



Four Seasons

FEDERAL CREDIT UNION

Message from the President - Cooperative

“This service that you perform is not only supplying the needs of the Lord’s people but is also overflowing in many expressions of thanks to God.”
2 Corinthians 9:12

Having just completed our annual meeting, with the theme of “Home grown – Member owned”, I was reminded of what drew me to our credit union over 40 years ago. It was a cooperative - an organization owned jointly by its members, who share in its benefits. The very essence of ‘people helping people’.

In the beginning, we were limited in the benefits that we had to offer each other. Members who had money to put into savings were helping those who needed to borrow a small amount, because the credit union could make that small loan. Over the years we have been able to increase the size of the loans as our assets grew. The income that was generated by the loans that we made was used to increase the services that we could provide, and this in turn increased the number of ways that members could benefit from being a part of our cooperative. A cooperative works best when it can provide more benefits to those who are part of it. The more invested the members become, the greater the benefit to all, which brings me to my main thought.

Over the years, Four Seasons Federal Credit Union has been truly blessed by the amount of buy-in that we have experienced from our members; however times have changed. Our members are now being bombarded with options that were not available in days past. Loans, which are a vital part of our service, are offered through so many channels that it is easier to just say yes than to compare the options. So many times that yes actually costs more compared to what the member could have had at the credit union. This also weakens the ability of our credit union to benefit everyone in a greater way.

I want to encourage each of you to give your credit union an opportunity to provide the next loan that you need or an opportunity to refinance those that you currently have. I truly believe that you will benefit financially, and you will make our cooperative much stronger in the days ahead. To encourage you to consider the credit union, we have attached a coupon that will give you a .25% discount on any approved loan that is the refinance of a current loan that you have somewhere else.

Ronnie Lipham

Refer and Earn up to \$60.00

Your credit union is the best place to save and borrow money, and we appreciate your business. To help us spread the word about our great products and services, we are giving referral rewards.

All you have to do is stop in to pick-up the referral form(s) and tell your family and friends about us. Once they bring in the completed form and take advantage of our product(s), you could earn up to \$60.00.



Subject to membership and credit approval. Certain restrictions apply. Valid thru 6/29/18. Contact us for more details.

Holiday Closings:

Memorial Day	May 28, 2018
Independence Day	July 4, 2018

ATTENTION - Debit Card Holders

We allow non-Visa debit transaction processing. This means you may use your Visa Debit Card on a PIN-Debit Network (a non-Visa Network), and you may not be required to use a PIN to authenticate your transactions. Non-Visa debit network transactions are allowed on Allpoint, Accel/Exchange, and Plus.

Examples of non-Visa PIN-Debit Network transactions are:

- Point-of-sale terminal transaction that you do as a Debit transaction versus Credit
- Initiating a payment with the retailer (possibly via telephone, Internet, or kiosk)

Examples of a Visa Network debit card transaction are:

- Any point-of-sale terminal transaction that you do as a Credit transaction versus Debit
- Signing a receipt at time of purchase
- Providing a debit card number over the phone or via the Internet

The terms and conditions of your agreement relating to Visa debit transactions and Visa rules do not apply to non-Visa debit transactions.



Four Seasons FCU - Loan Coupon



The bearer of this coupon is entitled to receive the named discount when he/she is approved for a vehicle or signature loan greater than or equal to \$5,000.00 to refinance a loan or loans from another lender.*

*Promotion subject to end without notice. Valid thru 6/29/18. Multiple offers cannot be combined. Subject to credit and membership approval. Certain restrictions apply. Ask for details.

GO
PLACES
this new year
with an auto loan
from us!

ENJOY auto loan rates
as low as:

2.65% APR*

+ NO PAYMENTS for 90 Days

APPLY ONLINE AT:
apply.fourseasonsfcu.com

 **Four Seasons**
FEDERAL CREDIT UNION

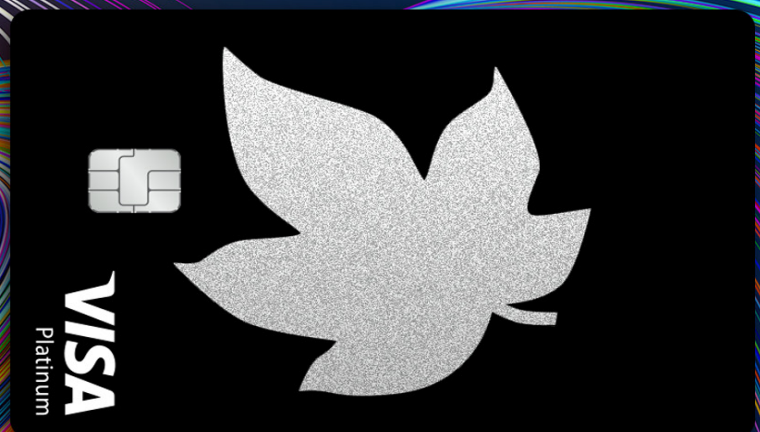
Federally insured by NCUA. Valid until 6/29/18. Cannot be combined with other promotions. All loans subject to credit and membership approval. *APR = Annual Percentage Rate

The Platinum Difference

UPGRADE YOUR WALLET AT: apply.fourseasonsfcu.com

RATES

as low as
7.9% APR*



Subject to credit and membership approval. *APR defined as Annual Percentage Rate. Secured VISA Platinum as low as 11.9% APR.



FACTS

WHAT DOES FOUR SEASONS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Income
- Account Balances and Payment History
- Credit History and Transaction History

How?

All financial companies need to share consumers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumers' personal information; the reasons Four Seasons Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Four Seasons Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes — to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	NO
For our affiliates' everyday business purposes — information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes — information about your creditworthiness	NO	NO
For our affiliates to market to you	NO	NO
For nonaffiliates to market to you	YES	YES

To limit our sharing

- **Call 1-800-715-2122** - Follow phone menu prompts
- **Visit www.fourseasonsfcu.com** - Visit 'Contact Us' Page and submit request

Please note:

If you are a new member, we can begin sharing your information one (1) day from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-800-715-2122 or go to our website: www.fourseasonsfcu.com

Who we are

Who is providing this notice?

Four Seasons Federal Credit Union

What we do

How does Four Seasons Federal Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Four Seasons Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- Apply for membership or Apply for a loan
- Request wire transfers or Pay your bills
- Make deposits or withdrawals

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes — information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Four Seasons FCU does not have affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Other financial institutions; consumer reporting agencies; data processors; service providers; collection agencies*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *CUNA Mutual Group MemberCONNECT®*