



Q4 / 2026

Member Updates



MONEY MADE SIMPLE. FUTURES MADE BRIGHT.

Arthur L. Lehman, President & CEO

For more than 60 years, Four Seasons has made money simple and futures bright for our valued members throughout Lee County. But we want to do more. So, we're making some exciting changes that will allow us to serve you better, give you more access to products and services, make your financial life easier, and make your future even brighter.

PEPPERELL BRANCH RENOVATION

Remodeling of our existing Pepperell location — which includes adding a whole new wing — is set to begin. This construction will affect the traffic flow around the building, parking, and even may possibly cause a very temporary closure of the building.

Please note the drive-through at the Pepperell location will remain open throughout the construction and our Marvyn location will not be affected.

ENHANCING DIGITAL SERVICES

What better time to boost our digital tools than during this very temporary disruption to our branch services? Right now, we're working with new partners and identifying new ways for you to do business with us digitally.

We will keep you informed and provide more details as these new services become available. And, remember, once we get the newly remodeled branch up and running, we'll still have these powerful new digital tools, significantly enhancing your overall Four Seasons experience.

BRAND REFRESH

We're refreshing a lot about Four Seasons right now, so we decided it was the perfect moment to refresh our brand as well. This does not affect your accounts or services in any way, but we're confident our bold new colors, more modern design, and invigorated messaging will bring a new level of energy and joy — a new dynamic — to our members, to our team, and to you, our community.

OUR TARGET: ONE YEAR

Our goal is to have the Pepperell renovations completed in one year. We're extremely excited about this remodeling project and how it is going to transform your Four Seasons experience and usher in a bright new era in our sixty-year story.

We will keep you informed every step of the way and encourage you to reach out to us with any concerns, comments, questions, or needs. As always, we remain your steadfast financial partner and trusted guide toward a bright financial future.

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Holiday Closings

Monday, October 12th
Columbus Day

Wednesday, November 11th
Veteran's Day

Thursday, November 26th
Thanksgiving Day

Wednesday, December 16th
Closing at 12 Noon (Staff Training)

Thursday, December 24th
Christmas Eve ½ day

Friday, December 25th
Christmas Day

Thursday, December 31st
New Year's Eve ½ day

Friday, January 1st
New Year's Day

PLEASE NOTE

Our ATMs, NexGen Mobile App and Online Account Access, Fast Track Phone Banking, as well as our VISA® Debit and Credit Cards are available during these times.

Ask for more details on any of these services or apply soon.

IRA WITHHOLDING NOTICE

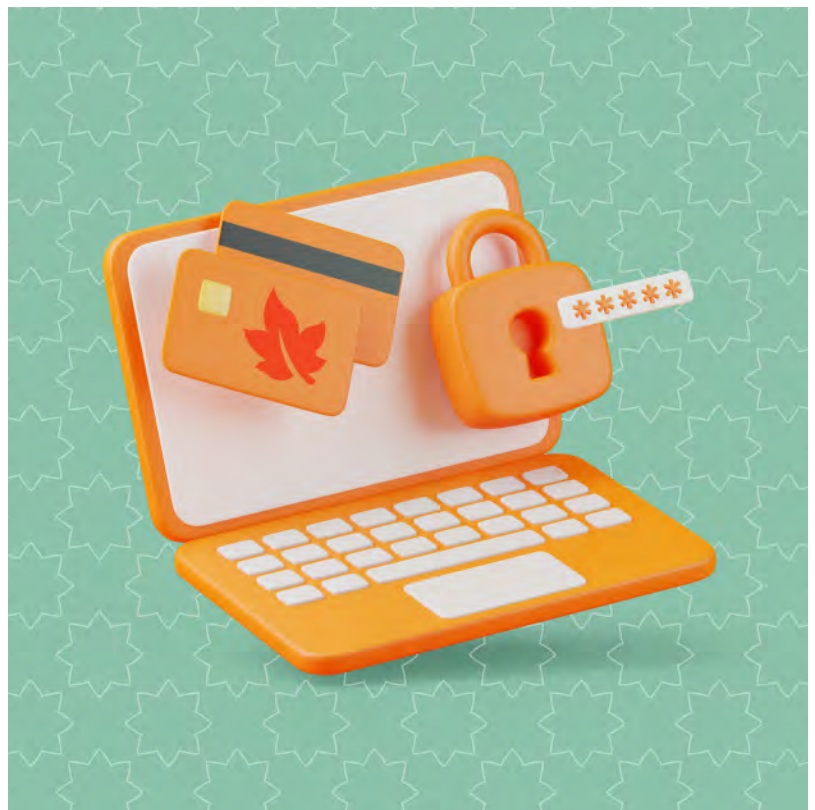
Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union. Withholding 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.



CARD PROCESSING SERVICES FRAUD ALERT

If you have received a text message or letter regarding fraud on your card, don't delete it or throw it out! Our fraud team will now text you and mail you letters in the event they detect a suspicious transaction on your account. If you receive one of these texts or letters, please call or visit us as soon as possible as someone may have stolen your credit or debit card and is trying to use it fraudulently. Visit us in person and show us your letter, or if calling or emailing, make sure to reference the Case Number attached to the message so we can look into the matter for you.

Be safe and be proactive about your financial well being.





INTERNATIONAL CREDIT UNION DAY

We hope you'll join us on Thursday, October 15th for our **International Credit Union Day & Member Appreciation Day** event! Due to construction that will be taking place at our Pepperell Location, we will only be celebrating at our Marvyn location from 9 a.m. to 5 p.m., with free lunch from 11 a.m. to 2 p.m. It's our way of saying thanks for being part of our credit union family.

Starting October 1st, you can give us a call at 745-4711, stop by one of our locations or email us at info@fourseasonsfcu.com to reserve your lunch. You will need to come inside to get your ticket for your meal on the day of the event. Member must be present. One meal, per member. Thanks for your cooperation.

**DON'T
MISS
THIS!**

Year-Round Skip-a-Pay

If your payment(s) with us are not delinquent and you have not had any forced placed insurance added to your loan, you can skip all eligible loans for a fee of \$25.00 per loan.

Members are allowed to have one skip-a-pay per calendar year on any Auto, Atv, Boat, Motorcycle, or RV loan and two skip-a-pays per calendar year on a signature loan. Credit cards, Mortgages, and Lines of Credit are not eligible. Please speak with a loan officer if you have any questions regarding this skip-a-pay opportunity.

**NICE
WORK!**



New Graduates Are Among Us!

Congratulations to our employees, Clint Allen, Lending and Collections Manager, and Sharica Torrence, Compliance Manager, for recently graduating from Credit Union Management School. They both successfully passed an intensive three-year program designed for credit union professionals committed to pursuing executive leadership. Through comprehensive coursework, applied projects, and guidance from industry experts and University of Wisconsin-Madison faculty, participants develop the essential skills needed to lead within the credit union movement.

Both employees are an asset to Four Seasons Federal Credit Union, and we appreciate their willingness to take advantage of the educational opportunities we make available to our employees.

Look Out For This Upcoming Promotion

**No Credit Check
Holiday Loan***

Up to \$1,500

Applications will be accepted November 16th-25th. Loans will be processed and funded November 23rd, 24th, & 25th.

*Must have regular direct deposits from a qualified employer, to an FSFCU account with your name on it, for a minimum of 6 months prior to the date of application. No delinquency with any loan at this institution within the last 12 months from date of the application. Automatic payments required on pay-date(s). Standard underwriting guidelines will apply. APR of 17.99%.



Security Update

We want to share an update regarding TruStage, one of our insurance and financial services partners, and its ongoing recovery from a recent cybersecurity attack that significantly impacted critical technology infrastructure.

- TruStage has shared that it continues to make progress through its business continuity efforts and is working toward being operational. This means priority processes are expected to be available soon.
- TruStage has said its top priorities are honoring commitments and addressing the most pressing needs of partners, members, customers and the people it insures. Progress has been made in areas such as claims reporting, expanded phone support, lending-related payment processes and certain annuity and retirement processes. Some areas may take longer to fully restore because they involve more system dependencies to reconnect before normal operations can safely resume.
- We understand that service disruptions can be frustrating, especially when you need help with a claim, policy, payment or other financial matter. Please know that we are staying closely connected with TruStage and will continue to share updates as we receive approved information.
- At this time, please continue using the support channels provided below for your specific product or need. If any additional action is needed, we will share approved guidance with you.
- If you need assistance, please call 844.958.8910 or visit www.trustage.com/outage/individual. If your question requires information from TruStage, we will help route it through the appropriate support process. Thank you for your patience and understanding. **We remain committed to supporting you and helping ensure you have access to the information and assistance you need.**



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Federally insured by NCUA. Membership eligibility required. Membership and Loans subject to approval.

