

The Insider

February 2009

Need a few extra dollars this month?

As a valued member of AAA Federal Credit Union, we are pleased to extend an offer for you to skip-a-payment on your AAA FCU loan for a \$25 fee. We've made the process easy, and there is never a better time to take advantage of this offer. Simply select the month you want to skip and please indicate the account you wish to use for the \$25 fee. Then either bring the form to any AAA FCU location, mail the form back to us or fax it to 574.234.4720. We'll take care of the rest!

We appreciate the opportunity to serve you. If you have any questions regarding your loan, please call us at 574.232.8021, 574.255.2323 or 574.231.4508.

Skip-A-Payment

Members Name: _____			
Home Phone: _____		Work Phone: _____	
Loan Account Number: _____			
Payment Amount: _____			
Skip-A-Payment (month, date, year): _____			
Withdraw \$25 fee from Account Number: _____ 000 010 020 080 Circle one			
Borrower's Signature _____		Date: _____	
Co-Borrower's Signature: _____		Date: _____	

Requirements: Loan must be opened at least 90 days prior to the month skipped and all accounts must be current to qualify. Only one month's payment can be skipped per loan during a 12 month period. Real estate, VISA and revolving line of credit loans are excluded. By signing you authorize AAA Federal Credit Union to extend your final payment by one month. You understand that by deferring a payment, the interest will continue to accumulate on your loan during the skipped month, which will increase the total cost of borrowing. You agree to resume payments as scheduled following the month skipped.



FEDERAL
CREDIT
UNION

CU* Talk: 1.877.557.0546
Home Banking: www.aaafcu.com
E-mail: msr@aaafcu.com

Rate Information

Dividend News

Term Share Certificates

Minimum \$500

3 months	2.00% APY
6 months	2.30% APY
12 months	2.80% APY
18 months	2.90% APY
24 months	3.10% APY
30 months	3.15% APY
36 months	3.35% APY
48 months	3.50% APY
60 months	3.85% APY

Minimum \$10,000

6 months	2.40% APY
12 months	2.90% APY
18 months	3.00% APY
24 months	3.20% APY
30 months	3.25% APY
36 months	3.45% APY
48 months	3.60% APY
60 months	3.95% APY

Money Market Rates

\$2,500-\$9,999	0.80%
\$10,000-\$24,999	1.10%
\$25,000-\$49,999	1.45%
\$50,000 & over	1.75%

All rates are subject to change
Rates accurate as of
1/9/09.

For up to date rates check the web

Hours of Operation

Mon - Fri 9:00am - 5:30pm
Friday Drive up is Open until
6:00pm

Saturday 9:00am - Noon
Mishawaka and US 31 S. ONLY



• AAA Federal Credit Union will be CLOSED Monday, February 16, 2009 in observance of Presidents Day •

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

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

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

Purchase your tickets for the AAA Federal Credit Union Annual Meeting!

This year, AAA Federal Credit Union will hold the annual meeting on Saturday, April 25, 2009 at MR Falcons on Bendix Drive in South Bend. Tickets for this event are \$ 10 per person, which includes a Polish Style dinner. The evening will begin with the meeting at 5:30p.m., followed immediately by dinner. After dinner entertainment will be provided. There is no charge to attend the meeting only. Tickets are available at all 3 AAA Federal Credit Union locations at any teller station.

Avoid Identity Theft - Protect Yourself!

Identity theft is a serious crime, one that affects millions of Americans every year. Identity theft occurs when someone steals your personal information in order to commit fraud or other crimes such as opening credit in your name or using your information to make unauthorized purchases. Unfortunately anyone can be victimized and it can cost you hundreds of dollars and many hours of your time to repair the damage. It is important to take steps to reduce your risk to identity theft including:

- Shred all documents containing personal information before you discard them.
- Keep your personal information in a secure place.
- Monitor your accounts and billing statements for any unusual activity and take immediate action when you spot it.
- Never click on unsolicited emails and do not provide passwords or personal information on sites that you do not know or look unfamiliar.
- Protect your Social Security Number. Do not carry your Social Security Card with you and do not provide it to anyone unless absolutely necessary.
- Check your credit report annually from all three major credit bureaus and place fraud alerts if you suspect suspicious activity.

Did you know that you can access your AAA Federal Credit Union account at thousands of locations nationwide?

AAA Federal Credit Union is a part of the credit union center network. This allows AAA Federal Credit Union members to access their account at any participating Credit Union Center. To find a participating location you can call the toll-free number or visit their website.

- Call 1-800-919-CUSC (2872) and search the directory by zip code or street to receive the address, phone number, operating hours, and even driving directions to the nearest branch. This information is also available en espanol for spanish-speaking members.
- Visit www.creditunion.net and search nationwide to find the location nearest to where you'll be traveling. You'll find maps, directions, phone numbers and operating hours. You can even sign up to be notified when new locations are added to the network.