

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. - 5:30 p.m.
Drive-Thru is open
until 6:00 on Fridays

Saturdays

9:00 a.m. - Noon
Mishawaka - Lobby & Drive-Up
US 31 South - Drive-Up ONLY
Bendix Dr. - CLOSED Saturdays

Home Banking:

www.aaafcu.com

Email:

msr@aaafcu.com

CU*Talk:

1-877-557-0546

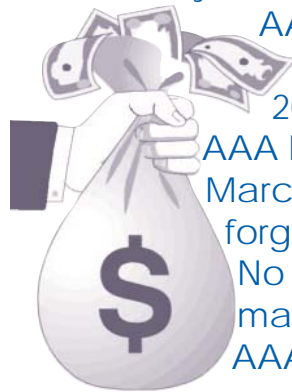
Mailing Address:

P.O. Box 3788
South Bend, IN 46619

**Lost or Stolen
VISA ATM/Debit or
Credit Card:**
(800) 289-5939

Refinance with us and we will put cash in your pocket!

Refinance your auto loan from another financial institution with AAA Federal Credit Union and we will put some cash into your pocket. If you refinance your 2004 or newer auto loan of at least \$5,000 with AAA Federal Credit Union between February 1st and March 31st 2010 we will give you \$100 cash. Don't forget to ask your loan officer about GAP Insurance! No refinancing of AAA loans. Other restrictions may apply. Call or come into any one of our 3 AAA FCU locations to talk to a loan officer today.

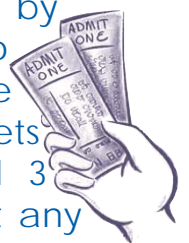


No charge ATM usage

AAA Federal Credit Union is a member of the Alliance One ATM Network, a cooperative group that allows surcharge free ATM usage and no foreign access charges. This means that AAA FCU members have access to over 50 ATMs in St. Joe county free-of-charge. Use of Alliance One ATM's outside of St. Joe county will result in a \$1 foreign access charge, however no surcharge fee will be assessed. For a complete list of Alliance One ATMs visit www.atmallianceone.org.

Purchase your tickets for the AAA Federal Credit Union 2010 Annual Meeting

This year, AAA Federal Credit Union will hold the Annual Meeting on Saturday, April 24, 2010 at MR Falcons on Bendix Dr. in South Bend. Tickets for the event are \$13 per person, which includes a Polish Style dinner. The event will begin at 5:30 p.m., followed immediately by dinner. There is no charge to attend the meeting only. Tickets are available at all 3 AAA FCU locations at any teller station.



It's never too early to plan for Christmas!

The stress of the holiday season is over, so now its time to start planning for...Christmas. That's right, its never too early to plan ahead. A Christmas Club Savings Account from AAA Federal Credit Union is a great way to save throughout the year and help keep the holiday expenses from sneaking up on you. A Christmas Club Savings Account from AAA FCU has a zero minimum balance, and you can access your money at anytime. Come in to any one of our three credit union locations and speak to a member services representative to start planning today!



Rate Information

Dividend News Term Share Certificates

Minimum \$500

3 months	0.55% APY
6 months	0.70% APY
12 months	0.95% APY
18 months	1.10% APY
24 months	1.60% APY
30 months	1.65% APY
36 months	1.95% APY
48 months	2.45% APY
60 months	2.75% APY

Minimum \$10,000

6 months	0.80% APY
12 months	1.05% APY
18 months	1.20% APY
24 months	1.70% APY
30 months	1.75% APY
36 months	2.05% APY
48 months	2.55% APY
60 months	2.85% APY

Money Market Rates

\$2,500-\$9,999	0.45%
\$10,000-\$24,999	0.75%
\$25,000-\$49,999	0.85%
\$50,000 & over	0.95%

All rates are subject to change.
Rates accurate as of
12/14/09

For up to date rates
check aaafcu.com

Presidential Dollar Coins



The United States is honoring our Nation's Presidents by issuing \$1 uncirculated coins featuring their images in the order that they served. The United States Mint began in 2008 issuing four \$1 presidential coins per year. Each coin has a common reserve design featuring a striking rendition of the Statue of Liberty. These coins feature large, dramatic artwork, as well as edge-incused inscriptions of the year of issuance, "E Pluribus Unum," "In God We Trust," and the mint mark. These are all unique features that make these coins distinctive. AAA FCU has these collectibles available for \$7.00 per president.

TEEN CLUB

Educational Scholarship

As part of our commitment to higher education, AAA FCU is offering a \$500 scholarship to an eligible Teen Club member that is a High School Senior. Scholarship applications are available at all three credit union locations. Completed applications are due no later than Saturday, March 13th. The scholarship recipient will be presented with their award at our AAA Federal Credit Union Annual Meeting on Saturday, April 24th.



HOLIDAY CLOSINGS

PRESIDENTS DAY
MONDAY, FEBRUARY 15TH

