



Four Seasons

FEDERAL CREDIT UNION

AUTO, VACATION, OR HOME REPAIR TIME?

Let us help! We have loans to meet your needs. Our annual percentage rates are competitive.

- Auto, truck, & SUV loans - as low as 2.65%
- Boat Loans - as low as 4.90%
- Motorcycle Loans - as low as 4.40%
- RV Loans - as low as 4.90%
- Other Collateral Loans - as low as 4.90%
- Seasonal Loans - as low as 8.50%
- Unsecured Lines of Credit - as low as 8.00%
- Other Unsecured Loans - as low as 8.50%
- VISA Credit Cards - as low as 7.90%
- VISA Secured Credit Cards - 11.90%
- 2nd Mtg Loans & Home Equity - as low as 4.90%
- Land Loans - as low as 4.90%

Stop by for more details or to get pre-approved!

HOLIDAY CLOSINGS:

- Labor Day - Monday, September 3, 2018
- Columbus Day - Monday, October 8, 2018

2018 SCHOLARSHIP WINNERS

Congratulations to all of the 2018 high school graduates and their families. We extend our best wishes for continued success in life for many years to come.

Katherine E. Yates and Makayla N. Warren
Auburn High School

Logan B Massey and To'Maus J. King
Beauregard High School

Amie L. Gleaton
Beulah High School

Marissa J Lockhart
Loachapoka High School

Brighton L. Gregory and Imani G. Debrow
Opelika High School

To be eligible to apply for our scholarship, the student or the parent must be a member prior to January of the year the student will be graduating.

MESSAGE FROM THE PRESIDENT - GET RICH QUICK

But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. (1 Timothy 6:9)

Stay alert! Watch out for your great enemy, the devil. He prowls around like a roaring lion, looking for someone to devour. (1 Peter 5:8)

Summer time in Alabama brings heat in a hurry. Once you live through a June through September here, it no longer catches you by surprise. You are prepared (as much as anyone can prepare for this heat and humidity onslaught). This summer, there is something besides the weather that is heating up in a hurry, and this something is burning a lot of people, including some of our members. The something that I am referring to is the "something for nothing" or "get rich quick opportunities".

These scams are becoming a real threat and danger which crosses all age groups. You receive a letter or an email stating that you have been chosen to serve as a secret shopper. You are informed that you will be receiving a check (in the mail, by FedEx or UPS, or even deposited directly into your checking account). You are instructed to cash the check or withdraw the funds immediately and purchase gift cards for a large portion of the amount and that the remaining funds are yours for your trouble. You may even be told that there will be multiple checks coming your way, with a chance to make hundreds or even thousands of dollars for simply helping them gauge the customer service of their clients.

You may receive a letter stating that a distant relative, usually one who resides in another country, has passed away and left you a large sum of money. To claim the money, you must wire funds to another financial institution for processing of the inheritance.

The communications may take on many different forms, however the results are all the same--you are left with the responsibility of covering a fraudulent check (usually in the thousands of dollars).

Can this happen to you? The prospect of you receiving such an offer is growing daily. The methods are becoming much more complex and harder to detect. This is not something that is happening somewhere else in our country, it is happening right here in Opelika, Alabama.

If you receive any type of financial offer that you were not expecting, please be very cautious. It is much better to be safe than sorry. As we continue on our journey through summer, may each of you be blessed with a cool path!

Ronnie Lipham

THANK YOU VOLUNTEERS - BOARD MEMBERS & SUPERVISORY COMMITTEE MEMBERS

So often we get busy and do not express our sincere gratitude for the sacrifices made and service given by our volunteers to aid in the success of the credit union. It's not intentional, but as humans, living our tremendously busy lives, we sometimes fail to give the recognition and appreciation that each of our volunteers deserve. Our volunteers are wonderful! They meet monthly and whenever there are additional called meetings. They approve policies and make decisions to help chart the best course of action and direction for our credit union. So, to all past and current board members and supervisory committee members, **THANK YOU.**

Current Board Members

Bobby Bond – Chairman
Jeanette Parker – Vice-Chairman
Emmitt Arrington –Treasurer
Susan Riddle – Secretary
Ronnie Ware –Member
Sidney Long-Member
Bobby Donald-Member
Al Freeman-Member
Vann Daughtry-Member

Current Supervisory Committee Members

Tabatha White – Chairperson
Rodney Dorsey-Member
George Echols-Member

THANK YOU MEMBERS!

Thank you members for choosing FOUR SEASONS FEDERAL CREDIT UNION to meet your financial needs. Thank you also for referring your family and friends to us. We have always, and will always, strive to meet all of your financial needs with the most competitive rates, minimal fees, innovative products and services, and friendly staff possible. So please keep referring others for membership and loans so we can continue to build on our large and growing financial family.

IRA WITHHOLDING NOTICE

Payments from your IRA are subject to federal income tax withholding unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, you can complete the appropriate form provided by any of our IRA representatives.

Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

If you have any questions regarding this matter, please do not hesitate to stop by either branch and speak with a member service representative in person. You can also call our Pepperell Parkway Location at 334-745-4711 or our Marvyn Parkway Location at 334-364-0470.

Summer Fun

Plan to have lots of fun this Summer! Take advantage of some of your member benefits, such as discounted entertainment tickets.



[Take a trip to Six Flags Over Georgia](#)

2018 Six Flags Daily Pass \$49.99
2018 White Water Daily Pass \$44.99



[Take a trip to the Georgia Aquarium](#)

You can purchase tickets on-line. For more details visit <http://www.georgiaaquarium.org/fourseasonsfcu>