



**IMPORTANT Member News - Account Type Changes**

Effective January 2, 2020, there will be some changes to some of our account types. They are:

Account Type	Current Account Name	New Account Name Effective January 2, 2020	Changes to Existing Account Feature(s)
09	MADD (Monthly Average Daily Dividend) Savings	Premium Savings	No Change
75	Basic Checking	Choice Checking	No Change
95	Basic RDC Checking	Choice RDC Checking	No Change
76	Royal Gold Checking	Senior Choice Checking	*Age 62+ 1 Free Box of basic-style checks only per calendar year \$1 fee per Money Order purchase \$2.50 fee per Cashier's Check purchase
96	Royal Gold RDC Checking	Senior Choice RDC Checking	*Age 62+ 1 Free Box of basic-style checks only per calendar year \$1 fee per Money Order purchase \$2.50 fee per Cashier's Check purchase
78	MADD Plus (MADD+) Checking	Premium Checking	No Change
98	MADD Plus (MADD+) RDC Checking	Premium RDC Checking	No Change
79	Second Chance Checking	New Leaf Checking	No Change
99	Second Chance RDC Checking	New Leaf RDC Checking	No Change

\*Members under 62 years of age who have an open Senior Choice Checking or Senior Choice RDC Checking account on the effective date of January 2, 2020 will be allowed to continue to use these account types. There will be changes to the discounted fees that were offered to these members as described above under the Changes to Existing Account Feature(s).

**Discontinuation of Account Types**

Type 71-Basic Plus Checking, Type 74-Student Checking, and Type 94-Student RDC Checking and any discounted rates associated with these accounts will no longer be offered. All existing Student Checking accounts will be converted to the Type 75-Choice Checking account, and all existing Student Checking RDC Checking accounts will be converted to the Type 95-Choice RDC Checking account. All existing Basic Plus Checking accounts will be converted to the Type 75-Choice Checking account.

Members who wish to convert their current Type 71-Basic Plus Checking or Type 74-Student Checking accounts to an account that allows RDC (Remote Deposit Capture), may do this at any time by visiting one of our branches to speak with a member service representative.

**Fee Schedule**

We have enclosed our Fee Schedule which goes into effect January 2, 2020. The changes include:

- Changes as disclosed in the Account Type Changes segment of this newsletter;
- Deposited Item Return Fee is changing to \$30 per item returned

For our Fee Schedule currently in effect, please contact us at (334) 745-4711, (800) 715-2122, or visit our Rates page on our website at [www.fourseasonsfcu.com](http://www.fourseasonsfcu.com).



# Fee Schedule

Effective: 01/02/2020

## Regular & Business Savings Account Fees

Fee Type	Fee Amount	Account Type
<b>Savings Account Early Close Fee</b> Applies if account is closed within 60 days of the account being opened.	\$10.00	01
<b>Savings Account Excess Withdrawal Fee</b> Applied after you exceed your six FREE withdrawals per month on the account.	\$3.00 per Withdrawal	01,02
<b>Savings Account Inactivity Fee</b> Per Member Account Fee - Only applies if there are no monetary transactions for six consecutive months. Fee does not apply if member has an active Certificate, Loan, Credit Card, Christmas Club, IRA Savings, M.A.D.D. Savings, or Checking Account under the same member number.	\$5.00 per Month*	01,02
<b>Premium Savings Account Minimum Balance Fee</b> Only applies if account has been opened for 60 days, and account balance is less than \$2500.00. The balance on the account will be drawn to zero, and the account will be closed.	\$5.00 per Month*	09
<b>Premium Savings Account Excess Withdrawal Fee</b> Applied after you exceed your six FREE withdrawals per month on the account.	\$5.00 per Withdrawal	09
<b>Christmas Club Early Withdrawal Fee</b>	\$5.00 per Withdrawal	11

## Electronic Funds Transfer Fees

Fee Type	Fee Amount
<b>ACH Stop Payment Fee</b>	\$30.00 per Item
<b>Debit Card Withdrawal Non-sufficient Funds (NSF) Fee</b>	\$30.00 per Item
<b>Returned / Paid ACH Non-sufficient Funds (NSF) Fee</b>	\$30.00 per Item
<b>ATM Usage Fee</b> Fee is incurred when using ATMs that are not local Four Seasons FCU ATMs, and ATMs not affiliated with the AllPoint Network.	\$1.25 per Item Includes balance inquiries, transfers, and withdrawals.

## Regular & Business Checking Account Fees

Fee Type	Fee Amount	Account Type
<b>Premium / Premium RDC Checking Account Minimum Balance Fee</b> If balance on the account falls below \$1,000.00.	\$5.00 per Month*	78, 98
<b>Inactive Checking Account Fee</b> If the balance is less than \$100 and no monetary transactions for six consecutive months.	\$5.00 per Month*	All Checking Types
<b>Business Checking Monthly Service Fee</b> Average Daily Balance from \$0 - \$49,999.99 Average Daily Balance from \$50,000.00 or Greater.	\$10.00 per Month* No charge.	73
<b>New Leaf / New Leaf RDC Checking Account Service Fee</b>	\$8.00 per Month*	79, 99
<b>Returned Check / Paid Non-sufficient Funds (NSF) Fee</b>	\$30.00 per Item	All Checking Types
<b>Courtesy Pay Fee</b> Courtesy Pay is not available on type 79 and 99 type checking accounts.	\$30.00 per NSF Item	All Checking Types
<b>Overdraft Collection Fee</b> Applies when negative accounts are turned over to our collections department.	\$15.00 per Account	All Checking Types
<b>Stop Payment Fee on Single Item</b> <b>Stop Payment Fee on Sequential Items (for lost / stolen checkbook)</b>	\$30.00 per Item \$60.00 for Range of Items	All Checking Types
<b>FSFCU Vendor Check Orders</b> Type 76 and 96 checking accounts are allowed one (1) free box of basic-style checks only per calendar year.	Varies by Style / Quantity	All Checking Types
<b>In-House Check Printers Fee</b>	\$5.00 per Sheet of Four	All Checking Types
<b>Check Copy Fee</b> Fee is for any type of check copy request.	\$2.00 per Copy	All Checking Types
<b>Instant Issue Debit Card / Debit Card Replacement Fee (Instant Issue or Mailed)</b> <b>Debit Card Replacement Fee (Rush Processing by Mail)</b> <b>Debit Card Replacement Fee (Rush Processing + Next Day Shipping)</b>	\$15.00 per Card \$45.00 per Card \$95.00 per Card	All Checking Types

\*Per Month fees are posted to the account at the close of the last day of the month in which the fees apply. If unavailable funds prevent fees from posting, fees will be collected at any time in the following month(s) when funds become available.

## Other Service Fees

Fee Type	Fee Amount
<b>Account Research / Reconciliation Fee</b> Minimum One Hour	\$15.00 per Hour
<b>Statement Copy Fee &amp; Document Preparation Fee</b>	\$5.00 per Statement Period (covers up to 50 pages per statement / document preparation; \$0.10 per page thereafter)
<b>Inquiry Fee</b> Applies if member receives a printed inquiry, screen, or tax forms.	\$3.00 per Inquiry
<b>Wire Transfer Fee (Domestic)</b> <b>Wire Transfer Fee (International)</b> Applies to both incoming and outgoing wires.	\$10.00 per Wire \$45.00 per Wire
<b>Loan Payment Returned Check Fee</b>	\$30.00 per Check
<b>Cashier's / Official Check Fee</b> Fee is half price for Type 76 and 96 checking accounts.	\$5.00 per Check
<b>Money Order Fee</b> Fee is half price for Type 76 and 96 checking accounts.	\$2.00 per Money Order
<b>FastTrack Phone Access Fee</b> Fee is charged after member uses their 8 FREE calls to FastTrack per month. Fees will be withdrawn from checking account types first, and if funds are unavailable, fee will pull from available funds in savings account types 01, 02, 09, or 11. If the fee is not collected, the service will be deactivated.	\$0.50 per Call
<b>FastTrack Reactivation Fee</b>	\$5.00 per Occurrence
<b>Deposited Item Return Fee</b>	\$30.00 per Returned Item
<b>Garnishment / Levy</b>	\$10.00 per Occurrence
<b>Self-Compromised Account Fee</b> Occurs when a member voluntarily gives account information resulting in the opening of a new account.	\$25.00 per Account
<b>Undeliverable Mail Fee</b> Fees will be withdrawn from checking account types first, and if funds are unavailable, fee will pull from available funds in savings account types 01, 02, 09, or 11.	\$5.00 per Second Consecutive Return of an Account Statement

Applicable fees within this Fee Schedule may draw an account down to a zero balance. Accounts with a zero balance may be closed according to the Truth in Savings (TIS) disclosure given to you at the time your account was opened. You may contact a member service representative if you need another copy of the TIS disclosure.

## About our Fees

At Four Seasons Federal Credit Union, we offer some of the most outstanding products and services available to you at very competitive rates. It shouldn't surprise you to know that we offer very competitive fees here at the credit union as well.

We have to charge our members fees out of necessity. Typically we have found that by being competitive, we offer some of the lowest fees around in comparison to other financial institutions. One of the benefits of your new membership in the credit union is that the fees collected, after the credit union's reserves and expenses are met, filter back down to you as a member in the form of dividends, better rates, and new products and services!

## How are Fees Determined?

Our fees are determined by both our management team and our Board of Directors, which provides an equal checks and balances system. If you have any questions, please contact one of our staff members at any location.

## Do our fees change?

Fees are subject to change at anytime. Notification of new or changes to existing fees will be announced prior to the changes taking effect in accordance with applicable law. Please periodically check our website, our quarterly newsletter, statement messages, special mailings, and lobby announcements for the latest information about changes or additional fees.

# Where is the Money?



Let us help you find it with our great rates and extended terms. You can have lower payments and pay back less interest.

## New, Used, & Refinanced Auto Loans

Rates as low as **3.00% APR\***


## Signature Loans & our VISA Platinum Credit Cards

Rates as low as **7.90% APR\***

APPLY IN-PERSON  
OR ONLINE NOW: [apply.fourseasonsfcu.com](http://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.

### Convenience, Convenience, Convenience!

Because your convenience is one of our top priorities, we provide numerous ways for you to access the funds in your account and all account transaction details. Whether we are open for business or our office is closed for a holiday, staff training, etc., you can carry on with your financial transactions without a hitch. **So take advantage of our many CONVENIENT SERVICES:**

- NexGen (mobile and internet account access)
- FAST Track (telephone account access)
- VISA Debit Cards (access your checking and savings account)
- CardValet (turn your debit card on/off for added protection)
- VISA Credit Cards (access to borrow up to your credit limit)
- A Remote Deposit Capture Checking (deposit checks off-site)
- Direct Deposit/Payroll deduction (we allow these deposits)
- Billpay (pay your bills from your checking account)
- CO-OP Shared Branching (transact business nationwide)
- AllPoint Network (withdraw funds nationwide)
- Apply for membership or loans ([apply.fourseasonsfcu.com](http://apply.fourseasonsfcu.com))

Ask us for more details or come in to sign-up soon. You'll be amazed at the time and money you can save!

### SKIP-A-PAY FOR CHRISTMAS

Members who are in good standing and 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. Some restrictions may apply. Call or come by for more details.

### CHRISTMAS CLUB PAYOUT

On October 31, 2019, dividends will be credited to all active Christmas Club accounts. On November 1, 2019, all funds in the Christmas Club accounts will be transferred into the type 01 Savings accounts. Members can withdraw or transfer these funds at their convenience to do their Christmas shopping whenever they are ready to do so. Existing payroll deductions and direct deposits to your Christmas Club account will continue unless you make changes. A new Christmas Club account can be opened at anytime.

