

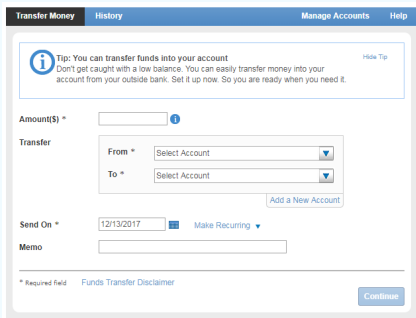
HOLIDAY CLOSINGS:

New Year's Day	January 1, 2018
MLK Jr. Day	January 15, 2018
President's Day	February 19, 2018
Memorial Day	May 28, 2018

New Service - TransferNow

We are very excited to announce a BRAND NEW service called TransferNow for Four Seasons FCU checking account holders!

TransferNow let's you safely transfer money from multiple financial accounts that you own at different financial institutions through NexGen Online Banking! To get started, simply click on the 'Transfers' tab at the top of NexGen Online Banking, and then click on the link that says 'External Account Transfers' to get started!



The screenshot shows a web form for transferring money. At the top, there are tabs for 'Transfer Money', 'History', 'Manage Accounts', and 'Help'. A tip box says: 'Tip: You can transfer funds into your account. Don't get caught with a low balance. You can easily transfer money into your account from your outside bank. Set it up now. So you are ready when you need it.' Below this is a form with fields for 'Amount(\$)', 'From' (Select Account), 'To' (Select Account), 'Send On' (12/13/2017), and 'Memo'. There is a 'Make Recurring' checkbox and an 'Add a New Account' link. A 'Continue' button is at the bottom right. A disclaimer at the bottom left says '* Required field Funds Transfer Disclaimer'.

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

Message from the President - For a Reason

As we begin this new year, many of us have our focus on food. Especially what all that extra food we ate over the holidays has done to our clothes. I recently read an article regarding Japan and the Japanese approach to food. According to the article, the Japanese give high regard to not only the taste, but also the appearance of food. In Japan, food products must not only taste good, but must be immaculately prepared and packaged. Because of the Japanese emphasis on quality and appearance, products with slight defects were often discarded. In recent years these "wakeari" products have become a less costly alternative to unblemished products. "Wakeari" means "there is a reason" in Japanese, so these products are priced lower "for a reason". The article went on to say that the word "wakeari" has become a catchphrase for people who are obviously less than perfect. Less than perfect, that includes every one of us, because we have all "sinned and fall short of the glory of God" (Rom. 3:23). As I read this article, the thought that really stood out to me was- "there is a reason" for our imperfections.

For some, the imperfections come in our financial lives. These financial imperfections also have a reason and sometimes the reason is beyond our control. The loss of a job, the loss of our health, the loss of a primary breadwinner, the list goes on. None of us are isolated from finding our life's journey at a difficult intersection that was not on the roadmap. Your credit union recognizes that these things happen and we want to assist our members, when they find themselves at such a crossroad. We have products, such as special checking accounts and secured credit cards to help rebuild your credit. We have staff members to help you with budgets to get you back on track. We will work with you if you have loans and "there is a reason" you are having difficulty making the payments. We want to be your primary financial service provider in good times and bad.

Our focus, as we start this new year, is to provide each of you with service that creates a pleasing experience and one that makes you feel as appreciated as you truly are. Four Seasons only exists to serve our members and for no other reason. We do not take this service lightly and we want to know if you are less than pleased with the service that you receive. If you are pleased with the service that you receive, please tell your family and friends, because we would love the opportunity to serve them also.

As we begin this new year, our prayer is that each of you are truly blessed in the days ahead.

Ronnie Lipham



2018 Annual Meeting Notice

Members are encouraged to be a part of this important event taking place Tuesday, April 3, 2018, 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., and refreshments will be served.

Remembering Ann Newton - AUTHOR: RONNIE LIPHAM



Ann Ridley Newton

Aug. 17, 1948 - Dec. 4, 2017

I share these comments with a heavy heart. I have been a member of our credit union for over 40 years. During this time, there have been many members of our staff that I have come to know and appreciate for their service to our members. They have been vital to the success of the credit union and are the reason we continue to serve our members today. One of these staff members who I had the privilege to know when I was just a member and also to work alongside after I became part of the staff is Ann Newton. Ann was very dedicated to serving our members and doing so in a very personable and professional manner. Ann took every opportunity afforded her to increase her understanding of how to better serve our members and as she grew in this understanding she became a valuable asset and resource to our members and the rest of the staff. Ann served in many capacities over the years and she specialized in compliance and security towards the end of her 20 plus years of service. Ms. Ann, as she was known by the staff, held everyone accountable for doing things the right way and because of her dedication to doing it right, the credit union was recognized by examiners and auditors for our compliance record. She was a vital "go to" resource regarding the credit union and I leaned on Ann for her depth of knowledge many days. When Ann retired in 2012, she continued to serve our members by being part of the Supervisory Committee where she was just as dedicated to her responsibilities as she had when she was on staff.

Ann passed away in December. She was a Christian who daily demonstrated the Lord's command to love others and I know that now she is greatly missed by many. We were blessed to know and love Ann over the years and our credit union is a better place because of her. Our prayer is that the Lord will continue to comfort her family in the weeks and months ahead.

BOARD NOMINATIONS FOR 2018

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 86 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 Bond currently serves on our board of directors, where he has been an active member for over 30 years. He is a lifelong resident of Opelika, has been married for 50 years and has two daughters, a son-in-law and three grandchildren, who are all credit union members. Bobby worked for our original sponsor, Uniroyal Tire Manufacturing, where he started as a tire builder in 1967. He moved from tire building to the quality department where he spent the remainder of his 42 plus years with the company. Bobby remains committed to serving our members and pledges to continue to serve faithfully, if re-elected.



Mr. Vann Daughtry worked for over 30 years and retired from B.G. Goodrich/Uniroyal Tire Company, working in Quality Control, Scheduling, and as Tire Building Supervisor. He served four years on our Supervisory Committee, three as the Chairman, and is currently serving as a Board Member. He attended several courses pertaining to functions of a credit unions, and was trained to audit internal and external records. Vann is seeking his third term on the board and wants to continue to serve FSFCU and its' members.



Ed Smith has been a credit union member for 35 years. He retired from B. F. Goodrich after 41 years of service and dedication to the company. His last position there was in the Development Qualification Center [DQC]. He has been on the board of directors for Four Seasons Federal Credit Union for the past 21 years, and is currently serving as Chairman of the Board of Directors. Mr. Smith has completed several credit union education courses over the years, and takes his responsibilities as a board member very seriously. If re-elected, Ed commits to serving the members of Four Seasons Federal Credit Union to the best of his ability.

All nominations by petition must be submitted by February 22, 2018.

Please contact Ronnie Lipham at 334-745-4711, ext. 1104, with any questions regarding nominations by petition.