

# THE INSIDER



Serving Our Members Since 1939

January 2024

## 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, 2023.
- 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 2024 election ballot to be made by petition. Petitions must be signed by 58 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 Scott Singer, Nominating Committee Chairman, AAA Federal Credit Union, PO Box 3788 South Bend, IN 46619, postmarked no later than March 4, 2024.

### Meeting and Dinner

This year the AAA FCU will hold the Annual Meeting on Saturday, April 13, 2024 at M.R. Falcons on Bendix Drive in South Bend. Tickets for this event are \$15.00 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. Doors open at 5:00pm.

### Candidates for Re-election

#### **Nick Hindsley**

Nick has been a AAA member for over 18 years, and an active member of the board since December of 2020. His father, Bill, was a board member from 1987-2020. Nick works in clinical research, and is a resident of South Bend, Indiana.

#### **Dennis Carter**

Dennis is a lifetime resident of the South Bend area and a long-time practicing dentist. He has been an active board member for over 13 years and previously served as the Secretary of the Board.

#### **David Mays**

David is the current Board Secretary and is employed by ETI Inc. of South Bend. He has been a member of the credit union for over 43 years. David has served on the Board of Directors for almost 26 years and has previously served the Credit Union as its Chairman and Vice Chairman.

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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](http://www.aaafcu.com)



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



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## AAA FCU 2024 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, 2024.

Scholarship applicants 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 2 and are due no later than March 22, 2024.

## In need of holiday funds?

Apply for a Personal Loan at AAA FCU

**7.99% APR\***

up to 48 months  
Offer extended through  
January 14, 2024

\*No refinancing of AAA Loans,  
No other discounts apply and  
Certain restrictions may apply



**If AAA FCU needs to close due to weather, we will post updates on our Facebook page.**

**Like us today!**

AAA FCU will be closed on Monday, January 15 in observance of Martin Luther King Jr. Day

AAA FCU will be closed on Monday, February 19 in observance of President's Day