

# Spring Newsletter 2017

**Four Seasons**  
FEDERAL CREDIT UNION

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

Memorial Day	Monday, May 29 <sup>th</sup>
Independence Day	Tuesday, July 4 <sup>th</sup>

Please note that NexGen Online Banking, the NexGen Mobile Banking App, CardValet, our branch ATMs, the AllPoint ATM Network, and Fast Track Telephone banking are available during these times. Learn more at [www.fourseasonsfcu.com](http://www.fourseasonsfcu.com) or speak with one of our helpful staff members.

## 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 \$8.00 each, Six Flags Daily Passes are \$47.00 each, and Whitewater Daily Passes are \$40.00 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

### We've Got You Covered

As we move into the 2nd Quarter of the year, it is hard to believe that the 1st Quarter went so quickly. I am amazed at the wisdom that my parents and my grandparents possessed when it came to time. They all told me that the older I became, the faster time would pass. They realized that even though the clock continued to click off the minutes and hours at a constant pace, that our perception of those passing increments of time would become distorted by the number of those increments that had passed in our lifetime.

Time was not the only area in which they were filled with wisdom. Time created, within them, wisdom regarding life and its expectations. They knew that it was important to manage your money in a way that left you prepared for the rainy days that would come along. They knew that life was a journey with many turns and twists in the road. They knew that a penny saved was a penny earned. They knew that keeping up with the "Joneses" was not as important as being content with what you had. Unfortunately they knew many of these things only after they had made the journey, after 'time' had passed. Just like the wisdom that they shared with us regarding time, we did not fully understand the magnitude of their financial wisdom until we had "experienced" the journey for ourselves. So, where does this lead us to?

It leads us to you and your relationship with Four Seasons Federal Credit Union. Credit unions came into existence because there were some who saw the benefit of people who were at different points in their journey through life helping each other. "People helping people", a philosophy that goes all the way back to Jesus (Luke 6:31, Mark 12:31). It has stood the test of time and continues to be the driving force behind many credit unions. We stand on this philosophy and have only one purpose and that is to serve our members. We want to be the service through which you can prove that "a penny saved is a penny earned". We want to be the service that allows you to prepare for the rainy days and the unexpected turns in the road of life. We want to be the service that provides for you when the upkeep on your worn out vehicle warrants the purchase of a new vehicle more than just a matter of "keeping up with the Joneses". We also want to be the service that provides the opportunity for you to borrow when, just like those before you, you had to experience life before you gained the wisdom. In other words, when life exposes an area of financial need, "We've got you covered!"

May the Lord bless each of you in the days ahead!



Ronnie Lipham

## ANOTHER MEMBER BENEFIT - ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

One of the exclusive benefits of your credit union membership is access to TruStage Insurance products including the \$2,000.00 Accidental Death and Dismemberment (AD&D) policy that is available to members at no cost.

As a member of our credit union, you automatically qualify for this no-cost coverage—all you have to do is claim it. In addition to your complimentary coverage, you can also strengthen your protection with more insurance if you like. \$100,000.00 in coverage can cost about \$10.00 a month\*—which can be an affordable way to help protect your family from the lasting impact of an accidental death or serious, permanent injury. Acceptance is guaranteed. There are no medical questions or health exam.

FastApply online at TruStageADD.com to claim your no-cost AD&D coverage in just minutes. You can also call 1-855-612-7910 to speak with a licensed TruStage insurance representative. There's no cost or obligation. We make TruStage Insurance programs available because they're founded in value, honesty and knowledgeable support. The companies behind TruStage were formed by credit unions, for credit unions and their members. As part of your financial planning, we invite you to work with TruStage to discover how these products and programs might be right for you.

*TruStage® Accidental Death & Dismemberment Insurance is made available through TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. \*AD&D insurance costs between \$10.00 & \$15.00 per month for 100k of coverage. AD&D Base Policy Series E10-ADD-2012 and E10a-014-2012. ADD-1366222.3*

## NEW SERVICE - REMOTE DEPOSIT CAPTURE



**DEPOSIT CHECKS  
RIGHT INTO YOUR  
ACCOUNT WITH OUR  
NEW MOBILE APP!**

**STOP BY AND LET OUR  
STAFF UPGRADE YOUR  
CHECKING ACCOUNT  
TODAY!**

ANDROID APP ON  
Google play

Available on the  
App Store

Additional text/data usage fees from your mobile carrier may apply. Additional terms and conditions may apply. Contact FSFCU for more details.



# Fee Schedule

Effective: 6/1/2017

## Regular & Business Savings Account Fees

Fee Type	Fee Amount	Account Type
<b>Savings Account Early Close Fee</b> <small>Applies if account is closed within 60 days of the account being opened.</small>	\$10.00	01
<b>Savings Account Excess Withdrawal Fee</b> <small>Applied after you exceed your six FREE withdrawals per month on the account.</small>	\$3.00 per Withdrawal	01,02
<b>Savings Account Inactivity Fee</b> <small>Per Member Account Fee - Only applies if there are no monetary transactions for six consecutive months. Fee does not apply if member has an active Certificate, Loan, Credit Card, Christmas Club, IRA Savings, M.A.D.D. Savings, or Checking Account under the same member number.</small>	\$5.00 per Month	01,02
<b>M.A.D.D. Account Minimum Balance Fee</b> <small>Only applies if account has been opened for 60 days, and account balance is less than \$2500.00. The balance on the account will be drawn to zero, and the account will be closed.</small>	\$5.00 per Month	09
<b>M.A.D.D. Account Excess Withdrawal Fee</b> <small>Applied after you exceed your six FREE withdrawals per month on the account.</small>	\$5.00 per Withdrawal	09
<b>Christmas Club Early Withdrawal Fee</b>	\$5.00 per Withdrawal	11

## Electronic Funds Transfer Fees

Fee Type	Fee Amount
<b>ACH Stop Payment Fee</b>	\$30.00 per Item
<b>Debit Card Withdrawal Non-sufficient Funds (NSF) Fee</b>	\$30.00 per Item
<b>Returned / Paid ACH Non-sufficient Funds (NSF) Fee</b>	\$30.00 per Item
<b>ATM Usage Fee</b> <small>Fee is incurred when using ATMs that are not local Four Seasons FCU ATMs, and ATMs not affiliated with the AllPoint Network.</small>	\$1.25 per Item <small>Includes balance inquiries, transfers, and withdrawals.</small>

## Regular & Business Checking Account Fees

Fee Type	Fee Amount	Account Type
<b>M.A.D.D. Plus Account Minimum Balance Fee</b> <small>If balance on the account falls below \$1,000.00.</small>	\$5.00 per Month	78, 98
<b>Inactive Checking Account Fee</b> <small>If the balance is less than \$100 and no monetary transactions for six consecutive months.</small>	\$5.00 per Month	All Checking
<b>Business Checking Monthly Service Fee</b> <b>Average Daily Balance from \$0 - \$49,999.99</b> <b>Average Daily Balance from \$50,000.00 or Greater.</b>	\$10.00 per Month No charge.	73
<b>Second Chance Checking Account Service Fee</b>	\$8.00 per Month	79, 99
<b>Returned Check / Paid Non-sufficient Funds (NSF) Fee</b>	\$30.00 per Item	All Checking
<b>Overdraft Privilege Fee</b> <small>Overdraft Privilege is not available on type 74 and 79 checking accounts.</small>	\$30.00 per NSF Item	All Checking
<b>Overdraft Collection Fee</b> <small>Applies when negative accounts are turned over to our collections department.</small>	\$15.00 per Account	All Checking
<b>Stop Payment Fee on Single Item</b> <b>Stop Payment Fee on Sequential Items</b>	\$30.00 per Item \$60.00 for Range of Items	All Checking
<b>In-House Check Printers Fee</b>	\$5.00 per Sheet of Four	All Checking
<b>Check Copy Fee</b> <small>Fee is for any type of check copy request.</small>	\$2.00 per Copy	All Checking
<b>Debit Chip Card Replacement Fee</b> <b>Debit Chip Card Replacement Fee (Rush Processing)</b> <b>Debit Chip Card Replacement Fee (Rush Processing + Next Day Shipping)</b>	\$15.00 per Card \$45.00 per Card \$95.00 per Card	All Checking

**Other Service Fees**

<b>Fee Type</b>	<b>Fee Amount</b>
<b>Account Research / Reconciliation Fee</b> <small>Minimum One Hour</small>	\$15.00 per Hour
<b>Statement Copy Fee &amp; Document Preparation Fee</b>	\$5.00 per Copy (up to 50 pages; \$0.10 per page thereafter)
<b>Year-End Dividend or Interest Statement/Inquiry Fee</b> <small>Applies if member receives a printed inquiry, screen, statement, or 1099 form.</small>	\$3.00 per Statement/Inquiry
<b>Wire Transfer Fee (Domestic)</b> <b>Wire Transfer Fee (International)</b> <small>Applies to both incoming and outgoing wires.</small>	\$10.00 per Wire \$45.00 per Wire
<b>Loan Payment Returned Check Fee</b>	\$30.00 per Check
<b>Cashier's Check Fee</b>	\$5.00 per Check
<b>Money Order Fee</b>	\$2.00 per Money Order
<b>FastTrack Phone Access Fee</b> <small>Fee is charged after member uses their 8 FREE calls to FastTrack per month. Fees will be withdrawn from checking account types first, and if funds are unavailable, fee will pull from available funds in savings account types 01, 02, 09, or 11. If the fee is not collected, the service will be deactivated.</small>	\$0.50 per Call
<b>FastTrack Reactivation Fee</b>	\$5.00 per Occurrence
<b>Deposited Item Return Fee</b>	\$5.00 per Item
<b>Garnishment / Levy</b>	\$10.00
<b>Self-Compromised Account Fee</b> <small>Occurs when a member voluntarily gives account information resulting in the opening of a new account.</small>	\$25.00 per Account
<b>Undeliverable Mail Fee</b> <small>Fees will be withdrawn from checking account types first, and if funds are unavailable, fee will pull from available funds in savings account types 01, 02, 09, or 11.</small>	\$5.00 per Second Consecutive Return of an Account Statement

Applicable fees within this Fee Schedule may draw an account down to a zero balance. Accounts with a zero balance may be closed according to the Truth in Savings (TIS) disclosure given to you at the time your account was opened. You may contact a member service representative if you need another copy of the TIS disclosure.

 **About our Fees**

At Four Seasons Federal Credit Union, we offer some of the most outstanding products and services available to you at very competitive rates. It shouldn't surprise you to know that we offer very competitive fees here at the credit union as well.

We have to charge our members fees out of necessity. Typically we have found that by being competitive, we offer some of the lowest fees around in comparison to other financial institutions. One of the benefits of your new membership in the credit union is that the fees collected, after the credit union's reserves and expenses are met, filter back down to you as a member in the form of dividends, better rates, and new products and services!

 **How are Fees Determined?**

Our fees are determined by both our management team and our Board of Directors, which provides an equal checks and balances system. If you have any questions, please contact one of our staff members at any location.

 **Do our fees change?**

Fees are subject to change at anytime. Notification of new or changes to existing fees will be announced prior to the changes taking effect in accordance with applicable law. Please periodically check our website, our quarterly newsletter, statement messages, special mailings, and lobby announcements for the latest information about changes or additional fees.