



In this Issue:

- Holiday Closing Notices
- Sam’s Club Membership
- Annual Meeting Notice
- Message from the President
- Christmas Club Account
- Scholarship Application
- Member Notifications
- Financial Corner-Will Prep.



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

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| New Year’s Day | Friday, Jan. 1 st |
| Martin Luther King Jr. Day | Monday, Jan. 18 th |
| President’s Day | Monday, Feb. 15 th |
| Memorial Day | Monday, May 30 th |
| Independence Day | Monday, July 4 th |

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

Sam’s Club Membership

Sam’s Club Membership Drive - Friday, January 15, 2016, from 11 a.m. until 2 p.m. at our Marvyn Parkway Branch and on Wednesday, February 3, 2016, from 8 a.m. until 11 a.m. at our Pepperell Parkway Branch.

Annual Meeting Notice

Our annual meeting will be here soon! All members are invited to come out on Tuesday, February 9, 2016, to the Bottling Plant Event Center, formerly the Event Center/Coca Cola Building, in downtown Opelika. There will be annual reports and election of officers. Board Nominees were previously mailed with your statement last month. There will also be door prizes and cash prizes. Refreshments will be served at 6:00 p.m., and the business meeting will begin promptly at 6:30 p.m. **Reservations are necessary for all attendees.** Call either branch at (334)745-4711 or (334)364-0470 or email us at info@fourseasonsfcu.com now through January 31, 2016 with your reservations.

Message from the President

It’s Your Money!

2016 – A new year filled with renewed expectations. January brings with it the anticipation that we have a fresh start, a new beginning, a do-over so to speak. We look forward to a chance to make things right going forward. We will start a new exercise program, we will start a new diet, we will budget our time better, and we will manage our finances better. By March, most of these changes have been exposed to the realities of life and are yesterday’s dreams.

Unfortunately, we are exposed to so many opportunities for failure everyday. So many good foods and so little time to enjoy them, so many things that need doing that don’t allow time for a regular exercise routine and so many “things” to spend money on, and there goes the budget.

We live in a world of “you need it right now, and we will help you get it if you act immediately”. Impulse buying has reached a new level because of the ease with which this buying can take place. The internet gives us a window on the world of merchandise. I am reminded of the opening scene of my favorite Christmas movie, “A Christmas Story”, where Ralphie and his friends are peering into the window of their local department store at the array of toys ready for delivery by Santa. The internet has become the world’s largest department store window providing an array of “toys” for people of all ages, there for the taking with the press of a button on your computer. This instant access so often can cloud any sense of reason regarding the purchase.

Sometimes, we can put ourselves in the position where life’s real needs or unexpected circumstances can come along, and we don’t have the means to meet them. If this happens to you, we want to help! We have many loan products available for our members. We also have tools to help you prepare your new budget for the coming year and ways to manage your money within this budget. As we start another year, we are here to help with your financial needs, whatever they are. Remember, it’s your money, use it wisely.

As we start this year, I want to thank each of you for being a part of the Four Seasons FCU family. May the Lord bless each of you in this new year!

Ronnie Lipham



Open a Christmas Club Account Now!

Plan early for Christmas next year so you can have **financially stress-free Holidays**. By opening up a Christmas Club account here at Four Seasons Federal Credit Union and contributing to it every pay period, you can ease the financial burden during the holiday spending season. Saving as little as \$10 with every weekly paycheck translates to an annual savings of \$520.

The more money you save every week, the more money you will have for your holiday shopping pleasure. We can even help automate this weekly transfer to make it convenient for you. So stop the holiday debt cycle by opening a Christmas Club account! See a Member Service Representative soon!

Scholarship Applications

Every year, Four Seasons Federal Credit Union gives out scholarships to students of participating local schools who display academic achievement, extracurricular involvement, and have a financial need. This year, applications will be available on February 1, 2016 in our credit union branches as well as in the high school counselors' offices.

The completed applications must be submitted to the school counselors no later than Wednesday, April 6, 2016.



Member Notifications - Please Read

Gift Card Discontinuance

Due to a lack of member demand and the wide variety of business offerings, we have decided to discontinue gift cards as a member benefit effective immediately.

Check Printing Vendor Change

You can no longer call in your check order to Harland Clarke Check Printing Company. We have changed check printing vendors, and all orders must be brought in or called in to one of our credit union branches. This change is to your benefit, because you now have more variety of check choices at lower costs. When placing a re-order, please be sure to have your next starting check number.

Requesting Current Contact Information

In order to better serve you, it is vital that we have your current contact information (phone numbers, email address, and mailing address). Please take the time to call or come by one of our branches and verify your account information, including the beneficiary.

Financial Corner



The law firm Trimmier, Kudulis and Reisinger, 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.

Trimmier, Kudulis and Reisinger, L.L.C. will be at the main office of the Credit Union on Thursday, January 28, 2016 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."