



Four Seasons
FEDERAL CREDIT UNION

Spring Newsletter 2019



Message from the Credit Union President

RELATIONSHIPS

“The heart of man plans his way, but the Lord establishes his steps.” Proverbs 16:9

Recent events have reminded me of how uncertain the future can be. Families in the Beauregard community got up on Sunday morning, March 3rd, and began what they thought would be just another Sunday with their normal Sunday activities. Hours later many of them had lost their lives, and others had lost everything they had, except their life. Life holds uncertainties for all of us. Sometimes we find ourselves so busy living that we don't take time to appreciate the life we are living. I was recently confronted with a situation that brought this home to me. I was diagnosed with cancer. I started a journey that I had not anticipated and was not prepared for. When you start a journey such as this, you realize how insignificant many things are, which at one time you thought were so important. You suddenly wish you had spent more time building relationships than you did acquiring things. You see the importance of the support of family and friends, which none of your things can give you. I have been on this journey now for three months, and the love of family and friends has given me joy that I never got out of all my things. We are sometimes unaware of all the relationships that we are building as we journey through life, and we are blessed by the concern and support shown by others when we experience these unexpected circumstances.

I am sure many of you are wondering what this has to do with Four Seasons FCU. Well, many of you have been the ones who I have been blessed to have express your concerns and to offer your prayers and support. That is what makes a local credit union so special. We are more like family than a financial institution and its customers. It seems that there are fewer and fewer local businesses which are still local. I am sure many of you are aware that just recently, one of the community banks in Lee County was acquired by a big regional bank and is now under the big bank's guidance as to how they serve their customers. Four Seasons FCU was established here in Lee County and has always been owned and controlled by its members. We are family, and we want to be here for you when life takes an unexpected turn. Credit unions started out with the philosophy of 'people helping people' and the goal of not for profit, but for service. Four Seasons FCU has tried to remain true to this philosophy and goal. We started here, we are still here, and our goal is to be here tomorrow for you. I pray that we will continue to build relationships with each of you, and I want each of you to know that these relationships have been a real blessing in my life. May the Lord bless each of you!

Sincerely,

Ronnie Lipham

Six Flags & White Water Tickets Available



Be intentional this year; get out and have some real fun! One of the many benefits of membership in our credit union is access to discounted entertainment tickets. Six Flags Daily Passes are \$51.99 each, and Whitewater Daily Passes are \$45.99 each. To purchase discounted Georgia Aquarium Tickets, click the discount ticket link at the bottom of the home page of our website, www.fourseasonsfcu.com.



Holiday Closings

Monday, May 27th, Memorial Day

Thursday, July 4th, Independence Day

Please note that with our VISA Debit Card, you can access your account balance(s) and funds by using either of our two surcharge-free, branch ATMs or one of over 55,000 surcharge-free, nationwide ATMs on the Allpoint Network. You can also access your funds anywhere you see the VISA Logo as long as the company allows cash back.

You can get account information and perform transfers by using our NexGen Mobile App, our NexGen Online Banking Service, or our Fast Track Telephone Banking Service.

Increase Your Credit Score - Improve Your Life!

Your credit score can affect your buying ability, payment amount(s), relationships, employment, and so much more. You can use your tax refund or other available funds to establish a credit score or rebuild your credit score with our VISA Platinum Secured Credit Card. Check out the awesome features:



- 11.9% APR*
- No annual fee
- No balance transfer fee
- No cash advance fee
- 25-day grace period

Our VISA Platinum Unsecured Credit Card rates are as low as 7.9% APR.*

Apply online at apply.fourseasonsfcu.com or in-person.

Not Just Our Branches - Our Roots Are Here!

We were established right here in Opelika, AL, and we've been meeting the financial needs of our members since October of 1964. Our staff and board members are local folks that you know, and YOU, our members, are our owners, and that's never changed!

If your family, friends, or co-workers are looking for a progressive financial institution with stability, convenience, competitive rates and lower fees, encourage them to come join our financial family! Anyone who lives, works, worships, or attends school in Lee County can join. Anyone who works at any of our 90+ affiliated select employer groups (SEGs), spouses of persons who died while within the field of membership of this credit union; persons retired as pensioners or annuitants from the affiliated employers; employees of this credit union; immediate family members or household members of existing members; and organizations of such persons can also join.

READY TO RIDE? **Apply. Choose. Drive.**

Enjoy auto rates as low as: **3.00% APR*** + NO PAYMENTS for 90 Days

NEW, USED, or REFINANCE an Existing Auto Loan
(AUTO LOANS CURRENTLY AT FOUR SEASONS FCU ARE NOT ELIGIBLE.)



APPLY IN-PERSON OR ONLINE AT:
apply.fourseasonsfcu.com



Four Seasons
FEDERAL CREDIT UNION



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®*