

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

Email:

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

Need help catching up on holiday bills? AAA FCU can help!

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.

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.

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, 2013. 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 beginning in January. Applications are due no later than Saturday, March 16, 2013.

Annual Meeting News

AAA Federal Credit Union invites all members to attend and participate in the 73rd 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, 2012.
- 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, 2013.

Meeting and Dinner

This year, AAA Federal Credit Union will hold the Annual Meeting on Saturday, April 20, 2013 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.

Candidates for Election

Scott Singer **3 year term**

Scott is a lifelong resident of South Bend and is the Customer Service Manager with Curtiss Wright Controls, Integrated Sensing. He is also active at the Knights of Columbus Council 55701 where he previously served as the Grand Knight and is currently serving as a Trustee. Scott is seeking his second term as a director for AAA.

Otto Dunnuck **3 year term**

Otto is a lifelong resident of Niles, Michigan and is employed as a Pipe Fitter and/Service Tech for B.C. Mechanical, Incorporated. Otto is a lifelong member of the credit union and also serves the community of Niles, Michigan as the Assistant Cub Master for the Cub Scout Pack 550 and Assistant Scout Master for Boy Scout Troop 550. Otto currently serves as a director for the board, and is seeking his second term.

Patrick Molenda **3 year term**

Patrick is employed by Robert Bosch LLC as the Manager of Purchasing and has worked for Bosch for twenty four years. He joined the credit union fourteen years ago and joined the board shortly thereafter. Patrick currently serves as a director for the board, and is seeking his fifth term.

**Holiday
Closing**

AAA Federal Credit Union will be closed Monday, January 21st in observance of Martin Luther King Jr. Day. For your convenience, CU Service Centers will be open January 21st, 9:00 a.m.-7:00 p.m.



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