



AAA FINANCIAL SERVICES FACTS

AAA Financial Services offers members an array of products and services with favorable rates, yields and other exclusive benefits. The program complements AAA's full range of automotive, travel and insurance services.

AAA Financial Services offers credit cards, auto loans, certificates of deposit, money market accounts, Individual Retirement Accounts and unsecured lending. (See below for details.)

Members have access to financial services products via www.AAA.com or by telephone and mail.

AAA's Partners in Financial Services

Bank of America

Bank of America is one of the world's largest financial institutions, serving individual consumers, small and middle market businesses and large corporations with a full range of banking, investing, asset management and other financial and risk-management products and services. The company provides unmatched convenience in the United States, serving more than 55 million consumer and small business relationships with more than 5,700 retail banking offices, nearly 17,000 ATMs and award-winning online banking with more than 20 million active users. Bank of America is the No. 1 overall Small Business Administration (SBA) lender in the United States and the No. 1 SBA lender to minority-owned small businesses. The company serves clients in 175 countries and has relationships with 98 percent of the U.S. Fortune 500 companies and 80 percent of the Global Fortune 500. Bank of America Corporation stock (NYSE: BAC) is listed on the New York Stock Exchange.

Capital One Auto Finance

Headquartered in Plano, TX, Capital One Auto Finance is the nation's largest online vehicle lender. The company provides financing for new and used auto and motorcycle loans, lease buyouts and the refinancing of existing loans. Members receive a 5 basis points discount off of Capital One's low rates.

Products Offered by AAA Financial Services

AAA *Platinum Plus*® or Preferred Visa® Credit Card

When members carry the credit card preferred by AAA they benefit from low rates, no annual fee, up to a 5 percent Gas Rebate, around-the-clock fraud protection, online access to account information, supplemental auto rental collision damage deductible insurance and much more.



Auto Loans

AAA members can enjoy discounted auto loan rates with speedy, hassle-free service. Loans are available for new or used vehicles and motorcycles from a dealer or private party, refinancing an existing loan or buying-out a lease. Members can apply on line or by phone and receive a response within 15 minutes and, if approved, they can receive their funds the next day.

Certificate of Deposit Accounts

FDIC insured certificate of deposit accounts offer high, competitive yields and terms to meet a variety of needs.

Money Market Deposit Accounts

AAA members also receive preferred rates on money market deposit accounts with check access and FDIC insurance (up to \$100,000 per depositor). The rates are tiered so higher deposit balances are eligible to receive higher rates.

Unsecured Lending

AAA members can apply for an unsecured line of credit with preferred pricing, reduced fees, and no application or annual fee.

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