



The Bottom Line

October 2021

Wealth Management For Everyone

Wealth Management. You may have heard the words before, but perhaps you never thought they applied to you. At Autotruck, we want to see every one of our members succeed financially.

That is why we are so excited that WealthMax (our new suite of wealth management offerings) is truly ready and able to serve ALL of our members regardless of your current financial position!

Wherever you are on your financial journey, WealthMax has offerings that can help you strengthen your financial position. Whether you have a healthy nest egg already built or have only modest means to work with, WealthMax can help you get your funds growing in the right direction. Most products contain no minimum opening balance requirements, allowing you easy entry into wealth management products and services, regardless of how much money you have available as a starting point!

To learn more, or to schedule a time to speak with one of our advisors, visit us at www.autotruckfcu.org and click on Invest & Insure on our home page, or the WealthMax banner.

Investment products and services are offered independently through Polaris Financial, LLC. Investment accounts are custodied at Interactive Brokers Group, LLC, member of FINRA/SIPC. Polaris Financial, LLC and Autotruck Financial Credit Union are not affiliated. Products and services made available through Polaris Financial, LLC are not insured by the NCUA or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any credit union or credit union service organization. Investments in securities: Not FDIC Insured - Not NCUA Insured - No Bank Guarantee - May Lose Value. Products and services offered through Polaris Financial, LLC are not NCUA insured. These products are subject to investment risk, including the possible loss of principal amount invested.



Our specialized investment mix can include:

- Starting an Emergency Fund
- Stocks, Bonds, and Mutual Funds
- Professionally Managed Investment Accounts
- Retirement Plans, 401(k), and Social Security Review
- Education/College Planning
- Cash Management
- Insurance Review

And Much More!

Buying Or Refinancing A Home?

We're here to help ease your stress with our 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.

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 and click on Borrow, or call us at 800-459-2328!



Faster
Better
Easier

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!



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 2015-2022 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.

Prepare for the Holidays with an Autotruck VISA Credit Card

The holidays will be here before we know it. We can look forward to spending time with family and loved ones, holiday traditions, and all the joys that accompany this special time of the year.

But we also know that the holiday season can present unique challenges for your budget. An Autotruck VISA credit card may be just what you need to help bring some financial flexibility to your holidays. With the following benefits, our VISA credit card is designed with you in mind:

- Low Fixed Rate
- No Annual Fee
- Rewards Program
- Easy Online Access

Our Loan Specialists are happy to talk with you about obtaining an Autotruck VISA credit card. Call us at (800) 459-2328, or apply online at www.autotruckfcu.org and click on Apply For A Loan.

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 January 2022 payment. Other restrictions may apply.

Yes! I want to skip my January 2022 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.

Congrats Scholarship Winners!

Congratulations to this year's Clyde Hughlett and Rocky Comito scholarship winners. Each was awarded a \$1,000 scholarship for the Fall semester.

Pictured Below: **Carter Hall** and **Katie Phillips** who will be attending Western Kentucky University and **Emily McGill** who will be attending Eastern Kentucky University.



Start Saving In A Christmas Club Account Now

Christmas Club checks will be available for pick up after November 1. Checks are not mailed automatically, however you may request a check by calling the office nearest you. You can also transfer the funds to your checking account easily with our App and Online Access.

If you wish to continue your Christmas Club account for next year no action is necessary. An Autotruck Christmas Club Account is a great way to save the money you need for holiday expenses. Start saving now. Come December, you will have the money you need to have a stress-free holiday. Saving is even easier when you take advantage of payroll deduction or direct deposit. Call us or stop by today to open one, or to increase the deduction on your existing account.

Credit Sense Is a Valuable Tool

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 offers Credit Sense, FREE of charge to our members. Credit Sense is a valuable 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

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



Stay connected with us!
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Sign Up For E-Statements And Get \$5

E-Statements are the fastest way to receive your Autotruck statement. They are available on the second business day of the month. That is a lot earlier and safer than waiting on the mail.

Go to our web site and log into Online Access. Then accept the E-Statements disclosure. It takes less than a minute. Plus, if you sign up now, you will receive a \$5 deposit to your Autotruck account.



Need Further Information?

For more details about the benefits of Credit Sense, visit our web site for the Frequently Asked Questions on the Credit Sense page. Or you can log into your account with Online Access on our web site to utilize Credit Sense.



From The CEO's Desk

Football, less humidity, pumpkin spice, there are so many great things about this time of the year. Fall also means we have been in our new Main Office in Louisville for over a year. Covid-19 prevented us from having an official celebration and grand opening. And

although we continue to take precautions to make sure members are safe at our offices as the pandemic continues, we are planning a small celebration on Thursday, October 21. If you have not had a chance to see our new location, consider coming by as we celebrate our new location along with International Credit Union Day. We will have some giveaways and we will make sure to be as contactless as possible.

Fall also means you may be looking forward to the holidays and time together with family and friends. Some of you early shoppers may have even started on your Christmas gift list and finding yourself needing a little extra holiday cash. We can help with a Signature Loan to make the holidays merry and bright. It's easy to apply 24/7 at our web site www.autotruckfcu.org and click on Borrow.

On behalf of the Board and staff, I wish you and your family a great fall and holiday season!

- Jim Thompson, CEO

Home Equity Rate Change Notice

Our Home Equity Program adjusts rates on April 1 and October 1 of each year. This rate is based on the highest prime rate as stated in the Wall Street Journal ten (10) days prior to the adjustment dates, with a minimum rate of 3.75%. The prime rate has remained unchanged during this six month period, and thus the rate for existing Home Equity Lines of Credit will remain at an Annual Percentage Rate of 3.75% on the October 1, 2021 change date.

Holiday Closings

Columbus Day

Monday, October 11

Veterans Day

Thursday, November 11

Thanksgiving

Thursday and Friday, November 25 and 26

Christmas

Friday, December 24

New Year's Eve

Friday, December 31

Autotruck Financial Credit Union

email us

afcuf@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