

The



# Insider

Serving our  
members since 1939

January 2012

## 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 & Bill Pay:

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

## Email:

[msr@aaafcu.com](mailto: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

# NEW HOURS

## Effective February 1, 2012

All AAA Federal Credit Union locations

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

Saturdays:

Edison Lakes: 9:00 a.m. - Noon

U.S. 31 South: 9:00 a.m. - Noon (Drive up only)

For your convenience, AAA Federal Credit Union is a member of the Shared Branching Network. This allows AAA FCU members to take care of their financial needs at one of thousands of locations nationwide, just as you would at an AAA FCU location. Whether you're at work, home, or your favorite travel destination, AAA Federal Credit Union is nearby. Many CU Service center locations have extended hours, as well as remaining open on select holidays. To find a credit union service center near you call 1-800-919-CUSC (2872), visit their website at [www.creditunion.net](http://www.creditunion.net), or look for the CU Service Center App on your smart phone. Local Credit Union Service Centers are located at:

- CU Service Center, 3631 E. Edison Road, South Bend, IN, 46615
- CU Service Center, 911 Lincolnway West, Osceola, IN, 46561

## Teen Club

### Teen Club Good Grade Drawing

Teen Club members with a GPA of 3.0 or higher (on a 4.0 scale) are eligible to enter the Teen Club Good Grade Drawing. To enter, submit your report card for the Fall semester to any one of the three credit union locations by January 31, 2012. One winner will be chosen to receive a \$25 VISA gift card.

### Teen Club Scholarship

As part of our commitment to higher education, AAA FCU is offering scholarships to eligible Teen Club members that are High School Seniors. Scholarship applications will be available at all three credit union locations or on our website at [aaafcu.com](http://aaafcu.com) beginning in January. Applications are due no later than Saturday, March 17, 2012.

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# Annual Meeting News

AAA Federal Credit Union invites all members to attend and participate in the 72nd Annual Meeting. The annual meeting of the members of AAA Federal Credit Union will be held for the following purposes:

- To receive the annual report of the Board of Directors and the Supervisory Committee, for the fiscal year ending December 31, 2011.
- To announce the results of the election for three openings to the Board of Directors.

## Election By-laws

All elections shall be determined by plurality vote and shall be written ballot except where there is only one nominee for each position to be filled. Nominations shall not be made from the floor unless sufficient nominations have not been made by the nominating committee or by petition to provide for one nominee for each position to be filled. Only those positions without a nominee shall be subject to nomination by the floor. When only one member is nominated for each position to be filled, the chair may take a voice vote or declare each nominee elected by general consent or acclamation at the annual meeting.

## Nominations by Petition Guidelines

The Credit Union By-laws allow nominations for positions on the 2012 election ballot to be made by petition. Petitions must be signed by 76 AAA Federal Credit Union primary members (not co-owners on joint account), and accompany a signed statement from the nominee that he/she is agreeable to nomination and will serve if elected to office. Nominations by petition must be sent to Scott Singer, Nominating Committee Chairman, AAA Federal Credit Union, PO Box 3788, South Bend, IN, 46619 postmarked no later than March 8, 2012.

## Meeting and Dinner

This year, AAA Federal Credit Union will hold the Annual Meeting on Saturday, April 21, 2012 at MR Falcons on Bendix Drive in South Bend. Tickets for this event are \$14.00 per person, which includes a Polish Style Dinner. The evening will begin with the meeting at 5:30 p.m., followed immediately by dinner. Keep your eyes open in the lobby for additional updates. There is no charge to attend the meeting only.

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## Candidates for Election

### Dennis L. Carter

3 year term

Dennis is a life time resident of the South Bend area and a long time Practicing Dentist. He has served on the Board of Directors since 2010 and is a two year member of the credit union.

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### William Hindsley

3 year term

Bill is a local businessman and former owner of Budget Rent a Car and is currently employed with Wolf's Auto Auction. He has been a member of AAA Federal Credit Union for over 30 years and has been on the Board of Directors since 1986. He previously served as the Vice-Chairman from 1989-1993.

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### David Mays

3 year term

David is employed by Environmental Technologies of South Bend. He was previously employed by Bendix/Allied Signal for 20 years. David has been a member of the credit union since 1980 and has served on the Board of Directors since 1998. He is currently Chairman of the Board and has served in that capacity for over two years.

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**Holiday  
Closing**

AAA Federal Credit Union will be closed Monday, January 16<sup>th</sup> in observance of Martin Luther King Jr. Day. For your convenience, CU Service Centers will be open January 16<sup>th</sup>, 9:00 a.m.-7:00 p.m.



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