

The

AAA FEDERAL
CREDIT
UNION

Insider

Serving our
members since 1939

Mini

February 2013

Get Financially Fit in the New Year

The beginning of the year brings new years resolutions. This year make your resolution to get Financially Fit! Here are a few tips for getting financially fit in 2013:

- **Evaluate past mistakes** - Identify all the 2012 money mishaps and commit to not making the same mistakes again.
 - **Control Debt** - Try to use a maximum of 2 credit cards, and reign in on needless spending. Charge only when necessary!
 - **Create/Expand Income** - In addition to returning unused/un-needed items, consider selling used goods or a second job.
 - **Plan ahead** - Open a Christmas Club account now to save for the holidays to eliminate the need to use credit cards.
- Getting your finances into shape doesn't require major lifestyle changes, but does require you to take action. Make 2013 the year you take action!

'It's Me 247' is New & Improved!

Beginning Monday, January 28th you will notice a New & Improved layout to 'Its Me 247'! The new look of 'It's Me 247' is more streamlined, user friendly, and space efficient so we can add more options in the future. For more information on the benefits and features of 'Its Me 247', visit one of our 3 convenient locations or online at aaafcu.com.

Notice!

Beginning March 1, 2013, the Treasury Department will no longer be sending paper checks to people who receive Social Security, veteran's benefits, railroad pensions, and federal disability payments. Sign up to have your funds deposited into your AAA FCU savings/checking account today!

Important Dates

- **Teen Club Good Grade Drawing**

Teen Club member report cards are due no later than Friday, February 15th. Teen Club members with a minimum 3.0 GPA are eligible for the drawing for a \$25 VISA Gift Card.

- **Teen Club Scholarship**

Scholarship Applications are due no later than Monday, March 18th. Applications are available at all 3 CU locations as well as on our website at aaafcu.com.

- **Annual Meeting**

The Annual Meeting will be at MR Falcons on Saturday, April 20th. Tickets are \$14.00 per person and can be purchased at AAA FCU.

Holiday Closings

In Observance of Presidents' Day, all AAA Federal Credit Union locations will be closed Monday, February 18th. For your convenience, CU Service Centers will be open February 18th, 9:00 a.m.- 7:00 p.m.



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