

# The Insider

July 2009

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## Working in your best interest for 70 years

In August 1939, a group of employees of the Bendix Products Corporation of South Bend received approval from the Governor of the Farm Credit Union Administration to organize "Bendix Employees Federal Credit Union." The credit union was organized for the purpose of promoting thrift among its members and to provide a place where money could be borrowed at a low interest rate. The same holds true today. Membership to the Bendix Employees Federal Credit Union was originally limited to the employees of the Bendix Products Corporation in South Bend, Indiana, members of their immediate families, and organizations of such persons. In 1962, there were three primary divisions of the Bendix corporation; **Aircraft**, **Automotive**, and **Agricultural**. At the request of the Bendix Trademark, the Board of Directors changed the credit union's name to AAA Federal Credit

Union. Membership eligibility has expanded several times over the past 70 years, including the most recent expansion in 2002 to include any person who lives, works, worships, attends school, volunteers, or any business or legal entities in St. Joseph County, Indiana. To keep up with the expanding membership, AAA FCU has grown from one office on Bendix Drive to three existing offices. In 1987 AAA FCU expanded to two offices, opening its second office in the current Town & Country Shopping Center. In May of 1992, that second office moved to Edison Lakes Parkway where it is located today. In response to AAA FCU's continually growing membership, a third office was opened on US 31 South in January of 2006. In recognition of our 70th Anniversary we would like you to join us for Member Appreciation Day. Please see reverse side for more Member Appreciation Day information.



**FEDERAL  
CREDIT  
UNION**

CU\* Talk: 1.877.557.0546  
Home Banking: [www.aaafcu.com](http://www.aaafcu.com)  
E-mail: [msr@aaafcu.com](mailto:msr@aaafcu.com)

## Rate Information

### Dividend News

#### Term Share Certificates

##### **Minimum \$500**

3 months	0.75% APY
6 months	0.90% APY
12 months	1.40% APY
18 months	1.40% APY
24 months	1.95% APY
30 months	1.95% APY
36 months	2.13% APY
48 months	2.65% APY
60 months	2.85% APY

##### **Minimum \$10,000**

6 months	1.00% APY
12 months	1.50% APY
18 months	1.50% APY
24 months	2.05% APY
30 months	2.05% APY
36 months	2.25% APY
48 months	2.75% APY
60 months	2.95% APY

#### **Money Market Rates**

\$2,500-\$9,999	0.70%
\$10,000-\$24,999	1.00%
\$25,000-\$49,999	1.15%
\$50,000 & over	1.35%

All rates are subject to change  
Rates accurate as of  
5/13/09.

*For up to date rates check the web*

#### Hours of Operation

Mon - Fri 9:00am - 5:30pm  
Friday Drive up is Open until  
6:00pm

Saturday 9:00am - Noon  
Mishawaka and US 31 S. ONLY

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

## AAA Federal Credit Union & Harland Clark Working together in your best interest!

AAA Federal Credit Union has partnered with Harland Clarke to provide you with personal check services and other financial tools. Harland Clarke offers AAA FCU members the convenient capability to reorder checks 24 hours a day, 7 days a week from anywhere via a telephone or the internet. Harland Clarke now also offers



**HARLAND CLARKE**

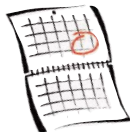
## It's never too early to start saving for Christmas! Open a Christmas Club Savings account today!

The holidays will be here before you know it so AAA Federal Credit Union wants to help you be ready. A Christmas Club Savings account from AAA FCU has a zero minimum balance, and you can access your money at any time. Come in to any one of our three locations and speak to a member services representative today!



## Save the Date!

### Member Appreciation Day



October 9th - US 31 South  
October 16th - Edison Lakes  
October 23rd - Bendix Drive

Stop by for a cookie, soda, and to enter  
for a chance to win a TV!

**Spread the word**  
Anyone who lives, works, attends school or worships in St. Joseph County is eligible for membership at AAA Federal Credit Union.

**AAA Federal Credit Union will  
be closed Saturday, July 4th in  
observance of Independence Day**



1112 North Bendix Drive  
South Bend, IN 46628  
(574) 232-8021

3630 Edison Lakes Parkway  
Mishawaka, IN 46545  
(574) 255-2323

60600 U.S. 31 South  
South Bend, IN 46614  
(574) 231-4508