

ATM/Debit Card Changes What you need to know

Locations:

1112 North Bendix Drive
South Bend, IN 46628
(574) 232-8021

3630 Edison Lakes Pkwy
Mishawaka, IN 46545
(574) 255-2323

60600 US 31 South
South Bend, IN 46614
(574) 231-4508

Hours:

Monday-Friday

9:00 a.m. - 5:30 p.m.

Drive-Thru is open
until 6:00 on Fridays

Saturdays

9:00 a.m. - Noon

Mishawaka - Lobby & Drive-Up
US 31 South - Drive-Up ONLY
Bendix Dr. - CLOSED Saturdays

Home Banking & Bill Pay:

www.aaafcu.com

Email:

msr@aaafcu.com

CU*Talk:

1-877-557-0546

Mailing Address:

P.O. Box 3788
South Bend, IN 46619

Lost or Stolen
VISA ATM/Debit or
Credit Card:
(800) 289-5939

Recently, Federal Regulators made changes to the way that credit unions handle Courtesy Pay overdraft services. Our Courtesy Pay overdraft services were designed to help cover those ATM and one-time debit card transactions where funds were not available, saving you embarrassment and hassles associated with a denied transaction. The following is information to help you make an informed decision on whether overdraft services are right for you.

❖ What are the standard Courtesy Pay overdraft practices that come with my AAA Federal Credit Union account?

We DO authorize and pay Courtesy Pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We DO NOT authorize and pay Courtesy Pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we DO NOT GUARANTEE that we will always authorize and pay any type of transaction.

If we DO NOT authorize and pay a Courtesy Pay overdraft, your transaction will be declined.

❖ What fees will I be charged if AAA Federal Credit Union Courtesy Pay covers my overdraft?

Using our standard Courtesy Pay overdraft practices:

- We will charge a fee up to \$25.00 each time we pay a Courtesy Pay overdraft.
- There is NO LIMIT on the total fees we can charge you for overdrawing your account.

❖ What if I want AAA Federal Credit Union Courtesy Pay to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want AAA FCU Courtesy Pay to authorize and pay overdrafts on ATM and everyday debit card transactions, you will need to complete an Overdraft Consent Form and choose the "Opt In" option. By not completing an Overdraft Consent Form, we are required to assume that you are choosing to "Opt Out."

Effective date will be July 1, 2010 for accounts opened on or after this date. For accounts opened prior to July 1, 2010, changes will take effect on August 15, 2010. For more information on these changes, or to complete your Overdraft Consent Form, please contact one of our three AAA Federal Credit Union locations.

Relax this summer



promotion or to apply for a AAA Federal Credit Union VISA Credit Card contact one of our three credit union locations.

*Cash advances not included in the promotional 5.9% APR.

Account Verification

As a regular part of our business, the supervisory committee is conducting our Bi-Annual Account Verification. If you notice that any of your credit union stated account balances do not agree with your records, you are encouraged to contact our supervisory committee at: AAA Federal Credit Union, Supervisory Committee Chairman, P.O. Box 3661, South Bend, IN 46619

Membership Survey



As our valued AAA Federal Credit Union members we greatly value your opinion. We count on your feedback to know how we are doing and to know what it is that our members want from us. Please help us better serve you by taking a moment to complete our member survey. Members can participate in the survey by logging into "Its Me 247" and clicking on the "Vote Now" tab, or by visiting any AAA Federal Credit Union location. Voting will begin Thursday, July 1st and will end Saturday, July 31st. Only one vote per AAA FCU member account. Contact any AAA FCU location for more information.

As Required by Regulation CC this Notice is provided to All Account Holders: Federal Regulations prohibits members from using their account for purposes of Unlawful Internet Gambling.

Rate Information

Dividend News Term Share Certificates

Minimum \$500

3 months	0.35% APY
6 months	0.45% APY
12 months	0.70% APY
18 months	0.90% APY
24 months	1.20% APY
30 months	1.30% APY
36 months	1.80% APY
48 months	2.30% APY
60 months	2.65% APY

Minimum \$10,000

6 months	0.55% APY
12 months	0.80% APY
18 months	1.00% APY
24 months	1.30% APY
30 months	1.40% APY
36 months	1.90% APY
48 months	2.40% APY
60 months	2.75% APY

Money Market Rates

\$2,500-\$9,999	0.35%
\$10,000-\$24,999	0.65%
\$25,000-\$49,999	0.75%
\$50,000 & over	0.85%

All rates are subject
to change.
Rates accurate as of 6/11/10

For up to date rates
check aaafcu.com

