

Chapter 12: AAA membership explained: emergency roadside support, exclusive travel offers, and retail discounts

12.1. Introduction to AAA Membership

AAA membership is a subscription service available to the general public. Not only does AAA membership provide emergency roadside assistance, membership may also entitle you to travel discounts, insurance deals, and reductions at both rental car companies and thousands of hotels and restaurants across the USA, Canada, and Mexico. However, because AAA services are operated by various clubs and corporations, it is important to do research to determine for whom exact savings are available, before becoming a member, if possible.

AAA is primarily known for emergency roadside services available to travelers who become stranded due to various vehicular problems. If a driver contacts AAA while stuck on the highway, a nearby AAA contract service will help jump-start a dead battery, fix a flat tire, unlock a car, bring fuel if the tank is empty, or tow the vehicle to a safe location within a certain mileage radius. Members are provided with various membership levels to choose from. Basic memberships are significantly less expensive than higher tiers, which offer additional savings and roadside benefits. Basic and more advanced memberships typically cover various local and national travel services within certain mileage ranges. Higher-tier memberships may include nonemergency services, such as a limited number of free or discounted tows for prearranged vehicular repair work, which can save customers significant time and mileage during the car repair process (Bennett et al., 2023; Johnson et al., 2024; Nguyen et al., 2023).

AAA also provides booklet guides and maps designed to help travelers locate hotels, restaurants, and attractions. These printed materials can usually be picked up at AAA

offices at no extra cost to members. Additional travel-related benefits associated with AAA services include free maps, lodging guides, travel brochures, discounts on passports, and other paperwork and identification necessary for international travel (Singh et al., 2024; Wallace et al., 2025).

12.1.1. Understanding the Benefits of AAA Membership

When it comes to the vast selection of membership types offered, the American Automobile Association is perhaps best known for its roadside assistance. However, while this service certainly forms an important part of AAA's work, offering peace of mind to travelers throughout our vast country, membership services are not restricted merely to unlocking car doors, changing flat tires, or jumping dead car batteries. Other, often less well-known, services include travel discounts and special insurance rates. Behind the scenes, AAA lobbies governments on behalf of travelers and checks the quality of service offered by hotels and restaurants, so that travelers can make informed decisions about where to stay and eat during trips. These services, along with many others, distinguish AAA membership from membership in other roadside assistance organizations.



Fig 12 . 1 : AAA: Your Roadside Companion and Travel Partner

AAA Membership Benefits

The word “automobile” is embedded in AAA’s official title for a good reason, as roadside assistance is the organization’s basic membership service. Like New Year’s

Even in a big city, some events in life are best experienced by being surrounded by other people, and running out of gas alongside an empty freeway is not one of them. Thanks to AAA, it's possible for travelers to avoid having to experience this event in isolation and for only a couple of dollars added to the cost of an annual membership. With gas prices increasing in synch with travelers' appetites for long-distance driving, many travelers would be well advised to invest in a little added security for a journey weeks or months in the planning.

But even for people without vehicles, AAA can be a valuable resource. By ensuring that the food they eat in the countryside and the sleep they catch in the small towns meets minimum acceptable standards, AAA saves countless travelers from having to tell their stories at parties later. Although many people will have experienced good roadside diners and great little motels, they will also know that some can be filthy and unhealthy. And when traveling with children, parents don't want to take chances. AAA membership can easily pay for itself with savings on the cost of lodging throughout a trip.

12.2. Emergency Roadside Assistance

Nothing can spoil a trip faster than a flat tire, empty gas tank, battery drain, or a breakdown on the road. Whether driving a car, truck, motorcycle, or RV, the emergency roadside service provided by membership plans gives peace of mind while traveling, day or night. Having someone come to help can save a person from a long wait. Emergency Roadside Assistance is scheduled through a 24-hour dispatch service, which has access to 30,000 inspected Service Providers across the country to get a member back on the road.

Most people are more aware of the availability of emergency rescue services when driving in areas far from home, but membership plans cover the member no matter where the vehicle is while traveling, or who is driving as long as the vehicle is listed on the Membership. So if a family friend decides to borrow your car for a road trip and has a flat tire, they'll be able to call for assistance. Assistance can vary depending on the need. For minor repairs, a service vehicle is dispatched to help with issues that are not severe enough to require towing the vehicle to a repair shop. Major repairs where the car cannot be driven from the scene require towing to an approved repair facility.

12.2.1. Types of Roadside Services

Akin to calling a friend to assist you with a flat tire, brake failure, or car keys lockout, calling roadside assistance entails no additional charges, given that you are a member. The coverage amount appropriated by membership will depend on specific membership types. There is one of the largest tow truck networks in the U.S. Hence, you may expect prompt assistance if you have any troubles on the road.

Roadside assistance services include battery jump service, help with a flat tire, car keys lockout, onsite fuel delivery, and towing services. Battery jump service entails using tools to jumpstart your vehicle's battery and getting you back on the road. If you have been driving for too long with low-pressure tires, you can call for help to replace them with your spare. However, if you have a flat tire but no spare and that is the only thing stopping you from getting on your way, assistance can help you temporarily fix the tire in order to get you to the nearest garage. If you cannot recall where you left your car keys and are unable to get into your vehicle, assistance may be able to unlock it for you by using expert tools to pull up your car door locks. If you happen to run out of gas in the middle of the road, you can call the assistance service to request someone to drop off a few gallons of fuel. Finally, if your vehicle has broken down completely and cannot be fixed instantly, you can request that it be towed to the nearest repair garage.

12.2.2. How to Request Assistance

When a motorist runs into trouble, that person may be able to receive assistance through a service-partner network. Illumination or signage that indicates service means that tow service is provided by an authorized commercial service provider certified to quality standards. A small fee applies to service for nonmembers. Every member is guaranteed a tow to the nearest service facility (or to a location of the member's choice within that distance if the member has a service facility preference at that point). Roadside Assistance is there for you if something happens to your vehicle. Regardless of the problem—whether your vehicle needs a battery jumpstart, a flat tire replacement, or a tow to a repair shop—it is there 24 hours a day, 365 days a year.

Members can get assistance with problems on their vehicles by simply calling the toll-free telephone number. The Roadside Assistance call center is staffed by experts who know how to work with the member to arrange for speedy assistance. Members can call a special area code for service assistance. They will usually be greeted almost immediately by a representative on the phone and receive the next available service—not all positions are staffed 24 hours a day. Help is dispatched with on-call service providers. The call center staff will contact the nearest available provider and give the provider the information provided by the calling member. Why not add your cell phone number to your membership records? In addition to calling the toll-free number, you can reach the national Roadside Assistance call center from anywhere in the U.S.

12.2.3. Coverage Areas and Limitations

Introduction The American Automobile Association is best known for its roadside assistance, which provides various services to keep drivers safe and travel trouble-free. However, AAA offers many member advantages, including travel services, discounts at restaurants and retailers, insurance, and financial products. Learn more about AAA and the many benefits it provides.

Coverage Areas and Limitations There's no doubt that AAA can offer help when you need it most. Roadside assistance is available 24/7, including in the middle of the night, on holidays, or while you're on vacation. But even AAA assistance has limits. Most people receive help at home, and coverage is available through a network of AAA-affiliated offices or contractors. Members who need AAA assistance in Canada always receive service from a Canadian affiliate. AAA also maintains agreements for service in Alaska and select areas of the Continental U.S. But just because you're on the road at a motel and you need help in the middle of the night doesn't mean AAA will come help for free. AAA also has plenty of limits on what it will do and how often. For example, roadside assistance is primarily for help with "disabled" vehicles. And not just any disabled vehicle - AAA will help you if your battery has died, your car is stuck in some snow or mud, or you've locked your keys inside. Types of vehicles generally covered are passenger cars, motorcycles, and light trucks (up to 1 ton). Also, most people rely on AAA to get help with a problem that's making it impossible to keep driving.

12.3. Travel Benefits

Whether it's booking a romantic getaway or a week-long family vacation, planning and going on a trip brings some of life's greatest joys. As your trip nears, you may daydream as you pack your suitcase, anticipating the fun you'll have exploring a new place. Keep excitement disappointment-free by planning well, especially if an incident interrupts your travels. Offers tools and services designed to make every step of your journey as easy and enjoyable as possible.

connects members to exclusive travel deals and discounts through Travel. You'll take advantage of your membership savings whether you book with Travel or direct with the supplier. The highlights of discounts and deals include discounts on hotels, airlines, cruises, and theme parks; exclusive packages; Vacations and additional offers.

Do you like to plan everything yourself? Travel assigns every member a personal travel counselor who can help suggest destinations, give advice on where to stay, select any special tours, and make reservations. Because the travel counselors are all employees—and not independent contractors—they monitor for safety. Each has undergone extensive training and holds an industry certification, and they have access to specified rates

through preferred suppliers. They keep members updated on all aspects of their trip—checking in if a bad storm is forecast and helping members reschedule any affected parts of the trip, for example.

12.3.1. Exclusive Travel Offers

AAA is the largest member services organization in North America with over 59 million members. Among the most well-known of these services are exclusive travel offers and vacation-related services. Travel is a mainstay of the organization and is widely marketed across the country. Members have access to members-only travel deals as well as a host of other travel services, from helping to plan your itinerary to making your reservations. AAA members have access to members-only travel deals, including exclusive travel offers and discounts. Members save through AAA exclusive travel deals with various companies, including cruises, tours, theme parks, and more. Members can save on a variety of vacation-centric needs from excursions to hotel bookings to car rentals. In addition to travel offers, AAA members receive special benefits when traveling abroad. AAA will assist you with your vacation planning, recommend destination options, book tours, create an itinerary, and more. Whether traveling domestically or abroad, AAA is ready to assist with all of your travel needs. AAA members can consult with a AAA Travel Advisor for expert help with travel bookings and access to exclusive offers, deals, and extras. AAA can arrange cruise, hotel, excursion, car rental, attraction, air fare, and travel insurance in addition to offering all-inclusive vacation packages. Club members can travel with peace of mind knowing that AAA is there for you, helping, saving you money, and providing expert assistance with your travel needs. In addition to exclusive travel offers, AAA also provides additional help and guidance with trip planning services.

12.3.2. Trip Planning Services

The travel planner highlights the safest, most efficient routes and shows offices and tour book locations. You can get an outline and view a detailed map of each segment. These segments break your trip into several driving days, which can help you track your distance and time each day. You can modify the map's start and end points, change your trip's segments, and draw waypoints along the map. If you're traveling to unfamiliar countries and/or regions, you might not know what roads to travel or how to get the most use out of your interesting destinations. Consider using a professional itinerary preparation and mapping service to help you.

There are many reasons to use a travel agent instead of going it alone, and this company can offer a few points to consider: An agent can help you save time, all-inclusive

packages; help you save money; help you save headaches, eliminate credit card or information concerns; expand your trip options; work out destination details; serve as your advocate/interpreter; and add value to your trip. Trip Cancellation is included automatically with some travel insurance products and is available for others. Speak to your travel agent if you'd like to learn more about this valuable travel protection.

12.3.3. Travel Insurance Options

The AAA Membership is packed with travel-related benefits, including everyday travel planning services members can enjoy throughout the year. However, when you're traveling, AAA's real value lies not only in helping you plan your trip but also in safeguarding you against problems that can arise. Your AAA Membership is your passport to assistance when you need it most through the association's travel insurance options — making it possible to travel with more peace of mind.

Insurance Partners and Members' Rates

While AAA used to partner with several insurance companies to offer travel insurance, at present, it only does so with one provider. AAA has selected this provider to provide travel insurance because it is a specialist in travel-related insurance. Accordingly, AAA has made available to its members special rates for travel insurance for single- and multi-trip travel policies. However, members must shop to see if AAA's deal is competitive. Discounts for AAA members are built into the rates, but some reputable suppliers may still offer better deals. Also, remember that cutting costs comes with downsides. While AAA members can rely on AAA for advice and help, AAA travelers' insurance options may not offer benefits and coverage as generous or as comprehensive as those offered by other travel insurers.

12.4. Retail Discounts

Saving money makes sense, and having exclusive discounts offered by your favorite retailers makes you spring for membership! From wine and paint parties to national retailers, member retail discounts help families plan the perfect night out together or save money while paying for everyday items you buy or services you use. Featured partners are retailers that you shop from every spring, summer, winter, and fall—outdoor gear, hotels, and even move-in supplies are all included.

Members save with thousands of participating retail partners, including travel agency hotel and theme park partners, to get those oversized savings on oversized family outings. Want to lounge on the beach this summer? Save money with discounts on your

favorite swimsuit stores. Preparing your kids to head off to college? Spend less at your favorite office supply stores! And if you decide to save ALL of your money each year and opt for a staycation instead, plan a fun night of bowling followed by takeout dinner with a discount from your favorite bowling alley or restaurant.

Members save with retail partners around the nation, so whether your family heads down to Disneyland, to the Black Hills, or just around the corner in your hometown, make it a point to get discounted tickets to all of your favorite attractions or events. But simply OFFERING these savings is not what makes these discounts so special; it's the STEEP discounts being offered by your favorite retailers! Imagine getting idyllic savings at places like Apple, Avis, Budweiser, and more! Discounts can also be used for your favorite attractions or events such as Disney, LEGOLAND, SeaWorld, and more!

12.4.1. Participating Retail Partners

AAA has partnered with more than 100,000 participating retail locations to provide discounts on thousands of goods and services in more than 25 categories. Retailers providing discounts to AAA members include popular national chains. These businesses provide discounts because they value AAA's loyal customer base.

Local businesses belonging to chambers of commerce and associations serving their demographic area can petition to establish a discount with AAA. Each chamber or association selects their member businesses and negotiates a deal, and then that list is provided to AAA. These businesses value the ability to attract AAA members to their business through targeted marketing efforts they coordinate with AAA.

Local businesses can establish discounts with AAA for a one-year period. AAA's relationship with local businesses is valuable because it provides AAA members with access to discounts at places they already prefer to shop, eat, and travel. In addition, these businesses gain access to the AAA member demographic, which tends to be better educated, more affluent, and more family oriented than the general public. AAA members tend to also be repeat customers, which local merchants find attractive.

12.4.2. Types of Discounts Available

The discounts provided through the AAA membership can vary greatly, depending on the type of retail partner. Retail partners range from travel businesses to automobile retailers, from auto parts suppliers to service stations, from motels and hotels to

amusement parks and grocery stores. Moreover, the types of discounts offered may include percentage off, dollar off, or bonus gift card or rebate deals.

For example, hotels and motels may give discounts of 5 percent, 10 percent, 15 percent, or 20 percent or more off. These discounts may be provided through automatic AAA membership verification when reservation is made directly with the motel or hotel or may require the AAA membership card to be shown at check-in to get the discount. Some motel and hotel chains may offer an exclusive AAA member discount, and others may allow customers to book discounted rooms through the AAA travel site or directly with the chain.

Service providers such as auto service stations may offer discounts of 10 percent, 15 percent, 20 percent, or 25 percent on labor costs only, which some service stations require a maximum dollar limit to be shown at the bottom of the coupon. Auto parts suppliers may provide discount opportunities including 5 percent, 10 percent, or 20 percent off the purchase of any product, with no limits imposed. Gas stations may give discounts of 5 cents or 10 cents off per gallon purchased at the pump when a AAA membership card is shown or used at the pump or they may give discounts of 1 percent off on fuel purchases or 3 percent off on convenience store purchases.

Parking garages may offer discounted rates up to 50 percent off; some airport parking garages may provide free parking for a specific number of days, with a limit on the maximum number of free days. Restaurants may offer 10 percent, 15 percent, or 20 percent off restaurant and bar food costs only, as well as dining discounts at certain popular franchises on special holidays. Amusement parks may give AAA members exclusive discounts and receive free parking, fast passes, unique experiences, and admission packages.

12.4.3. How to Access Discounts

In this text, we will address how to easily access participant discounts in the Member Discount Program. The core of the Member Discount Program is the benefits available to members through the partnerships with various car manufacturers, hotels, theme parks, stores, and other retailers. There are over 700 partners. Each offers their own discounts, and each can vary from location to location.

Although most of the program discounts are made available through the website, it may be just as easy (and safer) to ask the sales representative in-store or at the travel site if membership is one of their partners, and if so, what discount would be available. If you make a purchase without verifying your eligibility, you probably will not be able to go back later and apply for the discount. Store representatives do not always remember to

ask about membership, and it is up to the member to verify eligibility. Discounts often are not available without presenting your membership card at the time of purchase.

Discounts can be provided as a percentage off the item's price, a coupon or gift card available only to members, or as a reduced price for specific items or services. Remember that in-store fellow workers often verify membership before being allowed to access a discounted price. Also, the items on sale should be checked against items not usually subject to discounts, as sales made with the sale items may not apply.

12.5. Membership Levels and Pricing

AAA offers four different membership levels: Classic, Plus, Premier, and Premier Plus. Not only does AAA offer different membership levels that support different needs, but AAA also offers additional benefits for various needs and locations. AAA membership is available to all residents of the United States, but the other benefits may vary.

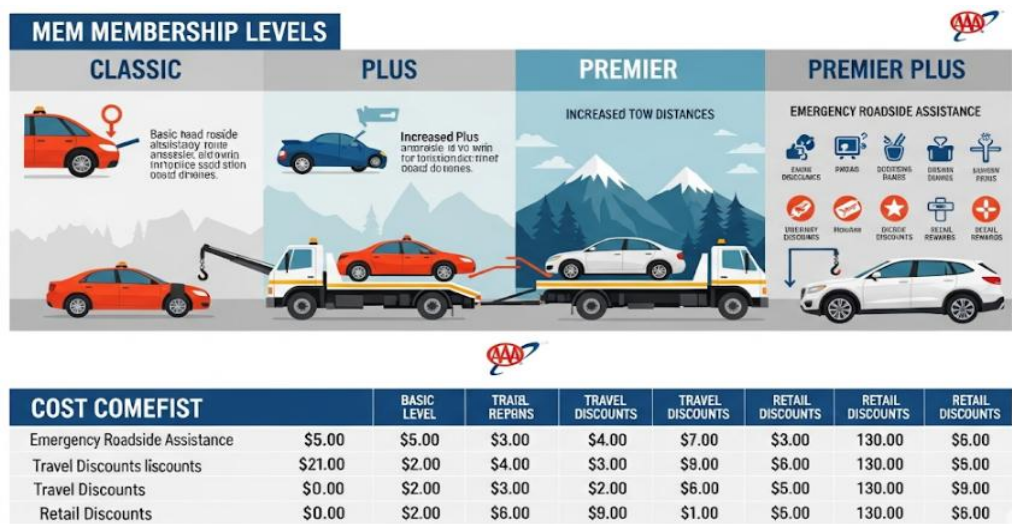


Fig 12 . 2 : AAA Membership Levels

1. Overview of Membership Levels

AAA membership offers three primary benefits: emergency roadside assistance, travel discounts, and retail discounts. These benefits are available across all four membership levels, but the cost varies by membership level. The primary reason to choose a higher membership level is the need for extra services. Emergency roadside assistance is the biggest factor when choosing which membership level to purchase. AAA aims to serve its members whenever they need help and has set national standards for responding to

calls. While service is available to members regardless of their membership level, the level does determine the distance covered at no cost.

2. Cost Comparison

A classic member with a car needing a tow would need to pay an additional fee if the tow distance exceeds 5 miles. Plus members have a free tow distance of 100 miles, Premier members have a free tow distance of 200 miles, and Premier members have a free tow distance of 200 miles and an extra fee-free tow for the year. AAA charges more for Plus, Premier, and Premier membership levels to cover the extra free distance and the extra benefits. The base national fee for Plus membership is \$62 and for Premier is \$111, which is the price we will use for comparison purposes in this section. Other regions may have different pricing.

12.5.1. Overview of Membership Levels

The American Automobile Association is a not-for-profit, member-based organization founded in 1902, known for its roadside assistance services for automotive issues, such as tire problems, accident response, dead batteries, and lockouts, in addition to various other travel-related benefits. It is arguably the largest and best-known roadside assistance group, operating in all 50 states and in Canada with over 60 million members and around 1,000 branch office locations.

Current membership levels are classified into three tiers: Classic, Plus, and Premier, as well as an additional Premier RV option for diesel RV enthusiasts that includes 2-way towing service. Membership pricing varies based on the level of membership, region serving area, and membership type (single, family, or student). In general, Classic membership starts at \$50 – \$60, while Plus and Premier membership levels can run \$90 – \$115 and \$120+ annually, respectively. Membership availability for non-U.S. residents may also differ from the offerings for citizens of the United States. As with other auto club services, membership benefits are usually region-specific and vary depending on discounts with local businesses, service configuration options, and other services offered. Roadside assistance and service repair coverage also strongly varies from level to level. Services charge for incident response beyond the allowed number of incidents during a certain period, which is generally 4 calls in 1 year.

A certain degree of ambiguity can often exist regarding which family members are eligible under the membership from a family perspective. Most either consider all dependents living in the same household eligible regardless of age or consider those kids under the age of 25 as living in the home still.

12.5.2. Cost Comparison

If you are looking for cheap roadside assistance, AAA may not be for you. The classic AAA Discount membership will cost you \$69 for the year. If you subscribe to a higher level, it will cost you \$119 per year for Plus, or \$189 per year for Premier. Luckily there are some advantages to being locked into a membership for that long. Discounts on hotels, rental cars, attractions, and various retail outlets are good for the entire duration of your membership. And while you can find short term rental car deals, if you travel a lot, it might be worth it. You also have the benefits of international trip planning service and AAA Travel Agency.

You need to keep in mind, however, that these discounts are available year-round. If you are paying for AAA services, you are free to take advantage of them 12 months a year, 7 days a week, 365 days a year. If you average a savings of \$10 a month using the discounts, that covers your cost of membership. In other words, if you get these types of discounts often, AAA becomes a good deal. Savings can be \$242 on average, just on hotel and car rental costs.

12.5.3. Benefits of Each Level

Each membership level comes with a variety of exclusive benefits, such as emergency roadside assistance, retail discounts, and travel discounts and services. Although some benefits overlap across the membership tiers, the benefits at the higher tiers are generally more extensive. AAA Basic The AAA Basic plan is a good option for anyone who isn't too concerned about coverage limits and who only requires basic services like emergency roadside assistance, particularly for emergencies on the road when traveling in someone else's car. It is perfect for someone who is an infrequent traveler and does not take long road trips, as the plan only provides coverage for 4 roadside assistance calls with a maximum limit of \$150 per call for incidents more than 100 miles. It provides the minimum amount of benefits, with added discounts from AAA-affiliated retailers and travel services. AAA Plus The AAA Plus plan is a good option for frequent travelers who hit the road for personal or business trips, especially longer distance trips, as this plan provides for 5 roadside assistance calls with a maximum limit of \$200 per call for incidents more than 100 miles. Benefits also include free towing for the first 100 miles, tire changing services, and lockout services. Customers taking long distance road trips will also appreciate the free TripTik and tour book information services. AAA Premier The AAA Premier plan offers the best benefits for both convenience and coverage at the best value. It provides for 7 roadside assistance calls with a maximum limit of \$300 per call for incidents more than 100 miles, which should cover almost everyone's travel needs. Premier members will appreciate the additional roadside assistance features, such as free towing for the first 200 miles, reimbursement for any additional roadside

assistance incurred, a free friend or family member service that allows access to AAA's roadside assistance on behalf of a friend or family member, and lockout services.

12.6. Additional Member Services

In addition to their primary travel and roadside assistance services, AAA offers various services that enhance the value of membership. Many of these additional services are designed to help members avoid unpleasant experiences. Usually, AAA members get better prices on insurance offered through AAA than everyone else pays for the same kind of insurance. When members obtain insurance through AAA, they also get additional perks and services that make addressing claims much easier than if they were insured through other companies.

If a AAA member is in an auto accident and contacts the insurance company, an authorized representative will come to you on the scene to help you and deal with the other driver. The representative will let you know what you need to do to enable the company to reimburse you for any damages done to your vehicle. If your vehicle has to be towed, the representative will ensure that it is driven to a location of your choosing. In addition, the insurance company will pay for any temporary rental car expenses while you are waiting for your vehicle to be repaired.

In addition, AAA offers travel insurance that can reimburse members for certain types of losses from canceled trips. The situations that trigger the reimbursement are fairly narrow. For example, if a trip has to be canceled because of the serious illness of someone other than the insured member, the member will not be reimbursed. Other losses covered include emergency medical expenses incurred by the member while traveling and expenses caused to the member because someone gets sick on a cruise. If a member wants to be reimbursed for losses because of these types of cancellation-related events, they can purchase only the travel insurance offered through AAA.

12.6.1. Insurance Services

AAA members also can purchase discount insurance from the club. Policies are underwritten by various insurance carriers, and AAA sells them through several regional insurance affiliates. These affiliates employ the structures of independent insurance agencies. This means that you have access to a number of different insurance companies through a single resource. AAA also provides sales and service of insurance products offered by other agencies through contingency- or profit-sharing agreements. AAA offers comprehensive automobile coverage at discount rates to members through the club, some regional affiliates, and independent insurance agents in the affiliated agency

network. Full members receive discounts of 10% to 20% on standard policies, and a range of \$45 to \$70 off premiums of specialty coverages for classic, antique, or custom cars. Additional savings are available to members who insure more than one vehicle, have had no at-fault accidents for the past three years, use an anti-theft device, or need additional coverages, such as medical payments for all vehicle occupants or rental reimbursement. At higher membership levels, additional discounts are available to members who are age 50 or older, have not had an at-fault accident for the past five years, require more than one policy, or must add a youthful driver to the insured vehicles. Members who purchase auto insurance through AAA also may save money on gasoline as part of an added feature that is linked to the club's membership card.

12.6.2. Financial Services

AAA Financial Services provides a wide array of financial service products and resources for its members. Even the term "credit union" does not appear anywhere in AAA magazine, and often the term "financial services" is preferred over the term "credit union," AAA places an emphasis on its credit union and mortgage subsidiaries. Besides AAA Credit Union, AAA offers AAA Finance, AAA Mortgage, and AAA Life Insurance through its extensive branch network. The many and varied offerings signal that AAA Financial Services aims to be a financial services supermarket for its members. As easy as AAA Credit Union billing may be to target, in fact, AAA provides many noncredit union additional financial services.

AAA is a member of several share insurance systems, including the National Credit Union Insurance Agency and the American Share Insurance Corporation. Both offer a level of coverage not available from private insurers. These share insurance providers also belong to a second tier insurance fund that acts as an insurer for the insurers, AAA Credit Union reported a loan delinquency ratio that was only about a one-fourth of the national average for credit unions of 0.83%. Furthermore, AAA Credit Union provided savings some 200 basis points on average above the national average for credit unions. Nationally, credit unions have provided an average of wish that were about 75 percent of those for commercial banks.

However, AAA Credit Union expense ratio is not even half the national average for credit unions: AAA has a discipline with Expenses is matched with a bright blue credit union image. Members save some \$69 a year on average for a member's auto insurance because AAA maintains strict underwriting controls that match each driver with the lowest possible risk of claims. AAA Credit Union has an unimpressive capital adequacy ratio of 6.6 percent. But at 24 percent, AAA plans to soon bolster its capital reserves to somewhat above the federally mandated minimum level of 6 percent on required capital.

12.6.3. Vehicle Buying Services

Many associations, as well as some motor clubs, offer auto buying plans to assist members throughout the car purchase process. These plans can save not only time and frustration, but also maybe even thousands of dollars as you shop for a new vehicle. Depending upon the plan, the services offered may include quotes comparing dealer prices and local area sales, price negotiation, and help from expert auto consultants who have in-depth knowledge of your chosen vehicle. Many plans offer members discounted pricing and special offers, sometimes even below standard dealer cost, for selected makes and models due to negotiations that the auto buying service has made with the individual dealers.

Considered a privacy issue by some, members must give up some personal information such as their address, phone number, email address, and the type of vehicle for which they are searching when making a request through the club's vehicle buying services. In just a few minutes, your quote request will be electronically sent to participating dealers who will reply to you if they have the chosen vehicle in stock and at what price. You will receive your quote by email. Answers to your questions about specific details and options available on some makes and models, such as airbags, anti-lock brakes, sunroofs, are available through a toll-free phone number. As soon as you decide whether to make your purchase from the selected dealership, notify the member services representative. Contact information for the dealership also has to be submitted via phone call to the club services first so they can have a dealer send the club your discounted offer.

12.7. Member Resources

AAA membership has its distinct advantages. Travel planning, travel information, itinerary management, and providing peace of mind at the push of a button are just three benefits available to members. Most of these resources are mobile as well; the free AAA Mobile app combines several functions into one convenient space.

1. **Online Account Management** Your AAA online account gives you access to useful tools for travel planning. Use TripTiks to plan your route, review your itinerary, add stops, and print your directions. TripTiks used to be printed color-coded maps that were bound by plastic rings in 1980's-style folders — pretty nostalgic! While the printed aspect is gone, it's still nice to be able to put together your route before you go. You'll also have access to book lodging and attractions, and download eTourBook guides about destinations across North America.

2. **Mobile App Features** The free AAA Mobile app provides real-time traffic updates, allows you to request roadside assistance or a locksmith, makes paying for gas easier, and lets you reserve and manage hotel rooms, as well as book attractions, tours, and

vacation packages. Once the travel is booked, budget-related tasks such as paying for the trip and having prepaid attraction tickets delivered are available too. If you've ever taken a trip without cash and been at a restaurant that doesn't take credit cards, you know how useful the app's digital wallet feature can be.

3. **Customer Service Support** In the old days, doing anything travel-related meant microfiche, travel agents, and full-time jobs spent putting together everything from airline tickets to hotel door keys. As travel has become more ad-hoc and dynamic, AAA has adjusted, but the number of agents who can help you is still less than it used to be. Today, travelers can manage everything through mobile devices, enabling remote experts to assist wherever needed. Although it's only available during limited hours, you can get answers to your travel-related questions at the number below or through live chat on the AAA website.

12.7.1. Online Account Management

The online account management system offers members complete control over many additional aspects of their membership and activities. In many cases, it's as easy as signing in. You can access or edit your membership details, add and remove service coverage, research specific types of service requests, learn about and enroll in insurance products, order or access travel guides, modify trip planning resources, order travel brochures or maps, request travel reservations, make or check on itineraries, request a refund for unused travel documents, check on the status of pending travel reservations, and more. For some options, you will need to enter a list of travel party members and the relevant itinerary information.

Account maintenance is straightforward, allowing updates to almost all personal membership information. You can change usernames and passwords, save payment method details, set a primary status (either Traveler or Responsible Party), replace lost or damaged membership cards, modify your preferred communication method, state your current home or business address, or indicate your primary vehicle location. More advanced users can set up family or business groupings, add or remove affiliated family or business group members, assign diplomatic or religious exemptions, or even get help handling copyright restrictions. Members can also enroll in, pay for, and set account preferences for Membership Renewal Autopay. You can see and print copies of your membership contract, change policy effective dates, search for Club Services or your state's offers, and adjust the list of discount-eligible locations to specify travel and shopping preferences, currently based on where family or property is located.

12.7.2. Mobile App Features

You can access your account from your mobile device with the Mobile App (accessible for both Android and iOS). The Mobile App has the Following features:

- Digital Membership Card Scan your app to show your roadside assistance card, or choose the card you want to show if you have multiple members on your account.
- Roadside Assistance Request Roadside Assistance from the app using your GPS location! You can also share information with other app users if they need help.
- Trip Planning Portal Search the database of millions of locations, view your saved travel routes, and get ideas on what to do while on your road trip. You can also view and save information about travel companies that are recommended.
- Discount Offers Get discounts on retailers near your location, or search for particular retailers. You can also check which retailers in specific programs are available by searching for them.
- Travel Services Find locations for travel agencies, insurance agents, or DMV offices.
- News Updates Find contact information, hours, and locations. Get information about news and events, and view videos posted online.
- Insurance Services Contact to get or manage auto, home, life, or health insurance coverage.
- Show Your Card and Save Find and show discounts at retailers near you participating in the "Show your card and save program." You can search for particular retailers or check which retailers in specific programs are currently offering discounts. Plus, you can redeem Show Your Card & Save discounts instantly using the digital membership card.

12.7.3. Customer Service Support

Whether you're a member in need of roadside assistance, making travel plans, or have questions about a recent purchase, customer service representatives provide multiple avenues to get help.

Using the main phone number located on the back of your member card, you can reach the National Office. Representatives can assist you with questions regarding traditional membership, Basic or Plus RV membership, Travel Insurance memberships, Family Mobile memberships, Home Insurance memberships, Student memberships, and Restaurant and Shop memberships. The National Office can also assist you with regional travel planning resources, rewards, identity protection services, and products and services purchased through the organization.

While you can renew your membership online or using the mobile app, customer service representatives can assist you with renewing your membership over the phone. The automated renewal line is available 24/7. The office also provides group membership information, and nonmember and travel agent inquiries during normal business hours. If you are a member looking to get assistance with trip planning, dining reservations, or hotel accommodations, representatives provide assistance during weekday business hours. Some plans may also be eligible to extend member benefits to group travel.

Traveling with your pet? You can ask a group travel information representative about pet-friendly tours.

12.8. Conclusion

Throughout this guide, we have covered the AAA membership and the various benefits that come with it in detail. Whether you are primarily interested in the roadside assistance benefits or the discounts on traveling and shopping, we have offered tips to help you maximize your membership and enjoy the savings that AAA can provide.

Reigning on the benefits of your AAA membership isn’t difficult, and as we mentioned in earlier chapters, it comes down to some simple preparation. You can save 10% off most hotel room rates if you reserve through AAA Travel Services. Just make sure to have your membership card handy when booking and show it when checking in. Also be sure to take advantage of the GPS that AAA can supply for discounts on retail purchases and rental car and hotel reservations, because you can save big on car repairs, attractions, train fare, theme parks, cruise bookings, and airline fare. Your vacation can cost a lot less with the help of your AAA membership.

But the best thing about AAA are the people behind it: experienced, dedicated workers who are passionate about helping you. These employees can be invaluable in planning your trip, offering suggestions for navigating through attractions, and even finding great travel deals. Call them at any of the many locations, or stop by to get started. With a little planning and some research, your AAA membership can help make your next vacation a breeze.

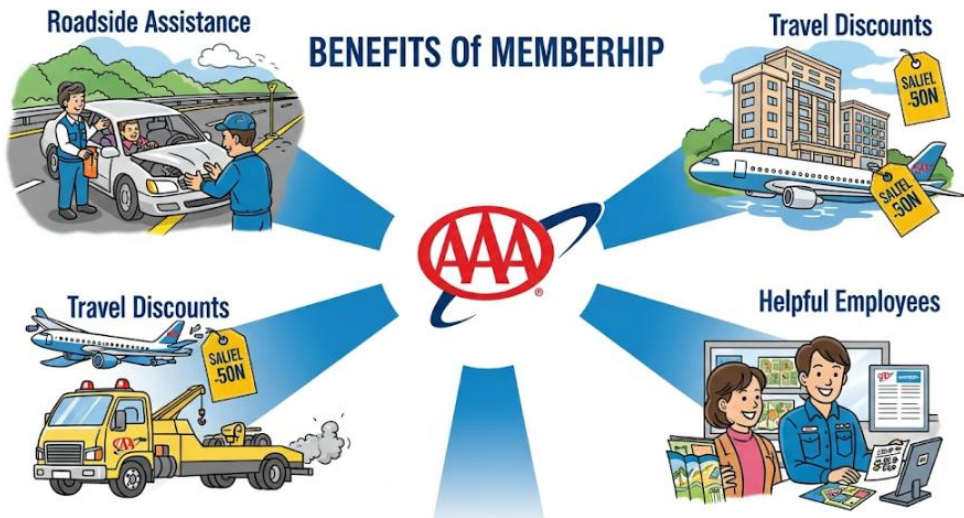


Fig 12 . 3 : AAA World of Benefits

12.8.1. Final Thoughts on Maximizing Your AAA Experience

Whether the Auto Club is a place you use exclusively for roadside support, or if you are an adventurer who gleans each benefit possible to enhance your travel and vacation experiences, we hope that we have provided you with ample information to get and get. The motto is to “be prepared”. And by maximizing your membership, and using AAA as your travel agency, you most definitely will be prepared. Aside from providing quality roadside support for you and your family, AAA offers special travel arrangements to supposedly atypical destinations, such as Antarctica. Commercial travel agencies often do not make special arrangements for unique tourist destinations. Instead, they plan the same type of tours and vacations, featuring the same destinations, that everyone else offers, year after year. This lack of a fresh approach is why many unhappy tourists are sent on vacations they consider “boring”. But planning your next getaway with AAA may be the answer to “getting away from it all,” by providing a thrilling adventure to a place not everyone visits, such as a secluded place in Nebraska, where people can watch and experience the solar eclipse. Don't let everyone else have all kinds of fun—for the next round of solar eclipses, plan to not be in the same place as everyone else. While AAA can book advertising tours and vacations for your family, the Club also proposes special travel promotions. So planning, budgeting, and traveling with AAA can save you a fortune; and your family can have fantastic, once-in-a-lifetime adventures.

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