



Four Seasons

FEDERAL CREDIT UNION

2019 Summer Newsletter

IMPORTANT NOTICE REGARDING ACCOUNT ACTIVITY

If anyone who is not on your account makes a deposit or payment on your behalf, or makes a transfer to your account, you must provide them your full account number and account type (savings, checking, Loan number 5, etc.). For deposits and payments, the person making the transaction on your behalf must provide a valid (non-expired), state issued form of identification, such as a driver's license or non-driver's identification. This will ensure that we have complied with federal regulations to identify persons with whom we do business and with our Privacy Policy which requires that we do not disclose any of your account information.

Please be sure that we have all of your current contact and employer information. If any questionable activity were to occur, we will be able to contact you very quickly. Please be sure to keep your beneficiaries up-to-date as well.

HOLIDAY CLOSINGS

Labor Day - Monday, September 2, 2019
Columbus Day - Monday, October 14, 2019

2019 SCHOLARSHIP WINNERS

Congratulations to all the 2019 high school graduates and their families. We extend our best wishes for continued success in life for many years to come.

Shaniya Marie Holley and Cameron Kinsey
Auburn High School

Quintavious M Roby and
Zachary Kyle Helms-Childers
Beauregard High School

Destini Y. Ambus and Seth R. Taylor
Beulah High School

Morgan S. Long
Smith Station High School

Lauren White and Rachel D. Hamilton
Opelika High School

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

Insurance Options for Members



**INSURANCE
BUILT FOR
CREDIT UNION
MEMBERS
LIKE YOU**

Life and AD&D **1-855-612-7909**
Auto & Home **1-888-380-9287**
Visit us at **TruStage.com**

TruStage® insurance products and programs are made available through TruStage Insurance Agency, LLC. Life Insurance and AD&D insurance are issued by CMFG Life Insurance Company. Auto and home insurance are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

FTCG-032411.2

Will Preparation Assistance

The law firm Kudulis, Reisinger and Price L.L.C., is planning to provide you with a special opportunity to discuss having your will made. You may be asking, "Should I have a will?" or "Do I need a will?" Well, here are a few reasons for having a will:

- * A will is the only way of insuring that your wishes regarding the disposition of your property are properly met.
- * A will can relieve some of the burdens placed on your heirs by the probate court.
- * A will can save your estate money since many costs associated with an estate may be waived in the will.
- * A will allows you to pick who will oversee your estate.

Kudulis, Reisinger and Price L.L.C. will be at the Pepperell Branch of the Credit Union on Thursday, August 22, 2019 to conduct individual interviews. You will be under no obligation at your interview but if a will is prepared, a fee will be charged according to your situation. If you are interested, please call the Credit Union at 334-745-4711 to schedule an appointment.

The Alabama State Bar requires the following disclosure to be made: "No representation is made that the quality of the legal services to be performed is greater than the quality of legal services performed by other lawyers."

IT'S RECREATION TIME, so let us help you get out and have some fun!

Motorcycle Loans as low as 4.60% APR*



Recreational Vehicle Loans as low as 5.10% APR*



New, Used, or Refinanced Auto Loans as low as 3.00% APR* - NO PAYMENTS FOR 90 DAYS!

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



Four Seasons
FEDERAL CREDIT UNION



Federally insured by NCUA. Membership is required. Loans are subject to credit approval. Equal Opportunity Lender. Some restrictions and limitations apply. Rates subject to change. *APR=Annual Percentage Rate. Ask for more details (334) 745-4711.

Member Benefit - Sam's CLUB MEMBERSHIP DRIVE



Your credit union membership entitles you to some wonderful products and services offered by Sam's Club. A representative will be at the Pepperell Branch on Thursday, 7/25/19, from 11 a.m. - 2 p.m. and at the Marvyn Branch on Thursday, 8/1/2019, from 11 a.m. - 2 p.m. If you join as a new member of Sam's during one of these events, you will get a \$10 Sam's Club Gift Card. Join or renew during the event, and you can also get up to \$100 in Instant Savings. *Some exclusions and limitations apply. See terms and conditions provided by the Sam's Club Representative during enrollment.*

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.

READY FOR BACK TO SCHOOL? LET US HELP!

Heading back to school can be very exciting if you are prepared for the expense of buying clothes, school supplies, books, computer(s), automobile(s), etc. We offer the following:

Unsecured Loans - as low as 7.90% APR*
VISA Credit Cards - as low as 7.90% APR*
VISA Secured Credit Cards - 11.90% APR*

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

**APR is defined as annual percentage rate. Rates subject to change.*

Member Benefit - Movie Passes are Available!



We are happy to provide you another member benefit. Four Seasons FCU Members can come inside our lobby and purchase AMC Movie Passes for \$8.50 each, which is a substantial discount. These tickets are non-refundable.



Federally insured by NCUA. Membership eligibility required to join. Loans are subject to credit approval. Contact us for more details.

01197-NEWS-0619