

THE INSIDER

Serving Our Members Since 1939

April 2020

Home Sweet Home



Road construction and daffodils are not the only signs of spring. "Real Estate for Sale" signs are also popping up all over.

Because spring is a popular time for home sales, more choices are on the market. But you'll also have more competition.

Before you start your open house rounds, stay ahead of the game by visiting the credit union for a pre-approval letter. We'll explain the mortgage loan options available to you and how to get the best interest rate.

We'll help you determine how much home you can afford. Knowing the maximum amount you can borrow will help you set your price range.

Whether you're looking for more space for a growing family or you're thinking of downsizing, home financing from the credit union means a great mortgage interest rate plus working with the people you trust. Contact the credit union for more information.



Swing batter batter...swing!

Have you gotten your ticket for the AAA FCU bus trip to Wrigley Field to watch the Chicago Cubs v. Boston Red Sox game? Tickets are \$85 per person for the June 19th game. Tickets can be purchased from any teller beginning Monday, April 6th.



It's nice to find some cash tucked into the pocket of your spring jacket or squirreled away in an old wallet.

But don't forget about accounts you have at the credit union or other financial institutions. If you're not using the account, after a certain time period, you may be charged inactive fees.

Eventually, if you don't respond to attempts to find you and there are funds remaining, the money will be turned over to the state treasury, a process known as escheatment.

You can avoid losing track of your money by keeping your account active - depositing and withdrawing funds or setting up an automatic transfer or scheduled payment. Also, make sure your contact information is up-to-date.

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ATM Safety Tips



The ATM means cash when you need it. It means convenience and accessibility, inquiring about balances, and managing your finances on your terms. Plus, as a member of AAA FCU, using ATM services is a very affordable option and one that greatly expands your branch network.

Just like your wallet, or purse, never leave your ATM card and related information unattended or unsecured.

Stay one step ahead of thieves and ATM skimmers by being vigilant and following some smart, common-sense safety tips:

1. Always pay close attention to the ATM and your surroundings.
2. Be wary of people trying to "help" you with your ATM transaction.
3. Don't use an ATM that appears unusual looking or offers options with which you are not familiar or comfortable.
4. Don't allow people to look over your shoulder as you enter your pin code.
5. Do not re-enter your pin if the ATM "eats" your card - contact a bank official immediately.
6. Never write your pin on the back of your card.
7. Do your automated banking in a well-lit, public location.
8. Never count cash at the machine or in public.
9. When using a drive-up ATM, keep your engine running, doors and windows locked, and leave enough room between your car and others in the drive-up line.
10. If you are involved in a confrontation with an assailant who demands your money, comply.

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



AAA FCU will close at
3pm on Friday, April 10 in
observance of
Good Friday

AAA FCU will be closed on
Saturday, May 23rd and
Monday, May 25th in
observance of
Memorial Day