

# The Insider

May 2009

## AAA Federal Credit Union has money to lend - Just ask!

For 70 years, AAA Federal Credit Union has been working in the best interest of our members. Even during the tough economic times, we continue to be safe and sound. Many financial institutions are restricting credit, reducing credit lines, and increasing rates for existing customers. AAA FCU does not invest in risky ventures like many other financial institutions, so we have plenty of money to lend to prospective borrowers at our same low rates. Whether you're in the market for a new or used vehicle, mortgage, home equity, or personal loan for any reason, AAA FCU is here to help! Contact any one of our three locations today. One of our loan officers will be happy to assist you!

### Annual Cubs Bus Trip

The date for the 2009 Annual Cubs Bus Trip has been set for Friday, July 24 2009. The Chicago Cubs will be playing the Cincinnati Reds at 1:20 (Chicago time). The bus will depart for Chicago from the AAA FCU parking lot on Bendix Drive at 10:00am, and will depart Wrigley Field for home exactly 30 minutes after the last pitch is thrown. The cost is \$58 per person which includes transportation to and from the game, and a seat in the terrace reserved seating area. Food and alcohol will be allowed on the bus. Tickets for this game will sell fast so sign up ASAP!



### Amusement Park Tickets

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



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	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

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

## Traveling this summer?

If you plan to travel this summer be sure to notify AAA Federal Credit Union ahead of time! As an added security feature, our



system may block suspicious transactions on your Visa ATM/Debit or Credit Card. Suspicious activity may include purchases made in California, Georgia, or out of the country. Be sure to let us know when and

where you will be traveling to ensure a hassle free vacation. Call the Credit Union Card Center at 1-800-289-5939 or anyone of our offices for more information.

## Teen Club Scholarship

Congratulations to Bryanna Bocardo and Kristofer Kaizer, our two Teen Club Scholarship recipients for 2009. Bryanna is currently a senior at Washington High School. She plans to attend either the University Notre Dame or Butler University in the fall to study Chemistry and Biology. Kristofer is a senior at St. Joseph High School and plans to attend either Ball State University or the University of Southern California in the fall to study Film and Telecommunications. Congratulations and best wishes to both of our recipients!

## AAA FCU Visa Credit Card

According to the National Association of Federal Credit Unions, the average bank credit card interest rate is 13.69% and the average credit union credit card interest rate is 12.69%. AAA FCU's Visa credit card has rates as low as 8.99% interest for qualified individuals. This is just one more way that AAA FCU is working in your best interest.



**AAA Federal Credit Union will be closed  
on Saturday, May 23 and Monday, May 25  
in observance of Memorial Day**

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