



The Bottom Line

July 2021

Take Control Of Your Score And Monitor Your Credit Report With Credit Sense

What is my credit score? How can I improve it? How do I know what information creditors are reporting about me to the credit bureaus? How would I know if someone fraudulently opened an account in my name?

Nearly all of us have wrestled with these same questions. In today's world, credit can affect the interest rate on your home or car loan, how much you pay for insurance, whether or not you are hired for a job, and just about everything in between. Obtaining and maintaining good credit is too important to be left to chance.

It is for that very reason that Autotruck has rolled out Credit Sense, FREE of charge to our members. Credit Sense is a robust tool, available through our Online Access, that helps you stay informed of the status of your credit, as well as to gain key insights into how to improve and maintain a solid credit rating.

Core benefits of Credit Sense include:

- View your credit score in real time
- Understand the factors which impact your score
- Get information and tips on how to improve your credit
- See customized loan offers regarding how Autotruck might assist you
- Identify credit bureau or reporting errors
- Receive daily credit monitoring with alerts for significant changes

Need Further Information?

For more details about Credit Sense, visit our web site for the Frequently Asked Questions on the Credit Sense page. Then you can easily log into Online Access from our web site and start using Credit Sense.

Note: You must be enrolled in Online Access to use Credit Sense. Enroll online at www.autotruckfcu.org



Because we want all of our members to succeed financially, we strongly encourage you to take advantage of this FREE service!

Get Started Today:

1. Log in to Online Access on our web site. Click on the "Credit Sense" box on your Dashboard.
2. When prompted, accept the disclosure and click on "Continue."
3. Each time you log into Online Access you will see the Credit Sense box. Click on "Show Full Report." Then click "Refresh" to view your current score.



Faster
Better
Easier

Loans

Lending Solutions...

Paying too much on an auto loan at another lender?

You might lower your monthly payment and get up to \$300 Cash Back* when you refinance at Autotruck!

We want to save you money on your auto loan. You owe it to yourself to find out how refinancing your loan from another lender can benefit you.



Get cash back for your loan today!

| Auto Loan Amount | Cash Back Amount* |
|---------------------|-------------------|
| \$5,000 - \$9,999 | \$50 cash back |
| \$10,000 - \$19,999 | \$100 cash back |
| \$20,000 - \$29,999 | \$200 cash back |
| \$30,000 and above | \$300 cash back |

Applying For Your Loan Is Easy!

• Visit our web site to apply anytime that is convenient for you.
www.autotruckfcu.org

• Or call us at (800) 459-2328 during regular business hours.

*Must meet credit requirements. Applies to 2014-2021 vehicles refinanced from another lender. Rates, terms, and conditions subject to change without notice. Minimum loan amount is \$5,000. Other restrictions may apply. Cash back total based on loan amount financed. See Credit Union for details.

Skip A Loan Payment

To be eligible to skip your loan payment you must:

- 1. Be current on all loans**
- 2. Inform Autotruck in writing at least 5 days before your due date**

For each loan you choose to skip, you will be charged a \$20 fee that will be added to your loan balance. If you have your payments made by automatic share transfer, your funds will remain in your share account. Interest will continue to accrue and the term of the loan will be extended by one month.

The following loans are not eligible for Skip-A-Payment: Loans in default, VISA credit cards, Loans secured by real estate, loans paid by direct allocation from direct deposit and RCAP loans. If you have received an extension on an Autotruck loan (other than Skip-A-Payment) in the last 6 months, you are not eligible to skip your August payment. Other restrictions may apply.

Yes! I want to skip my August Loan Payment for the following loans:

Loan acct. no. _____

Loan acct. no. _____

Loan acct. no. _____

Loan acct. no. _____

I understand a \$20 fee will be added to my loan balance for each skipped payment.

Name _____

Account Number _____

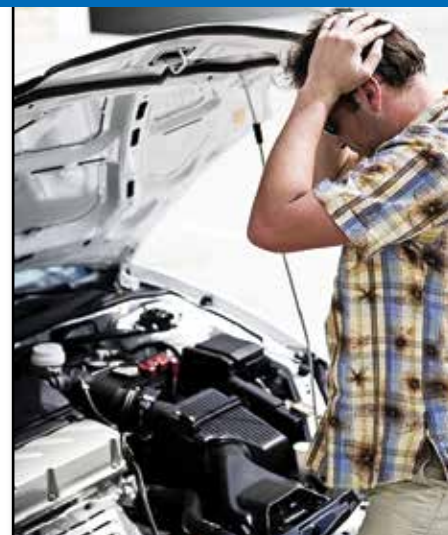
Signature _____

Remember to be eligible to skip your payment you must meet the requirements and Autotruck must receive this form at least 5 days BEFORE YOUR DUE DATE.

Protect Yourself Against Unexpected Vehicle Repairs With Route 66 Extended Warranty

Car trouble. It always seems to happen at the worst possible time. Like when there is just no room in the budget to deal with it.

If this past year has taught us anything, it is that we can always expect the unexpected. So, you do your best to prepare for that unexpected. One important way to prepare for the unexpected yet inevitable expense of car repairs is to protect yourself ahead of time with an Extended Warranty. Autotruck is proud to be able to offer members such protection in the form of a Route 66 Extended Warranty.



Regardless if your vehicle is still under a factory warranty... if you just purchased a vehicle or it is a vehicle you already own... even if you do not have a loan against the vehicle... Autotruck can offer you an Extended Warranty to protect you from expensive mechanical breakdowns. Even better, our Warranty options come with a \$0 deductible, 24/7 roadside assistance (even on holidays), rental car benefits, and a 30-day money-back guarantee.

Call us today (800-459-2328) to learn more about how we can protect you against unexpected vehicle repairs, or learn more at <https://www.autotruckfcu.org/extended-warranty-protection>.

Buying Or Refinancing A Home?

We're here to help ease your stress with our new home loan program

Your home is most likely the biggest financial investment you will ever make. Finding the very best loan option for the purchase or refinance of your home is critical. It could literally save you tens of thousands of dollars over the life of a loan. Whether you are looking for a fixed rate, adjustable rate, conventional loan, FHA, VA, USDA, jumbo loan, etc, we have a host of options to meet your needs.

New Online Mortgage Center

In addition to a new suite of mortgage products, we also recently launched an Online Mortgage Center aimed at helping you connect with the home financing solution which best meets your needs - all on your schedule.

In our Online Mortgage Center located on our web site (visit www.autotruckfcu.org), you can learn more about the mortgage process, access helpful information about the home-buying process, check rates, and much more. You can even Apply Online and receive pre-approval feedback in just minutes! It's all available to you 24/7.

Autotruck
Mortgage Program 



If you are looking to purchase a home or to refinance your current home, we can help you make it happen!

Visit us at autotruckfcu.org or call us at 800-459-2328!



From The CEO's Desk

As our lives begin to slowly return to normal after a year of being socially distant, we know you are ready to make fun, summer memories. From backyard cookouts, weekends at the lake and vacation road trips, summer offers a great time to be together. At Autotruck,

we value family and friends and the special times we spend with them. We look forward to helping make your summer memories ones that will last a lifetime. Whether you need a low-rate loan for a dream vacation, or a new boat or jet ski to take to the lake, we can help.

Or, maybe you are thinking about a new *home sweet home* with more backyard space for your family. Our new Autotruck Mortgage Program that launched in the spring can help make purchases and refinances less stressful. Find out more details and even apply anytime 24/7 online at our web site www.autotruckfcu.org.

While you are on our web site, make sure to check out Credit Sense, a new service we recently introduced. Now when you log into Online Access you can view your credit score, monitor your credit report and find information on how to improve your score, and much more.

We are always working to serve you better. One thing that has been an issue for a while is the access to our Bowling Green office parking lot due to traffic restrictions. The Board has been aware of this issue and has been working on a solution. So I am happy to report that we will soon be breaking ground on a new office that will replace our current Bowling Green office. The new office will be nearby, but will be much easier for members to access. Watch for more details.

Hope you all have a great summer!

- Jim Thompson, CEO

Stay connected with us!
Like us on Facebook and bookmark
our web site on your browser.



www.autotruckfcu.org

Holiday Closings

Independence Day
Monday, July 5

Labor Day
Monday, September 6

Columbus Day
Monday, October 11

Veterans Day
Thursday, November 11

Autotruck

Financial Credit Union

email us

afcu@autotruckfcu.org

Apply For A Loan

Phone: (800) 459-2328

Online: www.autotruckfcu.org

Audio Teller - 24/7

(502) 459-6200 • (800) 250-3786

Online Account Access

www.autotruckfcu.org

Hours

Monday - Thursday
8:30am - 5:00pm

Friday
8:30am - 6:00pm

Main Office

7651 Jefferson Green Way
Louisville, KY 40219
(502) 459-8981
(800) 459-2328

Eastpoint Office

J. Huston Reinle Building
13210 O'Bannon Station Way
Louisville, KY 40223
(502) 244-2272

Bowling Green Office

1475 Campbell Ln.
Bowling Green, KY 42104
(270) 781-4365

Glasgow Office

1003 West Main Street, Suite D
Glasgow, KY 42141
(270) 861-4040

Credit Union Shared Branches

Visit our web site for nationwide locations



NMLS #643962

Federally Insured By NCUA