

# The Insider

October 2009

## Member Appreciation Day

October 9<sup>th</sup> - U.S. 31 South

October 16<sup>th</sup> - Edison Lakes

October 23<sup>rd</sup> - Bendix Drive

Join us as we celebrate our 70<sup>th</sup>  
Anniversary! Stop by for a cookie,  
soda, and a chance to win a **TV!**

### Did you know?

- That AAA FCU is part of **Shared Branching** network which means there are more than 3,800 credit union locations nationwide that you can go to and access your AAA FCU account. Visit [www.creditunion.net](http://www.creditunion.net) or call **1-800-919-CUSC (2872)** to find a Shared Branching location.
- That AAA FCU is a member of the **Alliance One** network which means there are over 50 ATM's in St. Joseph County that you can use Surcharge and Service-Charge-Free. There are also thousands of Alliance One ATM's nationwide that you can use Surcharge-Free, you will only be subject to a \$1 Foreign Access Charge. Visit [www.atmallianceone.org](http://www.atmallianceone.org) to find an Alliance One ATM.

For more information about these and other valuable services that AAA FCU offers contact 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	0.75% APY
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	2.85% APY

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

6 months	1.00% APY
12 months	1.25% APY
18 months	1.40% APY
24 months	1.90% APY
30 months	1.95% 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%

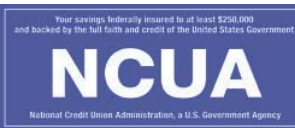
All rates are subject to change  
Rates accurate as of  
6/23/09.

*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



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

# AAA Federal Credit Union CU\*EasyPay is Safe & Easy to use!

AAA Federal Credit Union members who use CU\*EasyPay love the convenience. When you look at what it provides, paying your bills electronically just makes sense. Not only does CU\*EasyPay make paying your bills easier, it also saves you both time and money. You don't have the added expense of stamps or the hassle of writing checks. You also have the convenience of viewing payments electronically without sorting through stacks of bills. Those who haven't tried CU\*EasyPay just don't know how simple it really is to use.

- **Simplicity** - Even if you are a novice internet user, it is simple to use CU\*EasyPay. Besides, if you ever have questions or need help, we are only a phone call away!
- **Control** - You are in control of what bills are paid and when. You have the option of having bills paid each month automatically, or choose to submit the payment manually each month.
- **Cost** - CU\*EasyPay is FREE to AAA FCU Platinum members. The cost is only \$2.00 a month for Gold members and \$3.00 a month for Silver members.

For more information about CU\*EasyPay contact any one  
of our AAA Federal Credit Union locations.

## Dormant Account?

*Avoid paying fees with one easy step!*

AAA Federal Credit Union accounts are declared dormant after 24 consecutive months of inactivity in the account. Dormant accounts are assessed a fee of \$5.00 per month. Don't like paying a fee? Avoiding the fee is easy! Simply making deposits or withdrawals on a regular basis will keep your account active and you will avoid paying dormant account fees.

**AAA Federal Credit Union will be closed Monday,  
October 12th in observance of Columbus Day.**