

Winter 2017 Newsletter



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

New Year's Day	Monday, January 2nd
Martin Luther King Jr. Day	Monday, January 16th
President's Day	Monday, February 20th

Please note that NexGen Online Banking, the NexGen Mobile Banking App, CardValet, our Branch ATMs, the AllPoint ATM Network, and Fast Track Telephone Banking are available during these times. Learn more at www.fourseasonsfcu.com or speak with one of our helpful staff members.

Scholarship Notice

Scholarship applications will be available for graduating high school students on Wednesday, February 1, 2017, in our lobbies and in the counselors' offices. Applications are due back to the counselors on Wednesday, April 5, 2017.

2017 Annual Meeting Notice

Members are encouraged to be a part of this important event taking place Tuesday, February 21, 2017, at the Bottling Plant Event Center (formerly the Event Center/Coca Cola Building) in downtown Opelika. The meeting will begin at 6:30 p.m. Refreshments will be served, beginning at 6:00 P.M.

RESERVATIONS ARE REQUIRED FOR ALL ATTENDEES! Call either branch at (334) 745-4711 or (334) 364-0470, or simply email us at info@fourseasonsfcu.com now through January 31, 2017 with your reservations. We hope to see you there!

Message from the President

Integrity – The lost trait

As we begin a new year, I just wanted to share a few thoughts regarding the role that character plays in the world of business. I have shared these thoughts in years past, however I feel that they truly bear repeating. When we look back over the past year, there were many instances where companies and organizations have displayed the philosophy of profits over principals. We saw where companies have discovered faults with their products and continued to sell the products, rather than correct the faults and recall the defective products already in the marketplace.

In just the past few months, we have seen headlines where one of the largest banks, in the U.S., had employees creating accounts for customers, without the customers' knowledge. Based on news reports, employees were forced to open the accounts in order to meet quotas. The bank was collecting fees on these unauthorized accounts and thus profits were increased for the bank. There were many more such instances in the news that reflect a philosophy of profits over principals.

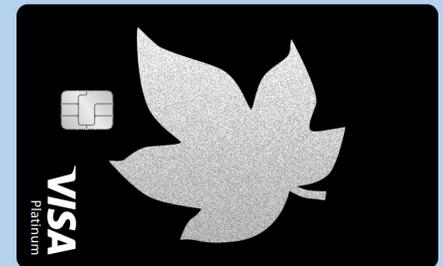
We have just celebrated the birth of Jesus, the Savior of the world, and yet many in the world of business have drifted away from His command to "Treat others the same way you want them to treat you" (Luke 6:31). They have replaced the character trait of integrity with one of greed.

Why do I feel the need to share these thoughts again? I want to remind each of you, that in a world where the trend is one of greed over everything else, that your credit union is bucking the trend. Four Seasons FCU was established, over 50 years ago, for one purpose: "To serve the members with dignity and respect". This remains the sole purpose of the credit union. Each day your staff strives to be an organization that serves each and every member with dignity and respect, and to do so with integrity.

On behalf of the staff, I want to again say "Thank You" to each of you for allowing us to serve you over the past year. We look forward to the opportunity to continue to serve you in the future. May the Lord bless each of you in the coming year with joy, happiness, and most of all love.

Ronnie Lipham

Secured-Limit Credit Cards are now available!



For members who are seeking a new way to establish credit, repair bad credit, or for members who may be interested in a unique way to lower their current credit card interest rate, secured-limit credit cards are your answer!

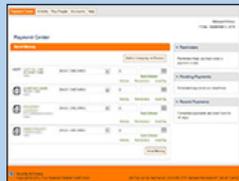
Members can set their credit limit by pledging their own funds to secure the limit. Dividends will be accrued and paid on the pledged account balance.

With an Annual Percentage Rate of just 11.9%, and tax refund season just around the corner, its a great solution! Contact us for more details.

CheckFree Online Bill Pay

Members, in addition to rolling out our completely fresh NexGen Online Banking, we've also upgraded our Bill Pay solution as well. With CheckFree Online Bill Pay, paying your bills just became a LOT easier! When you pay a company or person, CheckFree finds the most efficient way to pay your bill, and many of the companies you already pay bills to have an existing relationship established with CheckFree Online Bill Pay. In the instances where CheckFree has to cut a check to pay your bill, it works just as if you cut the check yourself and dropped it in the mail. To get started, click on the "Pay Bills" tab in NexGen Online Banking, and start using this great service today! CheckFree lets you:

- Easily Pay Bills to Companies or People
- Ability to RUSH Payments
- Precise Scheduling of Payments
- Dedicated Bill Pay Phone Support
- and MORE!



Pay People with **popmoney**

Members, we have a brand new service available to you called POPMoney. POPMoney lets you easily pay someone or just request money simply by knowing someone's E-Mail address or mobile phone number!

- Alternative to services like PayPal
- Costs less than services like PayPal
- Ability to send NEXT DAY Payments
- Easily Setup Recurring Payments
- Dedicated POPMoney Phone Support
- and MORE!



Getting started with POPMoney is so easy too! Simply sign in to NexGen Online Banking and click on the 'Pay People' tab at the top. POPMoney is even available to use inside our brand new mobile app!



Mobile Online Banking from Four Seasons FCU is HERE!

Once you have enrolled into NexGen Online Banking via our website, you can take your mobile banking experience anywhere with the NexGen Mobile App! The NexGen Mobile App is the best way to access your account using a mobile device or tablet. You can use the NexGen Mobile App to:

- Check Account Balances (Even get Instant Balances without logging in)
- Transfer Money Between Accounts
- Pay Bills with Online Bill Pay
- Pay People with POPMoney
- and more!



The new Four Seasons FCU NexGen Mobile Banking App is available for both smartphones and tablet devices in the Apple App Store, the Android Google Play Store, and for compatible Amazon devices. Simply search your app store for "Four Seasons Federal" and look for our orange leaf logo!

Turn Your Debit Card ON or OFF (and MORE!) with CardValet

Members, do you wish you could be more protected against the bad guys trying to steal your debit card information? Stop fraud right in its tracks, and take control of your debit card!

Four Seasons FCU has the solution, and its called CardValet. This mobile app allows you to turn your debit card instantly ON or OFF with the flick of a switch. When you use CardValet to turn your debit card OFF, no point-of-sale purchases can be made using your card. Have a subscription service like Netflix? No problem, CardValet won't interfere with your normal monthly recurring charges. CardValet lets you:

- Turn your Debit Card ON or OFF
- Define where your debit card can be used
- Limit card usage based on purchase categories (Entertainment, Gas, Grocery, etc.)
- Get Card Usage and Spending Alerts

Available in both Android's Google Play Store and Apple's App Store for your smart device.

