




Four Seasons
 FEDERAL CREDIT UNION
 SUMMER NEWSLETTER
 2016

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Our offices will be closed in observance of the following holidays:

Labor Day	Monday, September 5 th
Columbus Day	Monday, October 10 th

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

Ticket Information - Summer Fun!

Come in to purchase Six Flags One-Day Passes for \$45.00, Whitewater One-Day Passes for \$39.00, and Carmike Cinemas Movie Tickets for \$8.00. Georgia Aquarium tickets can be purchased at www.fourseasonsfcu.com by clicking discount tickets at the bottom of our home page.

Message from the President

LOANS


It was in June of 1974 that I applied for my first loan with the credit union. It was a \$100 vacation loan that I would pay back over the next 6 months. There would be many more to follow as my family grew, from just the two of us to three and then to four. There would be loans for furniture and for appliances, as well as that "necessary" camera for pictures of our first baby and then our second baby. As we revisit the many pictures which were taken with that camera, I am thankful for the wonderful memories which were made possible by my credit union.

Over the years there have been auto loans, vacation loans, home improvement loans, education loans and loans for so many other situations that have presented themselves. Loans have been a vital part of my relationship with the credit union. Just like many other growing families, there were times when dreams and demands could not be met by the money in our savings account and these loans from the credit union were a blessing. Just as many other things in life can be a blessing or a curse, so can loans. If they are used wisely, they provide opportunities that might not otherwise be possible. If they are not used wisely, they can create a real nightmare for those who have them.

The credit union also provided the opportunity for part of my monthly pay to be put into savings regularly, and this would become a reserve to be used when needed. There were still times when this savings was not enough, and the credit union loans made up the difference.

I would urge each of you to develop a plan for savings on a regular basis so that you have a reserve that can be used when life's dreams or demands appear. When those situations arise that require more than you have in savings and you need a loan, please remember your credit union. We are here to serve you when one of life's dreams or demands call and your savings can't answer.

May the Lord bless each of you,


 Ronnie Lipham

2016 HIGH SCHOOL SCHOLARSHIP WINNERS

We would like to congratulate all 2016 graduates and extend our best wishes for successful futures. The graduates that will be receiving our \$500.00 scholarships are as follows:

- Lily Gregson and Clay Knight** - Auburn High School
- Timothy Senn, Jr. and Baylee Walls** - Beauregard High School
- Baleigh Morgan** - Chambers Academy
- Cortnee Shepherd** - Lee-Scott Academy
- Alexis Williamson and Normesha Pitts** - Loachapoka High School
- Jasmine Sistrunk and Kingston Frazier** - Opelika High School
- Lacey Newman** - Reeltown High School
- Issiah Blaedow and Ryan Reddish** - Smiths Station High School



Unleash

a Member Benefit!



**LOANS AVAILABLE FOR
LIFE'S DREAMS AND DEMANDS.**

STARTING AS LOW AS \$25/MONTH FOR \$500!

RATES AS (TERMS 24 MONTHS)
LOW AS **7.9** %
AS **APR***



Membership eligibility required. Accounts are federally insured by NCUA. Loans are subject to approval. Equal Opportunity Lender. Contact us for further details. *APR is defined as annual percentage rate.

Take Advantage of our Services that Provide YOU Convenient Account Access

We offer Virtual Branch, account access via the internet, **FREE OF CHARGE** to members.

We offer Fast Track, account access via a touch-tone telephone. *Eight calls a month at **NO CHARGE**.

We offer a VISA Debit Card, with our checking accounts, that can be used anywhere you find the VISA logo. You can make purchases with the card, and in many cases, receive cash back with purchases. Our VISA Debit Card can be used, surcharge-free, at either of our two, local branches and at over 50,000 locations via the Allpoint ATM Network. To find locations visit <http://www.allpointnetwork.com>

We offer CO-OP Shared Branch, account access at over 5,000 shared branches, nationally and internationally. To find locations visit <http://www.co-opsharedbranch.org>

We also offer PayIT, online bill payment service, **FREE OF CHARGE** to members. PayIT allows you to schedule recurring payments to be made from your checking account.

Contact a staff member for more details or to sign-up for these services. Some limitations apply.

**After eight calls, \$0.50 fee per call will apply.*