

The Insider

June 2009

AAA Federal Credit Union is Safe & Secure



For 70 years now, members have been trusting their money to AAA Federal Credit Union. We continue to be a safe haven for your finances, even during these rough economic times that we have been facing. No member has ever lost a penny at AAA Federal Credit Union. We are a not-for-profit financial cooperative that is locally owned and run by our members. Unlike news reports of sub-prime lending losses and bailout of mega-banks,

AAA FCU consistently maintains sound business practices. We are federally insured by the National Credit Union Administration. Our members can rest assured knowing that their money at AAA Federal Credit Union is federally insured to at least \$250,000 through the NCUA. As we have for the past 70 years, we continue to pride ourselves on working in the best interest of our members.

Having trouble making your loan payments? Come talk to us before it's too late!

If you are struggling to make ends meet, we understand and we are here to help. There's no reason to be embarrassed or to avoid talking about your financial situation. Our country is in a recession. Everyone is being forced to pay higher prices for goods and services, and some people are being forced to do so with less income. We understand that sometimes bad things do happen to good people. The best way to deal with financial difficulties is to face the facts and talk to someone who is willing and able to help. We're here to help!

If you're having trouble making your loan payments, let us know so that we can work with you to try and get you back on your feet. However, if we don't know your circumstances, we can't help. Please come talk to us about your finances, even when times are bad. Being proactive can help prevent a bad situation from getting worse.



FEDERAL
CREDIT
UNION

CU* Talk: 1.877.557.0546
Home Banking: www.aaafcu.com
E-mail: msr@aaafcu.com

Rate Information

Dividend News

Term Share Certificates

Minimum \$500

3 months	1.00% APY
6 months	1.25% APY
12 months	1.40% APY
18 months	1.90% APY
24 months	1.95% APY
30 months	2.10% APY
36 months	2.40% APY
48 months	2.65% APY
60 months	3.10% APY

Minimum \$10,000

6 months	1.35% APY
12 months	1.50% APY
18 months	2.00% APY
24 months	2.05% APY
30 months	2.20% APY
36 months	2.50% APY
48 months	2.75% APY
60 months	3.20% APY

Money Market Rates

\$2,500-\$9,999	0.70%
\$10,000-\$24,999	1.00%
\$25,000-\$49,999	1.35%
\$50,000 & over	1.50%

All rates are subject to change
Rates accurate as of
4/6/09.

For up to date rates check the web

Hours of Operation

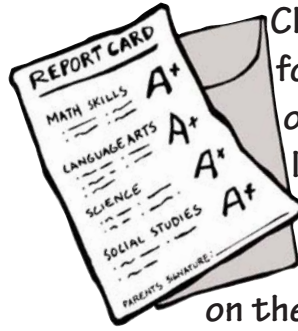
Mon - Fri 9:00am - 5:30pm
Friday Drive up is Open until
6:00pm

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



Teen Club Good Grade Drawing

It's time again for the Teen Club Good Grade Drawing. Teen Club members can submit their report card for the Spring 2009 semester until close on Friday, June 26th at any one of our 3 locations. If you have at least a 3.0 GPA you will be entered into a drawing to win a \$25 Visa Gift Card. For more information on the Good Grade Drawing or on how to become a Teen Club member contact any one of our 3 locations.



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!

Scottie Saver Coloring Contest

Scottie Saver Club members can pick up a coloring sheet at any one of our three locations. Entries received by Friday, July 3 will be entered to win a prize!



AAA Federal Credit Union is selling Amusement Park Tickets at a discounted price to our members. Participating parks include Kings Island, Cedar Point & Soak City, The Beach Water Park, Holiday World & Splashin' Safari, Six Flags Great America, and Indiana Beach. For more information contact any one of our three locations.

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

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

60600 US 31 South
South Bend, IN 46614
(574) 231-4508