

THE INSIDER



Serving Our Members Since 1939

October 2021



As individuals, we're all in a different place when it comes to financial well-being and management. Wherever you are in your journey, as a credit union member, you have an invaluable partner in your corner standing ready with a toolbox full of helpful lending resources. You just have to say the word and picture the possibilities!

Have you been putting off those much-needed home improvements? Perhaps your high-interest debt got out of control. Need a new car? Buying a home? Maybe you just want to upgrade your vacation plans or fund a special event. Wherever you are and whatever you're looking to do, we have a loan for you - if you can picture it, we can make it happen.

AAA Federal Credit Union offers an array of possible lending options, all with low rates, flexible terms, and unmatched member service, including:

- * Personal Loans and Lines of Credit
- * Auto Loans
- * Visa Credit Cards
- * Mortgages
- * Home Equity Loans and HELOCs
- * Consolidation Loans
- * Vacation and Holiday Loans

Our lending experts will help you determine what kind of loan is right for you. The possibilities are endless with AAA FCU by your side. Call any of our offices to speak with a loan officer.

Current Loan Rates

**Subject to Change*

New Autos:

24 months	1.99% APR*
36 months	1.99% APR*
48 months	1.99% APR*
60 months	1.99% APR*
66 months	2.49% APR*
72 months	2.49% APR*
84 months	2.49% APR*

Used Autos:(2020-2017)

84 months	2.49% APR*
72 months	2.49% APR*
60 months	2.49% APR*
36 months	2.49% APR*
24 months	2.49% APR*
12 months	2.49% APR*

Used Autos:(2016-2014)

66 months	3.49% APR*
60 months	3.49% APR*
36 months	3.49% APR*
24 months	3.49% APR*
12 months	3.49% APR*

Used Autos:(2013-2011)

60 months	4.49% APR*
36 months	4.49% APR*
24 months	4.49% APR*
12 months	4.49% APR*

** Cars in excess of 100,000 miles add 2% to the loan rate; No additional discounts or rebates on auto loan rates; A & B Credit Scores use clean retail book value, C and below uses average retail book value. Other restrictions may apply*

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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



Stay Safe at the ATM with these 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.

While ATMs make life easier, they can also compromise our security, leaving us open to theft. According to financial experts, ATMs should be treated with the same caution as cash or checks. Just like your wallet, purse, or checkbook, 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.

Holiday Hours for AAA FCU

- * Closed 10/11 in observance of Columbus Day
- * Closed 11/11 in observance of Veteran's Day
- * Closed 11/24 & 11/25 in observance of Thanksgiving
- * Closed 12/24 & 12/25 in observance of Christmas
- * Closing early at 3pm on 12/31 for New Year's Eve and Closed 1/1/2022 for New Year's Day