



Spring
2011

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Four Seasons Federal Credit Union will be closed to observe the following holidays:

Memorial Day	Monday, May 30th
Independence Day	Monday, July 4th
Labor Day	Monday, Sept. 5th

Please note that our ATMs, Virtual Branch Online Account Access, and Fast Track phone banking are available during these times.

Four Seasons FCU Blood Drive

We have partnered with Lifesouth to assist with the community blood donations. If you would like to donate blood, please stop by our locations at the times and dates listed below. With your help, we can strengthen our community during times of need.



Pepperell Parkway Branch
Marvyn Parkway Branch
Glenn Avenue Branch

May 23rd from 11 a.m. — 4 p.m.
May 24th from 11 a.m. — 4 p.m.
May 27th from 8 a.m. — 12 p.m.

Annual Meeting Notice!

Members, our annual meeting is fast approaching! Please join us and engage in the well being of your credit union on Tuesday, April 19th at the Event Center in downtown Opelika. Refreshments will be served at 5:30 p.m., and the business meeting will begin promptly at 6:00 p.m.

**GOING MY
way**

New and used auto
LOAN PROMO

Rates as low as
3.90% APR*
HURRY, LIMITED TIME OFFER.

GOT AN AUTO
LOAN SOMEWHERE
ELSE?

REFINANCE
TODAY AND
DRIVE AWAY!

Monique
Gilliam

Nancy
Bell



(334) 745-4711 or (800) 715-2122

A message from our President / CEO Ronnie Lipham

What is a credit union?



For this quarter's newsletter, I had, at first, written a few lines about the promises of Spring. Just as Spring brings renewal to nature, it also brings renewed hope to our expectations for a better year. Something more promising than the cold, barren reality of the Winter, which seems to refuse to release it's chilly grip on our dreams. Then it happened! A simple question, but one that shouted for an answer. The question was, "What is a credit union?"

The desire to love and help others was woven into the fabric of our being by our creator. We are all blessed by the diverse organizations which have their existence because of this innate desire. You can read, elsewhere in this newsletter, about the March of Dimes and Lifesouth, organizations whose sole purpose is helping others. "People helping people", that is what a credit union is! Credit unions were born out of the desire of a group of people to join together for the financial good of the whole. Today, our goal has not wavered. The financial good of all members is the main purpose for existence. However, we want to build upon this call to serve. This is one reason our credit union chooses to be a part of other service efforts, such as the March of Dimes fundraiser and Lifesouth's blood drives. We must reach out to meet the needs of those around us and express that desire to help others, which was so lovingly made a part of our being. Our goal daily is to serve each and every member and to be a friend to those around us. I pray that we always stay focused on who we are, "people helping people", and that we use our resources in a way that reflects a true commitment to this philosophy. On behalf of our entire staff, **thanks** for the opportunity to serve you.

-Ronnie Lipham

Wire Transfer Notice!

Members, if you wish to wire money to an account at our credit union, the following information is required:

Wire funds to: Volunteer Corporate CU
Routing Number: 264182395

For credit to Four Seasons Federal CU
Routing/Acct. No: 2622 7673 7

For further credit to:
Member Name and
Member Account Number
Specify Savings or Checking Acct Deposit

Attention Members!

We will no longer be offering the Medallion Stamp service. We apologize for any inconvenience this may cause.



Four Seasons Federal Credit Union is a community credit union, and the staff here takes this very seriously. Being a part of this community is not just about providing great financial services and member support, it is also about getting out and helping our community! That is why we are such strong supporters of the March of Dimes March for Babies. This will be our 3rd year participating in the annual walk, and we would like to invite you to join us! When you walk in March for Babies, you give hope to the more than half a million babies born too soon each year. Don't feel up for a walk? That's ok. There are plenty of other ways you can help. During the month of April, you can purchase a rubber duck for \$5 each, and we will enter your hopefully lucky duck in the 6th Annual Rubber Duck Race! This year the grand prize will be an Apple iPad2! We will also have a link available on our website for you to donate online. So please stop by any of our locations to lend your support. We will be out there on May 7th at the Opelika Municipal Park, and we hope to see you there. For more information please visit our website.

2011 Privacy Policy (For Consumer's Only)

Four Seasons Federal Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you a privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at (800) 715-2122 or (334) 745-4711, or write to: Four Seasons Federal Credit Union, 2915 Pepperell Parkway, Opelika, AL 36801

INFORMATION WE COLLECT ABOUT YOU

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms.
- Information we receive from a consumer reporting agency.
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers or from other institutions where you conduct financial transactions.

We may disclose all of the information we collect, as described above, as permitted by law.

PARTIES WHO RECEIVE INFORMATION FROM US

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies and mortgage service companies.
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, government agencies and mail houses.

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS

If you terminate your membership with Four Seasons Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

WHAT MEMBERS CAN DO TO HELP

Four Seasons Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, Personal Identification Numbers (PINs) or passwords. Never keep your PIN with your card. The PIN can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it. Keep your information with us current. If your contact information (phone number(s), home or email address) changes, please let us know. It is important that we have current information on how to reach you. If we detect potential fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.