

The Insider

March 2009



*Finance your new
2008-2009 vehicle with
AAA Federal Credit
Union for as low as*



**No other discounts apply.
Certain restrictions may apply.
No refinancing of AAA loans.
Offer valid 3-1-09 through 4-30-09*



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	1.35% APY
6 months	1.75% APY
12 months	2.00% APY
18 months	2.30% APY
24 months	2.70% APY
30 months	2.75% APY
36 months	2.85% APY
48 months	3.25% APY
60 months	3.55% APY

Minimum \$10,000

6 months	1.85% APY
12 months	2.10% APY
18 months	2.40% APY
24 months	2.80% APY
30 months	2.85% APY
36 months	2.95% APY
48 months	3.25% APY
60 months	3.65% 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%

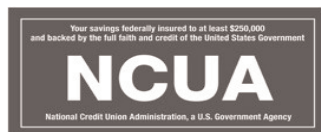
All rates are subject to change
Rates accurate as of
1/9/09.

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



Purchase your tickets for the AAA Federal Credit Union Annual Meeting!

This year, AAA Federal Credit Union will hold the annual meeting on Saturday, April 25, 2009 at MR Falcons on Bendix Drive in South Bend. Tickets for this event are \$ 10 per person, which includes a Polish Style dinner. The evening will begin with the meeting at 5:30p.m., followed immediately by dinner. After dinner entertainment will be provided. There is no charge to attend the meeting only. Tickets are available at all 3 AAA Federal Credit Union locations at any teller station.

Looking for a way to save for retirement?

Let AAA help with an Individual Retirement Account

Regardless of where you are on life's journey, it's never too early to start thinking about planning for retirement. AAA Federal Credit Union has just the thing to help you prepare for the future; an Individual Retirement Account (IRA).

Did you know...

- You can contribute up to \$ 5,000 per year into your Traditional or Roth IRA annually.
- All earnings that you accumulate in your Traditional IRA remain tax deferred until you make withdrawals from the account.
- Guaranteed fixed rate return through the life of the certificate.
- All IRA investments are federally insured to \$ 250,000 and backed by the full faith of the United States Government.

For more information on how to start saving for retirement today, please call any one of our 3 locations to talk to a member service representative.

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