

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:

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**

Enroll in CU*EasyPay and you could win a Dell Inspiron Mini 9 Laptop

By using AAA Federal Credit Union's CU*EasyPay you can receive and pay your bills from your AAA Federal Credit Union checking account online with just the click of a mouse. You can pay any bill, including your house payment, your credit card company - even your baby-sitter - at anytime, from anywhere that you have internet access. Plus, if you enroll in CU*EasyPay before January 31, 2010 you will be entered into a drawing for a chance to win a Dell Inspiron Mini 9 Laptop. For more information or to register for CU*EasyPay visit one of our three credit union locations or on the web at aaafcu.com.

Teen Club

AAA Federal Credit Union's mission is to help you with your financial needs, beginning at an early age. Any AAA FCU member between the ages of 13 & 17 is eligible for the AAA FCU Teen Club, and there is no better time than now to join. AAA FCU Teen Club members receive benefits such as : Movie Tickets for joining, Term Share Certificates with a \$300 minimum deposit, Quarterly Drawings, and many more. For more information about these and other Teen Club promotions or to become a Teen Club member contact one of our three credit union locations.

Teen Club Good Grade Drawing

Teen Club members with a GPA of 3.0 or higher (on a 4.0 scale) are eligible to enter the Teen Club Good Grade Drawing. To enter, submit your report card for the Fall semester to any one of the three credit union locations by January 15, 2010. One winner will be chosen to receive a \$25 VISA gift card.

Teen Club Scholarship

As part of our commitment to higher education, AAA FCU is offering a \$500 scholarship to an eligible Teen Club member that is a High School Senior. Scholarship applications will be available at all three credit union locations beginning in January.

Important Notice

Visa Debit Cardholders Only. When you use your Visa Check Card at certain merchants and you do not enter a PIN, transactions may be processed as either a Visa Check Card transaction or a transaction on the STAR, PULSE, NYCE, COOP or ACCEL/Exchange network. One or more of these networks may be displayed on the back of your debit card. Merchants must provide you with a clear way of choosing to make a Visa Check Card transaction if they support this option. Please be advised that should you choose to use STAR, PULSE, NYCE, COOP, or ACCEL/Exchange network when making a transaction without a PIN, different terms may apply, and you will not be eligible for certain VISA benefits. Certain protections and rights applicable only to Visa Check Card transactions as described in your cardholder agreement will not apply to transactions processed on the STAR, PLUSE, NYCE, COOP or ACCEL/Exchange network.

If you have any questions, please contact the Credit Union Card Center at 1-317-594-0011 or 1-800-289-5939.

Candidates for Election

Otto L. Dunnuck

3 year term

Otto is a life long resident of Niles, Michigan and is employed as a Pipe Fitter/Service Tech for B.C. Mechanical, Incorporated. Otto is a longtime member of the credit union and is also the Assistant Cub Master for the Cub Pack 550 in Niles. Otto is seeking his first term as a director for AAA.

Patrick M. Molenda

3 year term

Patrick is employed by Robert Bosch LLC as the Manager of Purchasing and has worked at the South Bend facility for twenty one years. He joined the credit union eleven years ago and joined the board shortly thereafter. Patrick currently serves as the board secretary and is seeking his fifth term as a director.

Scott Singer

3 year term

Scott is a life long resident of South Bend and is the Director of Quality at Imagineering Enterprises. He is also active at the Knights of Columbus Council 5570. He is the current Deputy Grand Knight and previously served as the Grand Knight. Scott is seeking his first term as a director for AAA.

Annual Meeting News

AAA Federal Credit Union invites all members to attend and participate in the 70th 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, 2009.
- 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 2010 election ballot to be made by petition. Petitions must be signed by 72 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 William Hindsley, Nominating Committee Chairman, AAA Federal Credit Union, PO Box 3788, South Bend, Indiana, 46619 postmarked no later than March 15, 2010.

Meeting and Dinner

This year, AAA Federal Credit Union will hold the Annual Meeting on Saturday, April 24, 2010 at MR Falcons on Bendix Drive in South Bend. Tickets for this event are \$13.00 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.

HOLIDAY CLOSINGS

NEW YEAR'S DAY
FRIDAY, JANUARY 1ST
SATURDAY, JANUARY 2ND

MARTIN LUTHER
KING, JR. DAY
MONDAY, JANUARY 18TH

