

Spring Clean Up / Home Improvement Loan Special



Rates as low as
6.99%APR*
Up to 60 months

* No refinancing of AAA loans, certain restrictions may apply and no other discounts apply. Offer valid from April 1 - May 18, 2019

Invest in Your Future with Higher IRA Contributions

The Internal Revenue Service (IRS) has raised the contribution limits for 2019. Now you can contribute \$500 more to your Traditional or Roth Individual Retirement Account (IRA). That means the maximum contribution you can make to your IRA annually has increased from \$5,500 to \$6,000 for people under the age of 50. For those older than 50, the catch-up contribution increased from \$6,500 to \$7,000 annually. These accounts allow you to save for specific retirement goals and provide long-term, tax-advantaged savings

Celebrating 80 Years

There's still time to get your AAA Annual Meeting and Dinner Tickets

The AAA FCU Annual Meeting will be held on Saturday, April 13 at MR Falcons on Bendix Drive in South Bend. Tickets are \$14 per person which includes a Polish Style Dinner. The evening will begin at 5:30 with the meeting, for which there is no fee to attend. Purchase your tickets from any teller.

Alliance One ATM Network



AAA Federal Credit Union is a member of the Alliance One ATM Network. Alliance One is a cooperative group that allows surcharge free ATM. This means that AAA Federal Credit Union members have access to over 50 ATMs in St. Joseph County free-of-charge.

Use of Alliance One ATM's located outside of St. Joseph County will result in a \$2 foreign access charge, however no surcharge fee will be assessed. For a list of Alliance One ATMs visit the website at: <https://www.allianceone.coop/>

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)

1404 East Ireland Road
South Bend, IN 46614
(574) 231.4508
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



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



Follow us on social media



What you need to know about online and mobile banking

Mobile Deposit – You can deposit a check right from your mobile device. Simply endorse the check, and then hold your camera over the front and back of the check, and let the app do the rest.



Alerts – Set up alerts to stay informed and in control of your finances. Alerts can include security issues, dollar thresholds, and account and credit card activity.

Bill Pay – Track, receive, pay, and keep your bills all in one place with Bill Pay. You choose the date, amount, and how often you want to pay. You can even set bills ahead of time to make sure you're covered during those fun summer trips. **Transfer Money** – Transfer money from one account to another anytime of the day or week.

Use Shared Branching Services just like you were at AAA FCU

AAA is a member of the Shared Branching network. This means that there are over 5,000 credit union locations nationwide that you can go to and access your AAA FCU account. You can do transactions such as deposits, withdrawals, make loan payments, transfer funds between accounts, and much more. To see which credit unions participate in this network and where you will be able to perform your transactions, visit www.co-opcreditunions.org

AAA FCU will be closing at 3:00 on Friday, April 19th in observance of Good Friday.

AAA FCU will be closed on Saturday, May 25th and Monday, May 27th in observance of Memorial Day.