The serving our members since 1939 FEDERAL CREDIT UNION FEDERAL UNION

Locations:

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

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

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

Hours:

<u>Monday-Friday</u> 9:00 a.m. - 5:00 p.m. Drive-Thru is open until 5:30 on Fridays

<u>Saturdays</u>

9:00 a.m. - Noon Mishawaka - Lobby & Drive-Up US 31 South - Drive-Up ONLY Bendix Dr. - CLOSED Saturdays

> Home Banking & Bill Pay: www.aaafcu.com

Email:

msr@aaafcu.com

CU*Talk: 1-877-557-0546

Mailing Address:

P.O. Box 3788 South Bend, IN 46619

Lost or Stolen VISA ATM/Debit or Credit Card: (800) 289-5939 **nember Appreciation Day october 11th** - U.S. 31 South **october 18th** - Edison Lakes **october 25th** - Bendix Drive AAA Federal credit union wants to show our gratitude for all of our logal members. stop by for a snack, beverage and a chance to win great prizes!

Alliance one mobile App

Alliance One has launched a mobile app, and newly redesigned and enhanced website. Alliance One is the ATM network where AAA FCU members can make surcharge-free withdrawals at dozens of locations in St. Joseph County, IN. This mobile app, for iphone and android devices, is a mobile ATM locator that utilizes Google Maps technology to locate Alliance One ATMs nearest to you and provide directions to get you there. In addition to the new mobile app, this information can also be accessed via the redesigned website at w w w . a I I i a n c e o n e . c o o p .

www.aaafcu.com

<u>Samaritan's Feet</u>

Nearly 300,000,000 people around the world are forced to go shoeless everyday, and nearly 1,000,000 die each year as a result of foot-borne illnesses that may be preventable by simple protection - shoes. Because shoes are required to attend school, many children are forced to wear shoes that are 2-3 sizes too small, or in some cases are simply not able to attend school at all. This stark reality is not just confined to third world countries, it's happening here in the U.S., even right here in Indiana. AAA Federal Credit Union has partnered with Samaritans Feet again this year to help change these statistics. The mission of Samaritian's Feet is to provide children with a new pair of shoes to help prevent diseases and provide hope for the future. AAA FCU will be accepting new children's athletic shoes or monetary donations until October 25th to help prevent diseases and provide hope for children here in Indiana who don't have shoes. For more information contact any AAA FCU location or visit our website at aaafcu.com.



Dormant Accounts

We have recently received a few inquiries about our dormant account fees. To clarify, an account is considered 'dormant' if for a period of 24 months no withdrawals or deposits are made to the account. The fee for a dormant account is \$5.00 per month. Like most of our fees, this one can easily be avoided by making a transaction at least once every two years, by maintaining a minimum balance of \$250.00 (aggregate) in your AAA account(s), or having an active loan or VISA credit card with AAA FCU. Members under the age of 18 are never subjected to this fee. We appreciate your membership and encourage you to use our products and services and to be an active member of your credit union.

In Observance of Columbus Day, all AAA FCU locations will be closed

Monday, October 14th

Rate Information

Dividend News Term Share Certificates

<u>Minimum \$500</u>

3	months	0.10% APY
6	months	0.10% APY
12	months	0.15% APY
18	months	0.20% APY
24	months	0.25% APY
30	months	0.30% APY
36	months	0.60% APY
48	months	0.70% APY
60	months	0.90% APY

Minimum \$10,000

6 months 0.15% APY 12 months 0.20% APY 18 months 0.25% APY 24 months 0.30% APY 30 months 0.35% APY 36 months 0.65% APY 48 months 0.75% APY 60 months 1.00% APY

Money Market Rates

\$2,500-\$9,999 0.10% \$10,000-\$24,999 0.10% \$25,000-\$49,999 0.20% \$50,000 & over 0.20%

All rates are subject to change.

Rates accurate as of 10/15/13

For up to date rates check aaafcu.com

