

The Insider

November 2009

Check out our New & Improved Website!

Over the past 70 years, AAA Federal Credit Union has continued to grow and expand to meet and exceed the financial needs of our members. AAA Federal Credit Union has launched a New & Improved website to better serve you. Visit AAA Federal Credit Union's newly redesigned website at aaafcu.com to check out all of the changes. AAA Federal Credit Union member can still access their account by clicking on the "Its Me 247" link on the right side of the page. Interested in accessing your AAA FCU account using the "Its Me 247" online banking site? Contact any one of our three credit union locations for more information.

Our gift to you

4.9% APR on all VISA credit
card purchases made November 1
through December 31, 2009

The holiday season is just around the corner. As our gift to you, our loyal AAA Visa Credit Card holders, any purchases* that you make with your AAA Federal Credit Union Visa Credit Card during the months of November and December 2009 will have an interest rate of 4.9% APR. The 4.9% APR interest rate on these purchases will be good through your June 2010 cycle date. Remaining balances on these purchases will then revert back to the prevailing APR. For more information regarding this promotion or to apply for a AAA FCU VISA Credit Card contact one of our three credit union locations.



*Cash advances not included in the promotional 4.9% APR.

Help AAA Federal Credit Union Help The Ronald McDonald Family Room at Memorial Hospital

During the month of November, AAA Federal Credit Union will be helping raise money for the Ronald McDonald Family Room at Memorial Hospital. The Ronald McDonald Family Room offers a home-like environment to families of critically ill children at Memorial Hospital. The Ronald McDonald Family Room at Memorial Hospital is staffed by over 170 volunteers. Each month, the Family room provides more than 750 meals to families free of charge. Join us in helping The Ronald McDonald Family room at Memorial Hospital by visiting one of our three credit union locations to purchase your emblem to be displayed in one of our lobbies.



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	0.65% APY
6 months	0.80% APY
12 months	1.05% APY
18 months	1.20% APY
24 months	1.70% APY
30 months	1.75% APY
36 months	2.05% APY
48 months	2.55% APY
60 months	2.85% APY

Minimum \$10,000

6 months	0.90% APY
12 months	1.15% APY
18 months	1.30% APY
24 months	1.80% APY
30 months	1.85% APY
36 months	2.15% APY
48 months	2.65% APY
60 months	2.95% APY

Money Market Rates

\$2,500-\$9,999	0.60%
\$10,000-\$24,999	0.90%
\$25,000-\$49,999	1.05%
\$50,000 & over	1.25%

All rates are subject to change
Rates accurate as of
9/17/09.

For up to date rates check the web

Hours of Operation

Monday - Friday: 9:00am - 5:30pm

Friday: Drive-up is open until 6:00pm

Saturday: 9:00am - Noon

Mishawaka (Lobby & Drive-Up)

US 31 S. (Drive-Up ONLY)

Bendix Drive is closed on Saturdays

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

Drive-Up Savings

Everyone wants to save more money. Unfortunately, very few of us find that very easy to do. AAA Federal Credit Union has a solution. The Drive-Up Savings Term Share Certificate. When you open a new auto loan with us, just tell us that you want a Drive-Up Savings Term Share Certificate added too. We will give you a term share certificate with a rate that is **the same as your approved auto loan rate!** Each month when you make your auto loan payment, you can also deposit an amount of up to 10% of your loan payment into your Drive-Up Savings Term Share Certificate. Just think of the savings that you'll have by the time your loan is paid off. You could use that money for a down payment on your next loan, for a vacation, keep it as an emergency fund, or use it for several other investment opportunities available to you as an AAA Federal Credit Union member.



For more information about Drive-Up Saving Term Share Certificates contact one of our three credit union locations.

Holiday Closings

Debit Pass Mastercard

AAA Federal Credit Union offers Debit Pass Mastercard, a reloadable prepaid debit card. Debit Pass has no monthly, annual or minimum balance fees, no overdraft fees, no PIN debit charges, and no finance charges. Debit Pass can be used anywhere that Mastercard debit is accepted - over 29 million locations worldwide. Debit pass is great for students, travel, or for general everyday use. For more information or to apply for your reloadable Debit Pass Mastercard contact one of our three credit union locations.



Mission Statement

AAA Federal Credit Unions Mission is to effectively enhance the financial well being of the membership in an ever changing economic environment by providing appropriate financial services while still maintaining the unique philosophy of being member owned.

VETERAN'S DAY

Wednesday, November 11th

THANKSGIVING DAY

Thursday, November 27th

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