

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

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

Members have access to financial services products via 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 57 million consumer and small business relationships with more than 5,700 banking centers, thousands of ATM's and leading online banking and mobile banking platforms. The company serves clients in more than 40 countries. Bank of America is the provider of the AAA Credit Card Program.

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Discover Bank

Discover Bank, issuer of the Discover card, America's cash rewards pioneer, has a long and diverse banking history. Originally chartered in 1911, Discover Bank is an FDIC-insured institution and is an affiliate of Discover Financial Services, a leading U.S. direct banking and payment services company.

Discover Bank was awarded Bankrate.com's Top Tier Quarterly winner for consistently high yields**. Discover Bank is the provider of AAA's Deposit Program which offers CDs, IRA CDs, Money Market and Online Savings Accounts.

*Bankrate.com (1Q-2012) top tier winner for consistently high yields.

Wells Fargo

Wells Fargo is a nationwide, community-based financial services company providing banking, insurance, investments, mortgage, and financing through more than 9,000 stores, 12,000 ATMs, the Internet, and other distribution channels across North America and internationally. Wells Fargo is the AAA provider of foreign currency banknotes and TipPaks®.

Meta Payment Systems

MetaBank dba Meta Payment Systems®, based in Sioux Falls, South Dakota, is a leading provider of prepaid, credit, debit and agent bank products as well as the largest sponsor of ATMs in the United States. Meta Payment Systems, a division of MetaBank™,

delivers financial products for people to use, borrow, and manage money. Meta Financial Group, Inc.® (NASDAQ Global Market®: CASH) is the holding company for federally-chartered savings bank MetaBank. The AAA Visa TravelMoney® and Visa® Gift Card are issued by MetaBank pursuant to a license from Visa U.S.A. Inc.

American Express

American Express is a diversified global financial services company headquartered in New York City. Founded in 1850, it is one of the 30 components of the Dow Jones Industrial Average. The company is best known for its credit card, charge card, and traveler's cheque businesses. American Express is the provider of Travelers Cheques and the American Express Gift Card.

Products Offered by AAA Financial Services

AAA Member Rewards Visa® Credit Card

The AAA Member Rewards Visa® credit card has unlimited point earning potential. Members earn 3X points on all qualifying AAA and travel purchases, 2X points on gas, groceries, and drug store purchases, and one point per \$1 on all other purchases. The points are redeemable for a wide range of products and services including 1% cash back, AAA vouchers, AAR vouchers, gift cards and merchandise. Visa Signature® benefits include travel emergency assistance, lost luggage reimbursement, common carrier travel accident insurance and much more.

AAA Cash Rewards Credit Card

The AAA Cash Rewards credit card offers AAA members the ability to earn 1% cash back on all net retail purchases. Member redemption is "On Demand", whereby the member requests a cash-back check in \$25 increments. Every time the member makes \$2,500 in purchases, they will be eligible to redeem \$25 in cash rewards; however, members may accumulate with no ceiling for any cash back amount.

For information about the rates, fees, other costs and benefits associated with these credit cards, visit AAA.com/credit card. These credit card programs are issued and administered by FIA Card Services, N.A. Visa and Visa Signature are registered trademarks of Visa International Service Association, and are used by the issuer pursuant to license from Visa U.S.A. Inc.

Certificate of Deposit Accounts

Certificate of Deposit accounts offer AAA members preferred rates on 12, 24 and 60 month CDs and IRA CDs with no minimum deposit to open, terms to meet a variety of needs and are FDIC-insured up to the maximum allowed by law.

Money Market

AAA members receive competitive rates with no minimum deposit to open money market accounts, and a low average daily balance requirement of \$1,500, with

Deposit Accounts	check and debit card access, and FDIC insurance up to the maximum allowed by law. (up to applicable limits per depositor).
IRA Accounts	AAA IRAs offer the freedom to choose from a wide range of CD terms and the comfort of knowing your retirement savings will grow at a predictable rate. Whether you choose a Traditional or Roth IRA, AAA's competitive rates can help maximize your savings. Accounts are offered through Discover Bank, Member FDIC and are FDIC insured up to the maximum allowed by law applicable limits per depositor.
Online Savings Account	The Online Savings account offers competitive rates and easy online account management, with a low minimum deposit to open of just \$500 and no minimum balance required. With FDIC insurance up to the maximum allowed by law,, the AAA Online Savings Account is the perfect place to park your money and begin building your rainy day fund.
AAA Visa TravelMoney® card	The AAA Visa TravelMoney® card is a reloadable prepaid card that can be used anywhere Visa is accepted. It can be used to withdraw cash in the local currency at Visa ATMs worldwide. The card is able to have up to three additional companion cards. Sold in select AAA offices only.
Foreign Currency	Before traveling choose from over 70 different foreign currencies. Most currencies are available in two days and can be ordered online at aaa.com/travelmoney , over the phone at 1-888-626-2027, or in person at participating AAA offices.
TipPaks®	TipPaks® are foreign currencies prepackaged as bills and coins. TipPaks are available in six popular currencies valued around \$100 USD. Sold in select AAA offices only.
Gift Cards	AAA offers the Visa® Gift Card and American Express Gift Card at participating AAA offices. These prepaid gift cards can be used to purchase virtually anything the recipient wants at millions of retailers nationwide.

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