

THE INSIDER

AAA Federal Credit Union

Serving Our Members Since 1939

First Quarter Edition 2017

Let us make **your** season **brighter** with a

HOLIDAY LOAN!



Rates as **LOW** as

6.99% APR!

No Re-financing of AAA FCU Loans. Certain restrictions may apply. **Must close by 1/31/17.**

This is a special printed edition of The Insider. You can find the Insider Digital Edition quarterly on our website at: www.aaafcu.com

Short on Cash? Need some extra jingle in your

pocket?



Buy or Re-finance your New or Used Vehicle.

REBATES of 2% up to \$600 of amount financed, limited to 2009 model years & newer.

Rates as low as **1.99% APR**

No refinancing of AAA FCU loans. Certain restrictions may apply.

Limited Time Offer, subject to change without notice!

SAVE-THE-DATE

AAA FCU Annual Meeting Saturday April 29, 2017

Annual Meeting News

AAA Federal Credit Union invites all members to attend and participate in our Annual Meeting. The Annual Meeting of the members of AAA Federal Credit Union will be held for the following purposes:

To receive the annual report of the Board of Directors and the Supervisory Committee of the fiscal year ending December 31, 2016.

To announce the results of the election for three openings to the Board of Directors.

Election By-laws

All elections shall be determined by plurality vote and shall be by written ballot except where there is only one nominee for each position to be filled. Nominations shall not be made from the floor unless sufficient nominations have not been made by the nominating committee or by petition to provide for one nominee for each position to be filled. Only those positions to provide for one nominee for each position to be filled. Only those positions without a nominee shall be subject to nomination by the floor. When only one member is nominated for each position to be filled, the chair may take a voice vote or declare each nominee elected by general consent or acclamation at the Annual Meeting.

Nominations by Petition Guidelines

The Credit Union By-laws allow nominations for positions on the 2017 election ballot to be made by petition. Petitions must be signed by 69 AAA Federal Credit Union members (not co-owners on joint accounts) and accompany a signed statement from the nominee that he/she is agreeable to nomination and will serve if elected to office. Nominations by petition must be sent to William Hindsley, Nominating Committee Chairman, AAA Federal Credit Union, PO Box 3788 South Bend, IN 46619 and postmarked no later than March 15, 2017.

Meeting and Dinner

This year the AAA FCU will hold the Annual Meeting on Saturday, April 29, 2017, at MR Falcons on Bendix Dr. in South Bend. Tickets for this event are \$14.00 per person which includes a Polish Style Dinner. The evening will begin with the meeting at 5:30 pm, followed immediately by dinner. Watch for additional updates in the lobby. There is *no charge* to attend the *meeting only*.

Candidates for Re-election (3 yrs)

Sue A. Eckman

Sue is retired from Robert Bosch, LLC and worked at the South Bend facility for 36 years. She also has been a member of the credit union for over 30 years. Sue joined the Board as a Director in June 2002 and is also the Committee Chairperson for the Supervisory Committee. She will be seeking election for her fourth term as a member of the Board.

Larry J. Hill

Larry is a speech pathologist and has worked in our community for the past 32 years. He has been employed by American Senior Communities for the past 7 years. He is an active member of the Osceola United Methodist Church and is the choir director and a founding member of the Baugo Bay Gospel Singers. Larry was appointed to the Board in November 2004, and is seeking his fifth term as a member of the Board.

Paul Obermeyer

Paul has been employed by AAA Federal Credit Union since 1982, serving as the President/Manager since 1987. Paul has been an active participant within the credit union movement on both a local and state level for over 38 years. He is also the Current President of the St. Joseph Valley Chapter of Credit Unions and has worked on various Indiana State Credit Union Boards and Committees.



