

**Locations:**

1112 North Bendix Drive  
South Bend, IN 46628  
(574) 232-8021

3630 Edison Lakes Pkwy  
Mishawaka, IN 46545  
(574) 255-2323

60600 US 31 South  
South Bend, IN 46614  
(574) 231-4508

**Hours:**

Monday-Friday

9:00 a.m. - 5:00 p.m.

Drive-Thru is open  
until 5:30 on Fridays

Saturdays

9:00 a.m. - Noon

Mishawaka - Lobby & Drive-Up  
US 31 South - Drive-Up ONLY  
Bendix Dr. - CLOSED Saturdays

**Home Banking  
& Bill Pay:**

[www.aaafcu.com](http://www.aaafcu.com)

**Email:**

[mrsr@aaafcu.com](mailto:mrsr@aaafcu.com)

**CU\*Talk:**

1-877-557-0546

**Mailing Address:**

P.O. Box 3788  
South Bend, IN 46619

**Lost or Stolen  
VISA ATM/Debit or  
Credit Card:**

(800) 289-5939

## Join us for the AAA Federal Credit Union 73<sup>rd</sup> Annual Meeting



Please join us for the AAA Federal Credit Union 2013 Annual Meeting, which will be held on Saturday, April 20, 2013 at MR Falcons on Bendix Dr. in South Bend, IN. Tickets for the event are \$14 per person, which includes an all you can eat Polish Style Dinner. The evening will begin with the meeting at 5:30 p.m., followed immediately by dinner. There is no charge to attend the meeting only. Tickets are available at all three AAA FCU locations at any teller station and need to be purchased no later than Friday, April 12, 2013.

## Let AAA FCU help put you in the drivers seat!

Rates as low as  
**1.99%** APR\*  
Vehicles 2012 or Newer

\*Certain restrictions may apply. No refinancing of AAA Federal Credit Union loans.

[www.aaafcu.com](http://www.aaafcu.com)

# Fee Schedule Changes

The following changes to the AAA Federal Credit Union fee schedule will take effect June 1, 2013. For a complete schedule of fees visit our website at [aaafcu.com](http://aaafcu.com) or contact any AAA FCU location.

<u>Service</u>	<u>Current Fee</u>	<u>New Fee</u>
VISA Gift Card.....	\$2.00/card.....	\$3.00
Deposited checks returned unpaid.....	\$10.00.....	\$12.00
Garnishments.....	\$20.00.....	\$30.00
Executions.....	\$20.00.....	\$30.00
Levies.....	\$25.00.....	\$30.00
Nonsufficient funds - each item.....	\$25.00.....	\$27.00
Courtesy Pay - each item.....	\$25.00.....	\$27.00
Stop Payment (series).....	\$25.00.....	\$27.00
Stop Payment (single item).....	\$25.00.....	\$27.00
Stop Payment (ACH payment).....	\$25.00.....	\$27.00
Returned mail w/no forwarding address.....	\$3.00/item.....	\$5.00
Western Union (domestic).....	\$20.00.....	\$25.00
ATM Transactions at foreign terminal.....	\$1.00.....	\$2.00

## Rate Information

[Dividend News](#)  
[Term Share Certificates](#)

### Minimum \$500

3 months	0.10% APY
6 months	0.15% APY
12 months	0.20% APY
18 months	0.25% APY
24 months	0.30% APY
30 months	0.35% APY
36 months	0.70% APY
48 months	0.75% APY
60 months	1.05% APY

### Minimum \$10,000

6 months	0.20% APY
12 months	0.25% APY
18 months	0.30% APY
24 months	0.35% APY
30 months	0.40% APY
36 months	0.75% APY
48 months	0.80% APY
60 months	1.10% APY

### Money Market Rates

\$2,500-\$9,999	0.10%
\$10,000-\$24,999	0.15%
\$25,000-\$49,999	0.20%
\$50,000 & over	0.25%

**All rates are subject to change.**

Rates accurate as of 3/15/13

For up to date rates  
check [aaafcu.com](http://aaafcu.com)

## Cubs Bus Trips

Due to popular demand, AAA Federal Credit Union is hosting 2 Cubs Bus Trips again this year!

- **Sunday, May 19<sup>th</sup>, Cubs vs. Mets - \$44.00/person**
- **Saturday, June 22<sup>nd</sup>, Cubs vs. Astros - \$64.00/person**

For both dates, the bus will depart for Chicago from the AAA FCU parking lot on Bendix Drive, and will depart Wrigley Field for home exactly 30 minutes after the last pitch is thrown. The cost includes transportation to and from the game and a seat in the terrace reserved seating area. Food and beverages will be allowed on the bus, but are not provided. Tickets for both games are on sale now on a First Come/First Serve basis. Tickets will sell fast so be sure to sign up early!



\*Note: Ticket prices vary due to the Chicago Cubs Ticket pricing schedule.