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

Independence Day	Saturday, July 4 th
Labor Day	Monday, September 7 th
Columbus Day	Monday, October 12 th

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

Message from the President

Thoughts of Summer

- Be prepared for that special family trip this summer. It is not too late to apply for a Four Seasons FCU Visa credit card. We have one of the best cards around. Be sure and take a look at what we have to offer at credit.fourseasonsfcu.com
- If you are considering the purchase of a vehicle for that summer trip, please keep this in mind. You can get pre-approved for a vehicle loan by visiting one of our loan officers before you visit the dealerships. If you visit the dealership and allow them to secure financing for you then there is a good possibility that your credit report will be accessed multiple times by various lenders with whom dealership has a relationship. Each hit on your credit report has an impact on your credit score as well as how lenders look at your report. Be very careful because it is your credit that is being impacted, not the dealers.
- Do you have a beneficiary listed on your credit union account? If you don't and the Good Lord calls you home, then it is going to be more difficult for those left behind to settle your affairs and have access to funds that you intended for them to have.
- It is now possible to have more than one member on an account. If you would like to know more about this, please contact one of our Member Service Representatives.
- Take time this summer to enjoy the moment. Life is very uncertain and there are opportunities that may never pass our way again. Love just for the sheer joy that it brings. Happiness isn't about getting what you want all the time. It's about being thankful for and loving what you do have.
- May the Lord bless your summer with a cool breeze, a shady place to sit in, a freezer of homemade ice cream and someone to share it with.



Ronnie Lipham

Sam's Club Membership Drive

Members, enjoy great savings from Sam's Club. Representatives will be on-site as scheduled below:

Marvyn Branch

Friday, July 17th, 10 a.m. – 2 p.m.

Pepperell Branch

Friday, July 31st, 10 a.m. – 2 p.m.

As an added benefit, members of Four Seasons Federal Credit Union who sign up or renew their Advantage Membership (\$45) or Business Membership (\$45) with Sam's Club will receive a \$5 gift card. Members who sign up or renew a Plus Membership (\$100) will receive a \$10 gift card.

Protection at Great Prices!

Membership with Four Seasons Federal Credit Union allows you to save money with competitive rates on additional products and services. Come see a member service representative for information on the following:

- Auto Insurance
- Home Insurance
- Life Insurance
 - Accidental Death & Dismemberment
 - Term Life
 - Whole Life

These products are made available through TruStage Insurance Agency, LLC.

2015 High School Scholarship Winners

Four Seasons FCU would like to congratulate all 2015 graduates and extend our best wishes for futures filled with success. The graduates that will receive one of our \$500.00 scholarships are as follows:

Shyra Sherfield and Sydney Smith - Auburn High School
Ali B. McDonald and Darby E. Dubose - Beaugard High School
Samuel Taylor - Beulah High School
Kamia Slaughter - Loachapoka High School
Courtney Guice and James Ruffin - Opelika High School

Be **CONFIDENT**

Be **BOLD**



Get **SOLID RATES**
as low as

7.9 % APR*

Say **GOODBYE** to **ANNUAL FEES & VISA ADVANCE FEES & BALANCE TRANSFER FEES**

Say **HELLO** to a **\$25 REWARD** using promo code VC
upon online application approval



Apply online at credit.fourseasonsfcu.com



Four Seasons
FEDERAL CREDIT UNION

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. Please contact a member service representative if you have any questions regarding this matter.

Vehicle Loan Tips & Promotion

Come in and speak with us **BEFORE** you make your next vehicle purchase, because we may be able to save **YOU** a lot of money. You can be pre-approved, informed of your approval amount and potential payments, and take your letter of approval to the dealership!

When you finance or refinance your vehicle with us, there are

- NO Application Fees
- NO Processing Fees
- NO Pre-payment Penalties
- NO Payments for 90 Days

We'll finance up to 130% of the NADA Clean Retail Value with terms up to 84 months, and our rates are as low as 1.90% APR* on NEW and USED vehicles.



*APR is defined as Annual Percentage Rate. Additional terms and conditions apply. Membership eligibility required. Loans are subject to credit approval. Rates are applicable to new loans or refinances from lenders other than Four Seasons Federal Credit Union. Equal Opportunity Lender. This promotion is subject to change at any time.



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®*