

# Fall Newsletter 2015



**Four Seasons**  
FEDERAL CREDIT UNION

## You're Invited to Our Member Appreciation and International Credit Union Day Celebration

All members and the entire community are invited to come by our Pepperell Parkway Branch & Marvyn Parkway Branch from 11 a.m. - 1 p.m. on Thursday, October 15th, to join us as we have Open House for non-members, honor our members, and pay homage to International Credit Union (ICU) Day. We will have food and drinks, so stop by during the celebration.

## Giving Back to our Community

In keeping with the credit union philosophy, "People Helping People," we will be kicking-off our annual FOOD DRIVE and CLOTHING DRIVE.

We will have barrels in our branches from Monday, October 5th through Friday, November 13th accepting non-perishable food items, children's clothing, and monetary donations that will benefit the Food Bank of East Alabama and the Big House Foundation!



We're excited about everyone's combined efforts during these days to help those in our community that are in need. Service to others is our mission.

## In this Issue:

- Holiday Closing Notices
- Message from the President
- Member Appreciation & ICU Day
- Giving Back to our Community
- Prepare for holidays
- Christmas Club Notice
- Daylight Savings Notice
- Credit Union Difference

## We will be closed to observe the following holidays:

- |                  |                                   |
|------------------|-----------------------------------|
| Columbus Day     | Monday, October 12th              |
| Veteran's Day    | Wednesday, November 11th          |
| Thanksgiving Day | Thursday, November 26th           |
| Christmas Eve    | Thursday, December 24th - 1/2 Day |
| Christmas Day    | Friday, December 25th             |
| New Year's Eve   | Thursday, December 31st - 1/2 Day |
| New Year's Day   | Friday, January 1st               |
- Please note that our ATMs, Virtual Branch Online Account Access, and Fast Track Phone Banking are available during these times.

### *Message from the President is provided by Blake McGillberry, Deceased Account Administrator*

## If something happens to you, do you know what happens to your Four Seasons Federal Credit Union Account?

If there is no joint owner, and no Payable on Death beneficiary, it could take some time, effort, and expense for your loved ones to settle your accounts. Naming a beneficiary designates a person or persons to whom you wish proceeds to be disbursed upon your death. In doing so, there are a couple of things to keep in mind.

1. Accounts with a named beneficiary do not have to be probated, and can be accessed more quickly and without probate expenses. This does not take the place of having a Will, but it does provide the funds in the account to your named beneficiary outside the normal Will and Probate process.

2. Should you pass from this world without leaving a beneficiary, proceeds of your account will not automatically transfer to your spouse, children, next of kin, or even your estate.

In most cases, in order for Four Seasons FCU to release funds to an estate, we must be presented with "Letters of Testamentary" or "Letters of Administration". Either of these documents must be approved by the probate court system. In order to do so, one's estate must be "Probated". This process involves seeking representation from an attorney, and there is a time period involved with this process.

Four Seasons Federal Credit Union is here to serve you, our members, as stewards of your financial needs. In doing so, we wish to assist each member in achieving their personal, financial goals. The final goal, which we all will need some day, is one last disbursement of funds to those whom we designate as our beneficiary.

Every situation is different, and Four Seasons cannot provide legal or accounting advice. We encourage our members to seek competent, professional legal and financial planning advice, but we would be happy to talk to you about how POD account designations work and what we can do to help you plan for your future.

Blake McGillberry



## PREPARE FOR THE HOLIDAYS BY GETTING YOUR LOAN NOW!

Thanksgiving, Christmas, and the New Year Holidays are right around the corner, and we're here to help you prepare for traveling, gifts, meals, decorating, repairs, and whatever other need(s) you may have during these times. Our loan rates and payment options are great, and some of our loan options are as follows:

Signature loan rates are as low as 7.9% APR\*, VISA Credit Card Rates are as low as 7.9% APR\*, Seasonal Loan Rates as low as 6.9% APR\*, Home Equity & Land loans are as low as 5.25% APR\*, and New & Used Auto, Truck, and SUV Loan rates as low as 1.9% APR\*.

### STOP BY TO GET PRE-APPROVED SOON!

Federally insured by NCUA. Membership eligibility required and subject to approval. Loans are subject to credit approval and rates are subject to change at any time. Equal Opportunity Lender and Equal Housing Lender. \*APR is defined as Annual Percentage Rate.



NCUA

## Attention Christmas Club Account Owners!

Your Christmas Club Account balance, including dividends, will be transferred to your Savings Account, type 01, on November 1, 2015. Any automatic transfers, scheduled payroll deductions, or scheduled direct deposits to this account will remain in effect for your Christmas Club Account.

If you would like to make any changes to this account or to the deposits going into this account, please stop by one of our branches and see a member service representative at your earliest convenience.

Anyone desiring to open a Christmas Club Account can do so at anytime. There is a \$5.00 minimum opening deposit, and that is also the minimum balance requirement to earn a dividend. The current dividend rate is 0.300% APY\*. Dividends are compounded and credited annually.

*You must be a member to apply for this account. Some restrictions apply. Rate is subject to change at any time. \*APY is defined as Annual Percentage Yield.*



### Need a little more rest? Well it's on the way!

Daylight savings time ends at 2 a.m. on Sunday, November 1st, so don't forget to set your clocks back one hour.

## Members, Tell Others About the Credit Union Difference!

Since you've come to know that Four Seasons Federal Credit Union strives to provide products and services that save you money, second to none, please tell your family and friends about us. **We are a credit union, not a bank.** Our credit union is not-for-profit and banks and other institutions providing financial services are for-profit, which is why you may incur more fees with them. You can tell your family and friends the following:

### Four Seasons Federal Credit Union offers Savings Accounts that have.....

- Low opening balance requirements
- Market-Competitive Rates
- Ability to save by Payroll Deduction
- Ability to save by Direct Deposit
- Ability to save by Automatic Transfers

### Four Seasons Federal Credit Union offers Checking Accounts that have.....

- Unlimited Check Writing
- No monthly service charges\*
- Market-Competitive Rates
- Complimentary VISA Debit Card
- OPTIONAL Overdraft Protection
- OPTIONAL Overdraft Privilege\*\*

### Four Seasons Federal Credit Union offers Loan Accounts that have....

- Simple (not Compound) Interest
- Flexible Terms
- Market-Competitive Rates
- Capacity for Automated Repayment
- Optional Insurance Plans

\* Some restrictions apply.

\*\*Available on Basic, M.A.D.D. Plus, Royal Gold, Select, & Business Checking Accounts. Subject to approval. Ask for details.

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