

THE INSIDER



Serving Our Members Since 1939

January 2020

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 for the fiscal year ending December 31, 2019.
- 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 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 2020 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 Patrick Molenda, Nominating Committee Chairman, AAA Federal Credit Union, PO Box 3788 South Bend, IN 46619, postmarked no later than March 9, 2020.

Meeting and Dinner

This year the AAA FCU will hold the Annual Meeting on Saturday, April 18, 2020 at M.R. Falcons on Bendix Drive 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

Sue A Eckman

Sue is retired from Robert Bosch, LLC and worked at the South Bend facility for thirty-six 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 to her fifth full term as a member of the board.

Larry J. Hill

Larry has been a speech pathologist for the past 35 years. He is currently the Director of Rehabilitation at the Country-side Manor Nursing and Rehabilitation Center in Fremont, Ohio. He is also a member of the Norwalk First United Methodist Church, where he participates in the choir. Larry was appointed to the board in November 2004, and is seeking a three-year term as a director.

Paul Obermeyer

Paul has been employed by AAA Federal Credit Union since 1982, serving as the President/Manager since 1987. He has served on the Board of Directors since 1998. Paul has been an active participant within the credit union movement on both a local and state level for over 41 years. He is also the Past President of the St. Joseph Valley Chapter of Credit Unions and has served on various State Credit Union Boards and Committees.

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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



Snowman Loan Special

As low as 5.99% APR*

60 months

Offer valid November 25, 2019 - January 31, 2020

*Certain restrictions may apply, no refinancing of AAA loans and no other discounts apply



AAA FCU 2020 Educational Scholarship

As part of our commitment to higher education, AAA FCU is offering Higher Education Scholarships up to \$1,000 for eligible High School Senior Members.

All applicants must have had an active credit union membership in the applicants name as primary member prior to January 1, 2020.

Scholarship applications will be judged based on merit, content of essay and length and scope of credit union membership. Applications are available at AAA as of January 1 and are due no later than March 9, 2020.

AAA FCU will be closed
on January 20, 2020 in
observance of Martin
Luther King Jr. Day

AAA FCU will be closed on
February 17, 2020 in
observance of
President's Day.