

The Insider

January 2009

Drowning
in bills?

Let us help with a signature
loan from AAA
Federal Credit
Union!

Rates as low as
7.49% APR*

48 month term. Offer valid thru 1-31-09. Certain restrictions may apply. No refinancing of AAA loans. No other discounts apply.

Protect your identity - Be safe online!

Being on guard online can help protect your information, your computer - even yourself. Experts say these seven practices can help you be safe while surfing.

1. Protect your personal information. It's valuable. To minimize your risk of identity theft, don't share your personal information unless you know how it will be used and protected. Don't reply to or click on links in any email asking for your personal information.

2. Know who you're dealing with. When shopping online, look for a seller's physical address and a working telephone number. Before downloading free software, read the fine print - some downloads come with spyware.

3. Use antivirus software and a firewall, and update both regularly. Look for antivirus software that recognizes current viruses, as well as older ones; effectively reverses the damage; and updates automatically. If your firewall was shipped in the "off" mode, turn it on, and be sure to set it up

properly.

4. Be sure to set up your operating system and Web browser software properly, and update them regularly. Select security settings high enough to reduce your risk of being hacked. Make sure to regularly update your system with the latest patches.

5. Protect your passwords. Keep your passwords in a secure place, and don't share them on the Internet, over email, or on the phone.

6. Back up important files. If you have important files stored on your computer, copy them onto a removable disc and store it in a safe place.

7. Learn who to contact if something goes wrong online. Visit OnGuardOnline.gov for more tips on how to protect your identity and learn how to respond if problems occur when you're online.



FEDERAL
CREDIT
UNION

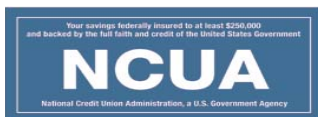
CU* Talk: 1.877.557.0546
Home Banking: www.aaafcu.com
E-mail: msr@aaafcu.com

Candidates for Re-election

William Hindsley - 3 year term
Bill, a local area businessman and former owner of Budget Rent-A-Car is currently employed with Wolf's Auto Auction. He has been a member of AAA Federal Credit Union for over 30 years and has been on the Board of Directors since 1986. He previously served as the Vice-Chairman from 1989 to 1993.

David Mays - 3 year term
David has been employed by Control Development since 2000 and is currently an engineer technician. He was previously employed by Bendix/Allied Signal for 20 years. David has been a member of AAA Federal Credit Union since 1980 and has served on the Board of Directors since 1998. He is the current Vice-Chairman of the Board of Directors and has served in that capacity for over 4 years.

Thomas L. Zmyslo - 3 year term
Tom is retired from Honeywell, where he worked for 30 years. He is the founder of Tom's Car Care Center, which he owned and operated for 13 years prior to his retirement. Tom has been a member of AAA Federal Credit Union since 1973 and has served on the Board of Directors since 1992.



Annual Meeting News

AAA Federal Credit Union invites all members to attend and participate in the 69th 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, 2008
- 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 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 2009 election ballot to be made by petition. Petitions must be signed by 77 AAA Federal Credit Union primary members (not co-owners on joint account), 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 Larry Hill, Nominating Committee Chairman, AAA Federal Credit Union, PO Box 3788, South Bend, Indiana, 46619 postmarked no later than March 16, 2009.

Meeting and Dinner

This year, AAA Federal Credit Union will hold the annual meeting on Saturday, April 25, 2009 at MR Falcons on Bendix Drive in South Bend. Tickets for this event are \$ 10.00 per person, which includes a Polish Style dinner. The evening will begin with the meeting at 5:30 p.m., followed immediately by dinner. After dinner entertainment will be provided. Keep your eyes open in the lobby for additional updates. There is no charge to attend the meeting only.

- AAA Federal Credit Union will be CLOSED Monday, January 19, 2009 in observance of Martin Luther King Jr. Day •

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

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

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