



Four Seasons

FEDERAL CREDIT UNION

New Service - Instant Issue CARDS!

In our continual efforts to enhance your member experience, we are happy to announce that we are now able to instantly issue our VISA Debit Cards and our VISA Platinum or SECURED VISA Credit Cards.



This enhanced service is available in the lobby at both locations and will save time, provide convenience, and avoid the 10 day waiting periods with the mail delivery service. All our cards can be used anywhere VISA is accepted, and our VISA Debit Card can also be used, surcharge-free, at both our branch ATMs and at over 55,000 AllPoint locations nationwide. To find an ATM near you, visit <http://www.allpointnetwork.com> or download the Allpoint Mobile App.

HOLIDAY CLOSINGS

- Mon., October 8th - Columbus Day
- Mon., November 12th - Veteran's Day
- Thurs., November 22nd - Thanksgiving Day
- Mon., December 24th at noon - Christmas Eve
- Tues., December 25th - Christmas Day
- Mon., Dec. 31st at noon - New Year's Eve
- Tues., January 1st - New Year's Day

Need EXTRA CASH? SKIP-A-PAY

Members in good standing, who have made six months of consecutive, on-time payments are eligible to skip their December loan payment(s). The skip-a-pay fee is \$20.00 per eligible loan. Eligible loans are lines of credit, unsecured loans, and vehicle loans. Vehicle loans are limited to only one skip per year. Contact us for more details.

Message from the President - "OLD SCHOOL"

That which has been is what will be, That which is done is what will be done, And there is nothing new under the sun. Ecclesiastes 1:9

I have noticed lately that there is a lot of interest in things of the past, or "old school" as they refer to it. Clothing trends are looking to the past, and sports teams are returning to retro uniforms. Athletic shoe manufacturers are looking to their earlier styles for inspiration and, in some cases, are just re-introducing the old models. They have found a market that has been created by a desire to return to another era.

Recently, I have noticed that this reconnection with the past has moved into other areas of our life, including banks and credit unions. I recently heard an advertisement for one of the "big box" credit unions that was touting its return to "old-fashioned customer service." Seems they also see the need to reconnect.

We don't have to reconnect, because we never moved away from the original intent of the credit union movement and the philosophy of "people helping people." Our goal has always been to serve, and we intend to stay the course. We recognize that the tools used to serve are constantly changing, and we strive to stay on the cutting edge of technology without losing the personal service that others have forsaken. This technology has brought us the ability to provide you with more ways to access and use your accounts. We were one of the first financial service providers in the area to offer a service that allows you to control activity and use of your debit card with an app on your smart phone. This service offers a new level of security that has not been available in the past. Another example of how we are using technology is that our members can now apply for a credit card or debit card, and if approved, they receive their new card on the same day. No waiting! These are just a couple of examples of how we are using cutting edge technology while still providing "old school" service. While using this new technology, we have retained the person-to-person experience that you deserve and expect. We recognize that our only purpose for existing, as a credit union, is to serve, and we strive daily to perfect this service.

As we see this trend of returning to the past, we are thankful that we have remained true to our original intent. Banks and some of the "big box" credit unions may consider you as a "customer," but we have always rightfully recognized you as a "member" and "owner," whom we are here to serve. May we never lose sight of this "old school" philosophy.

As always, we are thankful and truly blessed that you allow us to serve you.

Ronnie Lipham

MEMBERS BEWARE OF PHONE SCAMMERS

Scammers may call pretending to be a staff member from a large telecommunications or computer company claiming to be from a technical support service provider. They will tell you that your computer has been sending error messages or that it has a virus. They may mention problems with your internet connection or your phone line, or they may mention that this has affected your computer's recent performance. They may also claim that your broadband connection has been hacked.

The scammer will request remote access to your computer to 'find out what the problem is.' The scammer may also try to talk you into buying unnecessary software or a service to 'fix' the computer, or they may ask you for your personal details and your account number or credit card details.

Protect yourself

- Never give an unsolicited caller remote access to your computer.
- Never give your personal information, credit card or debit card information, or online account details over the phone unless you made the call, and the phone number came from a trusted source.
- If you receive a phone call out of the blue about your computer and remote access is requested – hang up.

If you have given remote access to your computer, or you fear that your computer has been hacked, seek help or advice from a qualified and reputable computer technician. If you think you have provided your account details to a scammer, contact us immediately.

REWARD YOURSELF by switching to our cards!

VISA Platinum Credit Card

*Rates as low as 7.9% APR**

SECURED VISA Credit Card

*Rate is 11.9% APR**


No annual fees, No balance transfer fees, and No cash advance fees!



APPLY TODAY!
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FEDERAL CREDIT UNION

 Federally insured by NCUA. Subject to membership and credit approval. *APR - Annual Percentage Rate. Ask for more details.