



# Four Seasons

FEDERAL CREDIT UNION



Discount tickets available now!

**HOLIDAY CLOSINGS:**

Labor Day	September 4, 2017
Columbus Day	October 9, 2017
Veteran's Day	November 11, 2017

**ID Update**

At Four Seasons FCU, keeping your account secure is our top priority. All accounts have a picture ID scanned onto it when opened. Over time these IDs get outdated and a new one needs to be scanned in. Please present your new or updated ID to any one of our friendly employees to have it scanned in. We will be working diligently to get all accounts up to date so please do not be offended if you are asked to present an ID the next time you are in one of our branches. Furthermore, we have limited visibility in our Drive Through locations, so you may be asked to present a photo ID for positive identification. Thank you for your cooperation!

**Get Social!**

Like and Follow us on our social media pages to keep up with the latest happenings at Four Seasons Federal Credit Union!

 facebook.com/fourseasonsfcu

 instagram.com/fourseasonsfcu

 @fourseasonsfcu

## Don't Be Scammed!

Don't let the crooks scam you into giving up your hard-earned money. Their scams are attempts to steal your identity or trick you out of your money, or to cause you to have to pay back money you never had.

Go to the Scam Alerts page on the Federal Trade Commission's website at <https://www.ftc.gov> to find out what type scams are being done. Also, watch your local news channel for any scams reported in your area.

### Please Remember:

- Use caution when you answer or reply to phone calls, letters, and emails.
- Don't give out your personal information to anyone who contacts you first. Verify the identity of the person or entity, and be sure they have a legitimate reason/right to ask you for your information.
- Don't click on links in unknown emails.
- Don't use phone numbers and emails that were provided to you by the possible scammer. Use a reliable search engine on the internet to verify the information of any person or entity involved in the contact or on any checks or documentation you receive.
- If you think the deal you are being offered is too good to be true, it probably is. You shouldn't have to pay for any taxes/fees before receiving winnings or an inheritance, and you should never have to send funds if you were receiving a legitimate check for services provided.
- If you receive a check from an unknown source and are asked to send any portion of the check back, use the search engine to find contact information for the Payer of the check and call the Payer directly to ask if they wrote you the check. If they did not write the check, either destroy the check, or contact local law enforcement to discuss any possible criminal activity.



**Summer Grill Giveaway!**

Get a new loan or **VISA** Platinum card with Four Seasons FCU for your chance to win!

# DIY made E-A-S-Y



**Personal loans from our experts  
help build your dreams!**

## CHIP TECHNOLOGY IS HERE!



At some point we have all been there, that moment when you either have a fraudulent transaction on your account or you read another announcement of a large data breach that may or may not effect your debit or credit card. **We agree, it is FRUSTRATING!** To help combat counterfeit fraud we have implemented the new EMV chip technology for our VISA Platinum credit cards and VISA debit cards. Unlike magnetic-stripe cards, every time an EMV card is used for payment, the card chip creates a unique transactions code that cannot be used again. If a hacker steals this information and tries to reuse it, the transaction would be declined.

EMV technology will not prevent data breaches from occurring, but will make it much harder for criminals to profit from what they steal. New EMV chip enabled cards will be issued as current debit cards expire. However, if you would like to order them now you may do so for a fee. Please reference our Fee Schedule. If you have any questions please see one of our friendly and courteous staff members!

## ATTENTION MEMBERS:

The Overdraft Privilege program has a new name! It is now going to be referred to as the Courtesy Pay program. There has been no change to how this program works. All brochures and disclosures will reflect this new name. If you have any questions in regards to the Courtesy Pay program, please contact us.

## 2017 SCHOLARSHIP WINNERS

*"An investment in knowledge always  
pays the best interest."*

- Benjamin Franklin



### Four Seasons

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At Four Seasons Federal Credit Union we believe in supporting our local youth in their educational endeavors. Every year we accept applications from local seniors attending participating high schools for scholarships. Winners are chosen based on their academic achievement, extracurricular involvement, and financial need. We are excited to announce the 2017 recipients of the \$500 scholarships are:

**Heaven Brady-Yancy**  
Auburn High School

**Alexis Jackson and Leslie Melson**  
Beauregard High School

**Kacee Smith**  
Beulah High School

**Victoria Smith**  
First Baptist Opelika Christian School

**Josi Lockhart and Shamyia Williams**  
Loachapoka High School

**Mikayla Jackson and Jessica Whatley**  
Opelika High School

**Aaron Holt**  
Reeltown High School

**We would like to congratulate all 2017  
graduates and extend our best wishes  
for continued future success!**