



**Four Seasons**  
FEDERAL CREDIT UNION  
SPRING NEWSLETTER  
2016



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Our offices will be closed in observance of the following holidays:

|                  |                              |
|------------------|------------------------------|
| Memorial Day     | Monday, May 30 <sup>th</sup> |
| Independence Day | Monday, July 4 <sup>th</sup> |

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

**Discount Ticket Information**

Come inside our office to purchase tickets and let the fun begin. We offer Six Flags One-Day Passes for \$45.00, Whitewater One-Day Passes for \$39.00, and Carmike Cinemas Movie Tickets for \$8.00. Georgia Aquarium tickets can be purchased at [fourseasonsfcu.com](http://fourseasonsfcu.com) by clicking discount tickets at the bottom of our home page.

**New Check Printing Vendor Reminder**

Members, we have switched from Harland Clarke Check Printing Company to Main Street Member Services. As a result, please contact us to place orders for new checks. This switch in printing companies will allow you to have more variety with check choices, and the costs are much lower.

Please be sure to have your next starting number available when calling or coming by to place an order for checks. Thank you for your cooperation.

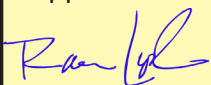
**Message from the President  
Now Is The Time!**

Spring is in the air and this always brings thoughts of renewal. It is a time of year when we become reenergized and feel a sense of fresh starts. We want to do that special cleaning which has been put off during the winter months, and we want to plant flowers and prepare our garden for those vegetable plants that will go in the ground on Good Friday. We have a feeling in our souls that "Life is Good," and the joy of new beginnings is all around us.

Something that can be easily forgotten during this time of renewal is the uncertainty of our lives. To quote Ben Franklin, "In this world nothing can be said to be certain, except death and taxes." So, what tomorrow holds for us, only the Lord knows and that is what prompted the title of my comments. We don't know what tomorrow holds, so "Now is the time" to prepare.

If for some reason you were to become incapacitated tomorrow or death were to make that certain call on you, would your family have access to all the information necessary to deal with the situation? If it is a health condition that leaves you incapacitated, would they know who your insurers were or where to find this information? Would they know what your wishes were regarding life support? If death were to call, would they know what your wishes were regarding your burial? Would they know what your wishes were regarding your estate? Would they know where you had your savings? Would they know about any life insurance? In these situations there are so many questions that need answers. Now is the time! Today! Don't wait until tomorrow because tomorrow may come, and you may not be able to provide the answers. Take the time now to put all the answers together and when you do, make sure those who will need the answers can find them. If you do this, it will be a real blessing to those who must deal with the situation when it arises, and it will arise.

On their behalf, I thank you for taking care of this now. May the Lord bless each of you with a spring full of joy and happiness!



Ronnie Lipham



## Here's the Scoop on Choosing Debit PINs!

Four Seasons FCU is constantly dedicated to making your financial life easier. We have just rolled out a brand new PIN Activation and Management system that our members can take advantage of right away.

With this newly rolled out secure activation and PIN management system, members can activate and choose their PIN number for newly received debit cards. Four Seasons FCU will no longer mail out PIN numbers to members.

Existing debit card holders can change their debit card PIN by calling 1-800-757-9848. You will not need your existing PIN when you call. After being verified by the new system, members will be given an option to change their PIN to a number of their choice.

Of course, members can still use our two local ATMs at Pepperell and Marvyn Parkway to change their debit PIN as well. However, you will need to use your existing PIN to make the change at the ATM.

## Debit Card Enhanced Risk Protection

For your protection, we now have enhanced risk protection for debit card transactions. With this enhanced service, members will be contacted by phone to verify certain transactions. It is very important that members have the correct phone number on file for this contact. Please verify the number that you have as your primary contact with the credit union as soon as possible. Call or come by either location to update your account.

## Attention 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.

*Remember to inform us before you travel to possibly prevent any inconvenience to you with purchases or access to your funds.*

Easy Pre-Approvals!

Get  
**SOLID RATES**

as low as  
**1.9** %  
APR\*

**Unleash**

the

**THRILL**

of a

**Sweet Ride!**

Federally insured by NCUA. Loans subject to credit & membership approval. \*APR: Annual Percentage Rate.

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