

## Need extra cash? Opt to Skip-A-Payment

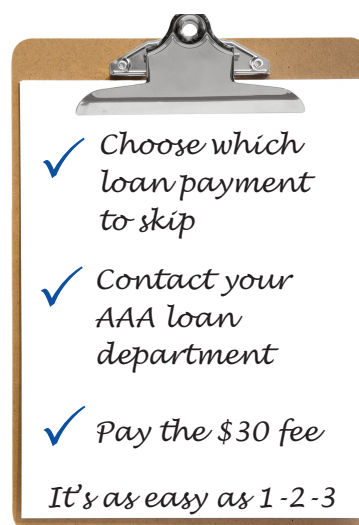
Did you spend more than you thought you would for back-to-school items or are you ready to make a few changes to your house?

If you could use a little extra money and you have an already established AAA personal or vehicle loan, you may opt to skip-a-payment for a fee of \$30.00.

Choose wisely though, because you can only skip a payment twice in a 12 month period.

If you are interested in skipping a payment call any of our offices and ask for the loan department.

It's as easy as filling out paperwork, signing and paying the fee.



## TEEN CLUB

If you have a teenager, it's time to set up a Teen Club Account. Not only will your teen learn the importance of saving and being responsible with his or her funds, but there are other incentives, as well.

In addition, Teen Club members who are seniors in high school and have maintained an open account for a minimum of 90 days (December 30 is the cut-off date this year) will be eligible to apply to win the Teen Club Scholarship which will be awarded on April 14th. Applications will be available in the lobby on January 1st.

**Save the Date for the Annual Meeting**  
**Saturday, April 14th at MR Falcons**  
**5:30pm**

### Important Information

1112 N. Bendix Dr.  
South Bend, IN 46628  
(574) 232.8021  
Monday - Friday 9:00am-5:00pm  
(Drive-Up 9:00-5:30 Fridays Only)

3630 Edison Lakes Parkway  
Mishawaka, IN 46545  
(574) 255.2323  
Monday - Friday 9:00am-5:00pm  
Saturday 9:00am-12:00  
(Drive up 9:00-5:30 Fridays Only)

60600 US 31 South  
South Bend, IN 46614  
(574) 231.4508  
(New location on Ireland coming soon)  
Monday - Friday 9:00 - 5:00pm  
(Drive up 9:00-5:30 Fridays Only  
and Saturday 9:00am - Noon)



Website and Online Banking  
[www.aaafcu.com](http://www.aaafcu.com)



Look for this logo to avoid ATM fees in  
St. Joseph County (Indiana)



Follow us on social media



## Remote Deposit Capture is the latest technology available at your credit union

In mid-September, AAA FCU introduced another service to make banking more convenient for members.

"Remote Deposit Capture is just another tool that allows members to use their smart phones or iPads to transfer an image of a check over to the credit union for deposit into an account," said Paul Obermeyer, President of AAA.

Download the AAA Federal Credit Union app and select the "Move Money" option. You'll be asked your username and password along with a security question. The first time you use the app, you will have to meet certain requirements and you'll receive notification of your acceptance within 24 hours.

Once you are approved to use the service, you will have easy access to take photos of checks and instantly deposit them during business hours without having to visit the branch.

The app has step-by-step instructions to help walk you through the process and tips on how to best use the service.

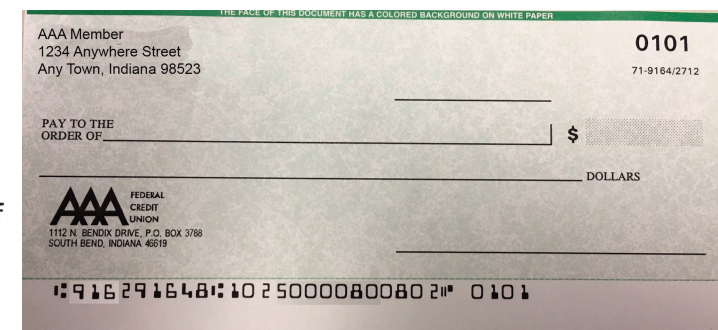
### Take advantage of Checking Plus with IDProtect

What is IDProtect? It's simply personal protection and peace of mind.

Not only will you be able to get advice on ways to protect yourself against identity theft, but IDProtect monitors the use of your social security number to ensure that you will be notified immediately if your social security number is used or anyone living in your household's social security number is used.

For only \$3.00 each month, you'll have these services and IDProtect will help you if your identity is compromised. Other benefits of Checking Plus with IDProtect include:

- No minimum balance required
- Free VISA debit card with unlimited transactions
- Online Banking and Mobile Banking
- Direct Deposit/ Payroll Deduction
- Bill Pay and CU\*Talk
- Unlimited Check Writing
- E-statements and E-Alerts



We will be CLOSED  
Monday, October 9 in  
observance of  
Columbus Day

Have a quick question for  
the credit union? Text us  
at 574.232.8021.

We will be CLOSED  
Saturday, November 11 in  
observance of Veteran's Day  
and Thursday, November 23  
in observance of  
Thanksgiving