



**Four Seasons**  
FEDERAL CREDIT UNION

**HOLIDAY CLOSINGS:**

Columbus Day	October 9, 2017
Veteran's Day	November 11, 2017
Thanksgiving Day	November 23, 2017
Christmas Day	December 25, 2017
New Year's Day	January 1, 2018
MLK Jr. Day	January 15, 2018

**KEEPING CURRENT**



Our promise to our members is that we will do everything we can to keep your information and money safe and secure. During a branch visit, we may ask for updated ID to help us further our promise to you! If you've recently moved or changed addresses, please let us know too!

**PRIVACY POLICY NOTICE**



This statement contains an annual copy of our Privacy Policy. You can review our Privacy Policy to see how Four Seasons FCU uses your personal information.

**GET SOCIAL!**

Like and Follow us on our social media pages to keep up with the latest happenings at Four Seasons Federal Credit Union!



facebook.com/fourseasonsfcu



instagram.com/fourseasonsfcu



@fourseasonsfcu

**MESSAGE FROM THE PRESIDENT - SECURITY**

As we move into the last quarter of this year, I wanted to share some information with you regarding Four Seasons FCU. Since our beginning in 1964, we have had one goal and that is to provide financial services to our members and to provide those services in a manner that reflects the respect and dignity that each member deserves. As the years have gone by, there has been a constant effort to improve the way we serve our members, and this effort has resulted in new services, as well as the way those services are delivered to our members. In the past year, we have introduced several new services that allow you, the member, easier access to your accounts and more options when conducting transactions on those accounts.

Many of these new services are provided electronically and allow you access via the internet. This is an excellent way of providing service to our members who do not have the time or the capability of always coming into one of our branches. This service also comes with risks! Almost daily there is another news report regarding a data breach, with some breaches affecting hundreds of millions of individuals. We take the protection of your information very seriously. Our IT Director, Ben Stone, is constantly reviewing our entire process for any potential weakness, and he reports monthly to our Board of Directors regarding these procedures. We truly understand that our purpose for existing has not changed since day one, and we want to continue to serve you in a way that will warrant your continued use of these services and will prompt you to tell your family and friends about Four Seasons FCU.

We look forward to the additional new services that we have scheduled for later this year, including the instant issue of debit and credit cards (speaking of credit cards, if you don't have one of ours, please check it out). We appreciate your thoughts and comments regarding the ways we serve you. As always, I pray the Lord will richly bless each of you in the days ahead.

Ronnie Lipham

**Santa's Little Helper**

**VISA PLATINUM RATES**  
as low as **7.9%** APR\*

\*APR is defined as Annual Percentage Rate. Subject to credit and membership approval.

YEAR END MODEL

# CLEARANCES

ARE HERE...



GET THE BEST LOAN BY  
PREQUALIFYING AT FOUR SEASONS FCU \*\*

## CONGRATULATIONS TO OUR Summer Loan Promo Winner!



We want to thank everyone who participated in the Summer Loan promotion this year!

A winner was randomly chosen, and we are very happy to congratulate Kenneth Jackson with a BRAND NEW Big Green Egg Grill (courtesy of Watson's Backyard Living) as this year's winner!

From all of us here at Four Seasons FCU, we hope you enjoy the new grill and the many years of amazing food to come!

## ATTENTION DEBIT CARDHOLDERS

Effective October 2017, when your debit card is about to expire, VISA will automatically pass the updated cardholder information for your new debit card to merchants with whom you may have recurring debit card payments. If you do not want VISA to automatically update cardholder information to merchants for your recurring debit payments, you may call us at 334-745-4711 and request to opt-out of this service.