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

Columbus Day	Monday, October 10th
Veteran's Day	Friday, November 11th
Thanksgiving Day	Thursday, November 24th
Christmas Day	Monday, December 26th
New Year's Day	Monday, January 2nd
Martin L. King Day	Monday, January 16th

Please note that our ATMs, NexGen Online Banking, NexGen Mobile Banking, and Fast Track phone banking are available during these times.

Annual Meeting Notice

Please join us on Tuesday, February 21, 2017 at The Bottling Plant Event Center (formerly the Event Center/Coca Cola Building) in downtown Opelika for our annual meeting. Refreshments will be served at 6:00 p.m., and the business meeting will begin promptly at 6:30 p.m. There will be door prizes, annual reports, election of officers, and cash prizes. **Reservations will be necessary for attendees. Call any branch or email us at info@fourseasonsfcu.com January 3 - 31, 2017.**

The following members were nominated by the Nominating Committee for the expired terms on the Board of Directors. Any other member may petition to be on the ballot, and such petition must be signed by 89 members in good standing. There will be no nominations from the floor, and if there are no nominations by petition, then the election will not be by ballot.



Mr. Bobby Donald has been a credit union member for 41 years. He retired from the B.F. Goodrich Tire Plant in Opelika with over 36 years of service. He previously served on the Board of Directors and as treasurer of the Osher Lifelong Learning Institute, an outreach program of Auburn University. Mr. Donald served 8 years as a member of the Alabama AFL-CIO Executive Board. He served on our credit union Supervisory Committee from 1998 until 2006, during which time he took extensive training in credit union security procedures, and has served on the Board of Directors since December 2006.



Mr. Alfonza Freeman has been a credit union member for 45 years and is a retiree of the Uniroyal/B.F. Goodrich Tire Company after 32 years. He retired from the Alabama National Guard and served in Viet Nam with the U. S. Marines. Mr. Freeman not only has experience serving on the board of directors with FSFCU, but has also served on the supervisory committee. He has an associate in science degree from Southern Union and attended Troy State. He is married, with two children and one grandchild.



Mr. Sidney Long has been a credit union member for over 33 years and is a retiree of the B.F. Goodrich Tire Plant. He was the Lead Architect Person in the Quality Control Department and brings over 24 years of management/supervisory skills. He has served as a credit union board volunteer for over 20 years, and has taken extensive credit union supervisory and board member educational courses which have given him an excellent understanding of the operations of credit unions. He has been an asset to the credit union while serving on the board.



Mr. Ronnie Ware has been a member of Four Seasons Federal Credit Union for several years. Ronnie is the co-owner of Gentry and Ware Motor Company which has served the Lee County area since 1989. Mr. Ware has served on several boards and advisory committees with organizations in the community including the Boys and Girls Club, Future Business Leaders of America, and Opelika Chamber of Commerce. He currently serves as a board member of Four Seasons Federal Credit Union as well as a board member for the Industrial Development Authority for the city of Opelika.

All nominations by petition must be submitted by January 12, 2017.

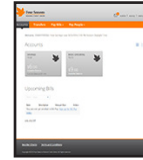
Please contact Ronnie Lipham at 334-521-7049, with any questions regarding nominations by petition.



Federally insured by NCUA. Membership eligibility required. Subject to membership approval.

NexGen Online Banking is HERE!

NexGen Online Banking has replaced our Virtual Branch Online Banking system! NexGen is not only easier to use, but offers you more features, better security, and the best news is, we are just getting started! Beginning October 4th, we will be allowing new users to register directly into NexGen Online Banking directly from our website!



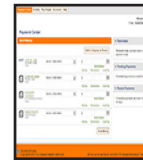
NexGen Online Banking

Simply put, NexGen Online Banking is more user-friendly! Easily perform transfers, look at transaction history, and more!



NEW Electronic Statements

allow for 18 months of past statement history and statements are also instantly available for new users!



New CheckFree Bill Pay

gives you the flexibility to EASILY pay both people and companies! Our new system integrates with many companies for easy payment!

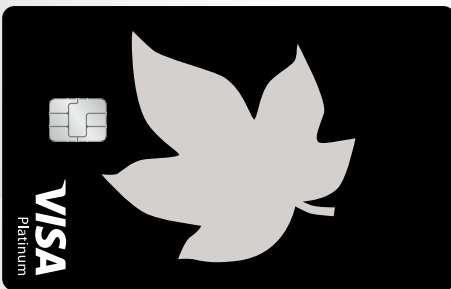


POPMoney

lets you easily pay someone or just request money simply by knowing someone's E-Mail address or mobile phone number!

ATTENTION VISA CREDIT CARDHOLDERS

Platinum



Members, we will be moving to a new credit card in early November. We will begin mailing out new cards at the end of October, and you should be receiving those new cards around the 1st week of November. Starting on November 14th, you will need to activate your card by calling 1-855-427-3324. After your new card has been activated, you will need to use your new card going forward, as your current (old/existing) card will be deactivated at that time.

The new VISA Platinum card will be chip-enabled, and will have your cardholder information on the back side of the card for added security. It will also feature a new layout for cardholder information. Additionally, these cards will closely integrate with your account at the credit union and offer you real-time information.

Introducing...

CardValet™

ABILITY to turn your Debit card **ON** or **OFF**.

CONTROL where and how your card is used.

CONVENIENT Account Balances.

ALERTS on your card usage.

Contact FSFCU for more details. Additional text/data usage from mobile carrier may apply. CardValet is a registered trademark of Fiserv, Inc.



Receipt Cancellation Notice

Due to the Fast Track Telephone Banking and NexGen Online Banking Services we provide which give current account information, we no longer mail receipts from mail in or night drop deposits. We have also discontinued mailing notifications of insufficient funds.

In addition to the services listed above, we also provide hard copy or electronic statements, dependent upon the member's preference. Our staff is also willing to assist members during our business hours .

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.

Christmas Club Notice

Your Christmas Club Account balance, including dividends, will be transferred to your Savings Account, type 01, on November 1, 2016. Any automatic transfers, scheduled payroll deductions, or scheduled direct deposits to this account will remain in effect for your Christmas Club Account.

If you would like to make any changes to this account or to the deposits going into this account, please stop by one of our branches, and see a member service representative at your earliest convenience.

Anyone desiring to open a Christmas Club Account can do so at anytime. There is a \$5.00 minimum opening deposit, and that is also the minimum balance requirement to earn a dividend. The current dividend rate is 0.300% APY*. Dividends are compounded and credited annually.

You must be a member to apply for this account. Some restrictions apply. Rate is subject to change at any time.

**APY is defined as Annual Percentage Yield.*

Skip-A-Payment Notice

During the month of December, you are eligible to skip your monthly payment if you have a signature loan, line of credit, or vehicle loan. Real estate loans are not eligible for this opportunity. All of your accounts must be in good standings with us.

This offer has some limitations and is subject to approval. Contact the loan department for more details.

International Credit Union Day - October 20, 2016



"Credit unions differ — in both philosophy and structure — from other financial institutions," said Brian Branch, World Council president and CEO. "In addition to community commitment and positive economic and social change, we put people before profit."

New Cars • Used Cars • Refinances

SOLID RATES

as low as **1.9** % APR* + **NO Payments for 90 Days**



No games. No gimmicks. Just loans.



Four Seasons
FEDERAL CREDIT UNION

*APR defined as Annual Percentage Rate. All loans are subject to credit and membership approval. Federally insured by NCUA. Equal opportunity lender. Rates are subject to change.

Vehicle Loan Tips

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.

We also offer:

- **GAP Insurance**
- **Payment Protection Insurance**
- **Disability Insurance**

Contact a loan department staff member at any of our branches for further details on our loan types or services.

Prepare for the Holidays!

The holidays are right around the corner. Don't let them come without being prepared. Make your plans and apply early.

Our VISA Credit Card rates are as low as **7.9% APR***

- No Annual Fee and No Cash Advance Fee.
- 25-Day Grace Period.

Our Signature Loan rates are as low as **7.9% APR***, Certificate Secured Loans are as low as the rate being earned plus **2% APR*** and our Savings Secured Loans are as low as the rate being earned plus **3% APR***

*All loans are subject to membership and credit approval. Equal Opportunity Lender. Rates are subject to change without notice. Contact us for more details. *APR is defined as Annual Percentage Rate.*