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

Independence Day	Wednesday, July 4 th
Labor Day	Monday, September 3 rd
Columbus Day	Monday, October 8 th

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

Important Account Reminder

Have you had any of the following changes in your life: marriage, divorce, new employer, new home/mailling address, new e-mail address, or new phone number? Do you need to change your account owner(s) or beneficiary(ies)? If you have answered "Yes" to either of these, please contact us to find out how to update your account information. Updating your information allows better communication should we need to get in touch with you!

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.

Message from the President - It's not because you have options!

In recent months, the news has been filled with reports regarding the banking industry, and the negative reports have far outnumbered the positive reports. In a time of economic uncertainty, when more and more people are just trying to survive from week to week, the demand for loans, which is a key source of income, has been sharply reduced. Many financial institutions have sought earnings through risky investment and lending practices, which have resulted in large losses for many.

The financial services industry now resembles shark-infested waters, with everyone fighting for the opportunity to grow their share of the market. This has presented the consumer with a variety of options for the financial services they are seeking. The media is filled with these offerings on a daily basis, and people sometimes have a difficult time sorting through the current "deal of the day" specials.


As a user of financial services, you have options. There are over 40 bank and credit union locations in Lee County alone. The decision is yours. Do you look for the best bargain for your buck? Do you look for the most convenient location? What motivates you?

As a member of Four Seasons Federal Credit Union, you have chosen to allow us to provide some service for you. We are thankful for this opportunity, and we don't take it lightly. We know that we must earn the right to serve you every time you need service. We recognize and respect your right to choose.

Is this the reason "business as usual" is not good enough for us? Do we start each day with renewed focus on the services that we provide and the manner in which we provide them because we know you have options? Are we always looking for a better way because we know you have options? Do we seek to treat every member with dignity and respect because we know you have options? Why do we do the things we do?

It's not because you have options! It's because this is the right way to do business. People helping people! Our goal is to serve our members and to do so in a manner that is above reproach. We truly believe that our only business is one of service to our members, whether they have options or not. We thank each of you for your membership and for trusting us with your business. May the Lord bless each of you!

On behalf of the Board and Staff,


Ronnie Lipham

CREATE YOUR OWN TREASURE FOR YOURSELF OR YOUR FAMILY!

We can help you create your own treasure by providing our convenient ways to save.

We are able to accept deposits by payroll deduction*, direct deposit*, automatic transfer, and over-the-counter.

By committing to regular saving habits, you can save for a rainy day, wedding, education, retirement, etc. This is a treasure you can count on because you are in control.

Encourage family and friends to join! All new members that join during this membership drive will receive a free gift. Also, All NEW members and EXISTING members who refer accounts that are successfully opened will be entered in a drawing to win either an outdoor grill, Kindle Fire, or a \$100 VISA gift card that will be given away September 4th.

** Please see additional disclosures at the bottom of this newsletter.

TREASURE PROMO REFERRAL CARD

EXPIRES 8/31/2012

Your First and Last Name

Referral's First and Last Name

Please use the card above when referring new members to Four Seasons FCU for the "Create your own Treasure" promotion. Additional cards are available in the lobby of every Four Seasons FCU branch. Referral cards are to be turned in by the person you referred upon account opening.

Congratulations Melinda!

Melinda Wood attended CUNA's Regulatory Compliance School this past April. She successfully completed and passed all regulatory courses and earned the title of Credit Union Compliance Expert (CUCE). Melinda has been with the credit union for 13 years and is currently serving as the Security & Compliance Officer. Please help us in congratulating Melinda on her recent success!



Attention VISA Debit Card Holders

Four Seasons Federal Credit Union has enabled non-Visa debit transaction processing, which allows you to use your Visa Debit Card with merchants who may choose not to process transactions through Visa, but through another network, one of which we may have setup on our cards. Depending on a merchant's setup and/or transaction selection, your transaction, may not be processed through VISA. Transactions not processed through the VISA network may not receive VISA-associated protections (e.g., zero liability or streamlined dispute resolution).

Generally, cardholders and merchants have made the distinction between Visa debit transactions and non-Visa debit transactions as follows:

To initiate a Visa debit transaction, the cardholder signs a receipt, provides a card number (e.g., in ecommerce or mail/telephone order environments) or swipes the card through a point-of-sale terminal and chooses to route the transaction over a Visa network.

Entertainment Starts Here



Six Flags over Georgia



Whitewater



Carmike Cinemas



Georgia Aquarium

Six Flags Day Pass:	\$35.00
Six Flags Seasons Pass:	\$62.00
Whitewater Day Pass:	\$29.00
Whitewater Seasons Pass:	\$52.00
VIP Carmike Movie Pass:	\$7.50

Members, we have just received discount tickets for the 2012 year! Make this summer unforgettable by stopping in the lobby of any of our branches for amazing deals on fun and entertainment, and start your adventure today! Due to discounts, all entertainment ticket sales are final.

Georgia Aquarium tickets are only available online by clicking on the 'Discount Tickets' section of our website, <http://www.fourseasonsfcu.com>

Home and Auto Insurance

Could you save hundreds on your Auto & Home Insurance?

Very possibly! Many credit union members save hundreds of dollars with the MEMBERS® Auto & Home Insurance Program. This dependable coverage, made available to you by Four Seasons Federal Credit Union, has 24/7 claims service and added savings for which you could qualify. For a free, no-pressure quote, call 1-888-380-9287 or visit us at www.membersautohome.com

MEMBERS® Auto & Home Coverage made available by CUNA Mutual Insurance Agency, Inc. and underwritten by Liberty Mutual or other leading insurance companies. The insurance offered is not a deposit and is not federally insured or guaranteed by Four Seasons Federal Credit Union.



Covering ALL the Bases – with Home-Run Insurance Solutions



When you plan for your family's future, you want to cover all the bases—helping protect your family today and your financial security tomorrow. To help you meet these goals, Four Seasons Federal Credit Union makes CMFG Life Insurance Company's personalized service and insurance products available to you. They offer Accidental Death and Dismemberment (AD&D), whole life, and term life insurance products. Licensed insurance professionals are ready to help you assess your needs and understand all your options:

- No pressure, no obligation, and time to decide what's best for you.
- Follow-up care to ensure you receive the service you expect.

Call toll-free today: 1-877-MEMBERS (1-877-636-2377).

Insurance sold through CMFG Life Insurance Company. CMFG Life Insurance Company's is formerly known as CUNA Mutual Insurance Society. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. Your credit union enables this insurance program to be offered and is entitled to compensation from CMFG Life Insurance Company. Products may not be available in all states. Be sure to understand the complete details of coverage, including any exclusions and limitations.