

The Insider

September 2009

Drive-Up Savings

Everyone wants to save more money. Unfortunately very few of us find that very easy to do. AAA Federal Credit Union has a solution. The Drive-Up Savings Term Share Certificate.

When you open a new auto loan with us, just tell us that you want a Drive-Up Savings Term Share Certificate added too. We will give you a term share certificate with a rate that is **the same as your approved auto loan rate!**

Each month when you make your auto loan payment you can also deposit an amount of up to 10% of your loan payment into your Drive-Up Savings Term Share Certificate. Just think of the savings that you'll have by the time your loan is paid off.

You could use that money for a down payment on your next loan, for a vacation, keep it as an emergency fund, or use it for several other investment opportunities available to you as an AAA Federal Credit Union member.



Get an Auto Loan...

Get a Term Share Certificate...

WITH THE SAME RATE!

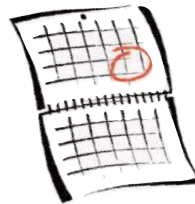
*Let the road to saving begin with a new auto loan from
AAA Federal Credit Union. Ask how today!*

AAA Federal Credit Union has extended hours and locations

AAA FCU offers shared branching which means that there are thousands of locations where you can take care of your financial needs just like you would at an AAA FCU branch. Whether you are at work, home, or your favorite travel destination, your credit union is nearby. To find a credit union service center near you call 1-800-919-CUSC (2872) or visit www.creditunion.net.



Save the Date! Member Appreciation Day



October 9th

US 31 South

October 16th

Edison Lakes

October 23rd

Bendix Drive

Stop by for a cookie, soda, and to
enter for a chance to win a TV!



FEDERAL
CREDIT
UNION

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

Rate Information

Dividend News

Term Share Certificates

Minimum \$500

3 months	0.75% APY
6 months	0.90% APY
12 months	1.15% APY
18 months	1.30% APY
24 months	1.80% APY
30 months	1.85% APY
36 months	2.15% APY
48 months	2.65% APY
60 months	2.85% APY

Minimum \$10,000

6 months	1.00% APY
12 months	1.25% APY
18 months	1.40% APY
24 months	1.90% APY
30 months	1.95% APY
36 months	2.25% APY
48 months	2.75% APY
60 months	2.95% APY

Money Market Rates

\$2,500-\$9,999	0.70%
\$10,000-\$24,999	1.00%
\$25,000-\$49,999	1.15%
\$50,000 & over	1.35%

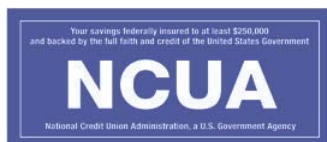
All rates are subject to change
Rates accurate as of
6/23/09.

For up to date rates check the web

Hours of Operation

Mon - Fri 9:00am - 5:30pm
Friday Drive up is Open until
6:00pm

Saturday 9:00am - Noon
Mishawaka and US 31 S. ONLY



Go Green!

Enroll in
E-Statements and
you could win a
Nintendo Wii!

E-statements allow you to access your statement days sooner than mailed copies. E-statements are safe and secure, and you can access your statements for up to 12 months back from anywhere that you have internet access. In addition to the convenience, e-statements are environmentally friendly, print them only if needed. Register for e-statements before September 30th and you will be entered for a chance to win a Nintendo Wii Game Console. For more information contact any of our three offices.



Holiday Closings

AAA Federal Credit Union will be closed Saturday, September 5th and Monday, September 7th in observance of Labor Day.

AAA Federal Credit Union will be closed Monday, October 12th in observance of Columbus Day.

AAA Tiered Service Point System

AAA Federal Credit Union has a Tiered Service Point System. The more services that you have with us the more points you will get, resulting in a higher status tier. A higher status tier means more services **free-of-charge**. For more information contact one of our three offices.

Basic Members 0 - 74 Points

Free Home Banking
Will have to pay a \$3.00 per check fee when cashing checks

Silver Members 75- 150 Points

Free Home Banking

Gold Members 151 - 225 Points

Free Home Banking
Free Account History

Platinum Members 226+ Points

Free Home Banking
Free Cashiers Checks and Money Orders
Free Account History
Free CU*EasyPay (Online Bill Pay)

Savings

\$51.00 - \$1,000.00	25 Points
\$1,001.00 - \$5,000.00	50 Points
\$5,001.00 +	75 Points

Loan Balance

\$1,001.00 - \$5,000.00	25 Points
\$5,001.00 - \$15,000.00	75 Points
\$15,001.00 - \$30,000.00	100 Points
\$30,001.00 +	150 Points

Achieve a higher tier by obtaining these services:

Checking	50 Points
Special Savings	20 Points
CD or IRA	20 Points
Money Market	20 Points
Active ATM card	20 Points
Active Debit Card	50 Points
Active Credit Card	25 Points
Active Audio Response	20 Points
Active Home Banking	25 Points
Payroll (min. \$600/mo)	50 Points
ACH Deposit (min \$600/mo)	50 Points
Loan Payments active AFT	25 Points
Mortgage Loan	50 Points
Home Equity Loan	50 Points
Other Loans	25 Points
E-Statements	25 Points

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

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

60600 U.S. 31 South
South Bend, IN 46614
(574) 231-4508