

**Automotive
Aftermarket Employee
Federal Credit Union
P.O. Box 938
Severna Park, Md. 21146**

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www.aftermarketcu.com**

Fall 2011

Sponsoring Associations

Automotive Aftermarket



**Association of the Carolinas
and Tennessee
Phone: 800-849-8037**

**Chesapeake
Automotive**
BUSINESS ASSOCIATION

Phone: 410-647-0505

Virginia Automotive

VAPSA

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Phone: 800-468-6654

Your savings federally insured to at least \$250,000
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NCUA

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GREAT LOAN RATES

For Qualified Borrowers

**3.95% - New Cars
4.50% - Used Cars
8.9% - Personal**

GREAT SAVINGS RATES

**6 Mo CD (\$500 min) 0.25%
12 Mo CD (\$1k min) 0.50%
24 Mo CD (\$5k min) 0.75%**

For all rates go to
www.aftermarketcu.com
or call Pat at (800) 766-2292

AUTOMOTIVE AFTERMARKET EMPLOYEE



FEDERAL CREDIT UNION

Scam Hits AAEFCU Member

One of our AAEFCU members phoned the office in August to ask about a text message they received, asking them to update their Internet home banking service.

AAEFCU does not send text messages. It was, of course, a scam to obtain personal security information from our member. Fortunately, our member was smart about scams and did exactly what you should do when asked via phone, text, mail or email to contact your financial institution for any reason.

Always be suspicious of such requests and to be certain, phone AAEFCU directly at our toll-free number 1-800-766-2292. Never reply to such text messages or emails. Never phone back to the telephone number of the caller. You initiate the phone call and only call the AAEFCU number you know you can trust.



AAEFCU President, Mike Kress, Flooded by T.S. Lee Rains

Your AAEFCU President, Mike Kress, owns Marlboro Tire & Auto in Upper Marlboro, MD. His entire facility was under 4' 8" of water for several days during early September as a result of heavy rains from tropical storm Lee passing through the Washington DC region.

With the help of fellow Board Member, Bob Wilson, suppliers, friends, family, employees and even a customer, Marlboro Tire & Auto reopened within 10 days of the flood. While they may be cleaning mud out of their toolboxes for months they are trying to be light-hearted about the disaster. They marked the high-water line on their building with blue tape and pasted on pictures of fish.



a Washington Post photo

Not Just a Place for Savings & Loans

While many AAEFCU Members only hold Share Accounts (which are savings accounts in the banking world), a growing number of our Members are expanding their use of AAEFCU to add checking accounts, Internet banking and on-line bill-pay services.

Why? Members are realizing that AAEFCU offers them many more FREE services than they were getting from their old bank. And you would be hard-pressed to find any financial institution where the minimum balance required to avoid a service fee for a share (savings) and share draft (checking) combo-account is only \$25.

To learn more about AAEFCU services, visit our website or phone Pat Moog.

www.aftermarketcu.com

1-800-766-2292

Financial Literacy Improves Your Life

Read this text and take a 20 question quiz online to learn more about yourself.

Inner LifeValues are personal. They include our social identity, the desire to worship (or not) as we please, our need for safety and security, and many other aspects of the “real me.” Inner values constitute our desire for freedom and independence, and for control over our life, our goals and our priorities. Strong feelings of autonomy and security, for instance, help us feel in charge of our life. From a financial perspective, inner values frame the behaviors that lead to financial security and the resourcefulness that can help us to survive a sudden money crunch that blindsides us. Inner values also shape our sense of purpose and meaning in life, and the principles by which we live.

Social LifeValues are about “belonging” and relatedness. They concern our parents, spouse, partner, children, other family members, neighbors, friends and community at large. Our desire to be with others or to be a loner affects our living and working habits. Providing for others, budgeting jointly and sharing expenses are part of this domain. How we handle money is in part tied up in our unique family history. Habits and cultural preferences are rooted in family and other social relationships. Social LifeValues also resonate on a broader level with our communities of interest like peer groups.

Physical LiveValues are about the tangible aspects of life: the external world as well as the state of our physical health and well-being. Such values relate to the amount of space we need to feel comfortable and the degree to which we are satisfied and fulfilled by aesthetic stimulation and material possessions. Physical values involve the actual health of our bodies and the measures we are willing to take to secure that health, but they also are about our desire for beauty and comfort. These values can be seen in our pursuit of art and artifacts, clothing styles, vehicles, and architectural preferences in the home we select to buy or rent. Physical values are about feeling physically satisfied and comfortable in our home and our environment.

Financial LifeValues are about money and finances. They are unrelated to how much money we actually have. These values reflect what we think or believe about our money and financial affairs. They reflect how we value money and what it can buy or how it can grow as an investment. Financial LifeValues may or may not be related to what we actually know about money and finance. As with any deeply held value, we might intend action to increase savings or decrease debt, but choose instead to reinforce our self-esteem on “needs” manufactured in the marketplace.

Take the 20 question quiz about yourself online at:
www.smartaboutmoney.org/LifeValuesQuiz/Quiz.aspx

Source: www.smartaboutmoney.org

Need Money?

Your credit union is the place to get it.

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to \$100,000 for 6 years**

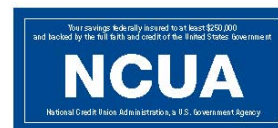
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Credit Union Members: Your Money Is Safe

- The National Credit Union Administration insures all federal and most state-chartered credit unions
- NCUA is backed by the full faith and credit of the U.S. Government, just like the FDIC
- NCUA insures accounts up to at least ~~\$100,000~~ ^{\$250,000}
- IRA and KEOGH accounts are insured separately up to \$250,000



Go to <http://www.ncua.gov> for more information

Personal Customer Service Hours

**Weekdays 8am—4pm
(Transactions until 2pm only)**

Holiday Closings

**Monday, September 5, 2011 Labor Day
Thursday & Friday, Nov 24-25 Thanksgiving
Monday, December 26, 2011 Christmas
Monday, January 2, 2012 New Years**