May we always make deposits in the memories of our youth that will reap a future filled with hope and promise overflowing for generations to come. God Bless you and your family.

Ronnie Lipham



During the month of April, every business day except Wednesday, from 4 p.m. – 5 p.m. at the Pepperell Branch only, we are inviting youth and their parents to stop by to receive financial literature and consider joining. All youth ages 18 and younger that attend can get a sweet treat and receive a free gift from our treasure chest. If the youth becomes a new member, his/her name will be entered in a drawing for a \$50.00 deposit into his/her savings account.

There will also be a coloring contest for youth ages 3-5. The winner of the coloring contest will receive a \$25.00 deposit in his/her account. Youth ages 6-10 are encouraged to write 50 words or less about SAVING FOR SOMETHING SPECIAL (what and how). Youth ages 11-18 are encouraged to write 50 words or more about THE IMPORTANCE OF SAVING MONEY (include ways to save). The winners of each category will win a \$50.00 deposit into his/her account. Entries for writing and coloring contest must be turned in to any branch by 5 p.m. on April 30th. Winners will be chosen on Friday, May 1st. An account must be opened to receive winning deposit(s).

Existing youth members can participate in the coloring and writing contests without expanding their services.

## Attention Debit Card Holders

Four Seasons Federal Credit Union has enabled non-Visa debit transaction processing, which allows you to use your Visa Debit Card with merchants who may choose not to process transactions through Visa, but through another network, one of which we may have setup on our cards. Depending on a merchant's setup and/or transaction selection, your transaction, may not be processed through VISA. Transactions not processed through the VISA network may not receive VISA-associated protections (e.g., zero liability or streamlined dispute resolution).

Generally, cardholders and merchants have made the distinction between Visa debit transactions and non-Visa debit transactions as follows:

To initiate a Visa debit transaction, the cardholder signs a receipt, provides a card number (e.g., in e-commerce or mail/telephone order environments) or swipes the card through a point-of-sale terminal and chooses to route the transaction over a Visa network.

**Please contact us before you begin any travel plans to inform us that you will be traveling. This notification to us will prevent any inconvenience to you with purchases or access to your funds.**

## Attention All Members



### Thank You Members

Just recently, we were excited to share our 50th Anniversary Celebration in October and our 50th Annual Membership Meeting in February with you, our members. Both events were fabulous, and we'll have memories for years to come.

The Board of Directors, Supervisory Committee, and Staff certainly hope that each member fully understands the love and concern that we have for them and their family. At Four Seasons Federal Credit Union, this is a financial, family affair, whereby the credit union philosophy of "People Helping People" is in existence every day. We truly strive to meet all financial needs, within our resources and authority.

So whenever a financial need arises, come on home to your friendly family at Four Seasons Federal Credit Union where you will get the service you want, respect you deserve.

**50 Years Strong and Growing!**

### Community Events We Will Sponsor and Attend

**YOU ARE INVITED!**

#### **Relay for Life**

Friday, April 24th through Saturday, April 25th  
Begins at 6 p.m. on Friday  
Lee County Courthouse Square  
Opelika, AL

#### **Auburn CityFest**

Saturday, April 25th  
Begins at 9 a.m. - 4 p.m.  
Kiesel Park  
Auburn, AL

#### **March of Dimes Walk**

Saturday, May 2nd  
Registration at 8 a.m., Walk begins at 9 a.m.  
Opelika Municipal Park

#### **Garden in the Park**

Saturday, May 9th  
Begins at 8 a.m. - 3 p.m.  
Opelika Municipal Park

Bring your family and friends to support these worthy causes as well as have some outdoor fun.

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**Phone: (334) 745-4711 or (800) 715-2122**

**www.fourseasonsfcu.com**