

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:

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

Drowning in bills from the holidays? AAA FCU can help!

Signature Loan Rates

as low as

4.99% APR*

up to

60

months

Contact

**AAA FCU to apply for
your signature loan today!**



*Certain restrictions may apply. No refinancing AAA FCU loans. No other discounts apply. Offer valid thru 1/31/14.

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, 2014. 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 22, 2014.

Annual Meeting News

AAA Federal Credit Union invites all members to attend and participate in the 74th 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, 2013.
- 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 2013 election ballot to be made by petition. Petitions must be signed by 70 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 William Hindsley, Nominating Committee Chairman, AAA Federal Credit Union, PO Box 3788, South Bend, IN, 46619 postmarked no later than February 28, 2014.

Meeting and Dinner

This year, AAA Federal Credit Union will hold the Annual Meeting on Saturday, April 26, 2014 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

Sue A. Eckman **3 year term**

Sue is retired from Robert Bosch, LLC and worked at the South Bend facility for thirty six years. She also has been a member of the credit union for almost 30 years. Sue joined the board as a director in June 2002, and is also the committee chairperson for the Supervisory Committee. She will be seeking election to her third full term as a member of the board.

Larry J. Hill **3 year term**

Larry is a speech pathologist and is currently employed by American Senior Communities. He is a Committee Member for Troop 120 of the Boy Scouts of America and an active member of Osceola United Methodist Church. Larry was appointed to the board in November 2004, and is seeking a three year term as a director.

Paul R. Obermeyer **3 year term**

Paul has been employed by AAA Federal Credit Union since 1982, serving as the President/Manager since 1987. He has served on the Board of Directors since 1998. Paul has been an active participant within the credit union movement on both a local and state level for over 35 years.

**Holiday
Closing**

AAA Federal Credit Union will be closed Monday, January 20th in observance of Martin Luther King Jr. Day. For your convenience, CU Service Centers will be open January 20th, 9:00 a.m.-7:00 p.m.



www.aaafcu.com