



Membership News Letter

Online Loan Applications and E-signatures now Available

Convenience at your fingertips – Apply anywhere, anytime and on any device – Minimize your lobby wait time

1. Apply Online
2. Get Approved
3. Get Funds



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Dormant Account Annual Review

Re-establish your inactive account to active status! It is very simple, just perform a deposit or withdrawal and you are done.

Any deposit demand, savings, matured time or other deposit or official checks which has experienced no depositor/member activity for a period exceeding 12 months is considered **dormant**. An account with no activity in excess of five years is considered **abandoned**.

Financial Institutions are required by state law to adhere to established guidelines for dormant accounts and abandoned property. Once an account is deemed dormant under state law, the state controls what process the financial institution is required to perform.

Four Corners FCU is beginning the annual review process of inactive and dormant accounts. Members with dormant/abandoned accounts will receive notification letters with instructions on how to re-establish their accounts to active status.

Future Funds – 401k Bridge Loans (second reminder)

The credit union is no longer offering the 401k bridge loans. The credit union experienced the risk of not receiving the loan proceeds as agreed. As a result, in holding true to the fiduciary duty required of Management and the Board of Directors, the decision was made to cease offering this product.

ACH Updates

The next phase of the new ACH guidelines is here. The “same day” ACH posting will mean that debit files will be posted to your account(s) throughout the day. The previous process posted debit files in the morning by 9:00 a.m.

It is your responsibility to check your balance and cleared items prior to withdrawing funds from your accounts. You will want to ensure your transfers and payments have been initiated.

PayCheck Advance Loan (PAL) Reminders

- ✓ No more than three (3) PALs in any rolling six (6) month period to any one borrower.
- ✓ Income verification requires two (2) paystubs or direct deposit review. Income must support the ability to repay the loan.
- ✓ When a PAL is paid, you are not eligible for another PAL until the following week.