



January 2018

The Bottom Line

Check Out Our New Web Site www.autotruckfcu.org

In celebration of the New Year, we just launched our brand new, exciting web site at www.autotruckfcu.org. The address is the same, but it is totally new and improved.

With a new, clean and modern design, and with features such as a NetBranch login at the top of each page, we think you are going to love using our new site. Not sure where to find what you are looking for? Just type in key words in the easy to use search feature (click on the magnifying glass) at the top of the page. Need a loan? You can apply online at our web site by clicking on the “Apply For A Loan” icon in the middle of the Homepage or click on “Borrow” in the drop down menu in the blue bar across the top.

Anytime 24/7 you can go to our site and get important credit union information such as:

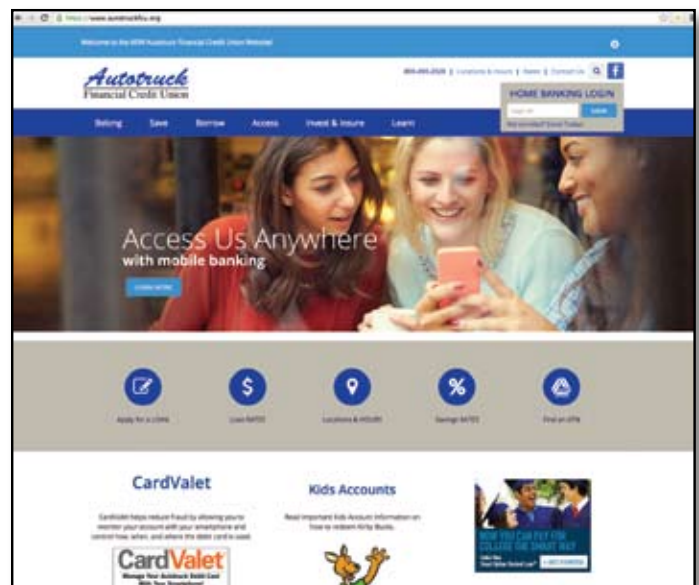
- NetBranch access
- loan and savings rates
- apply for a loan
- information on all our services
- specials and promotions
- phone numbers to call if your debit or credit card is lost or stolen

And a lot more!



Scan this code with your Smartphone or other mobile device for a quick link to our new site. Then once you are there, make sure to add us to your favorites.

Access your account information through NetBranch at the top of each page



Mobile Deposit

Available With Our Mobile App



You can use your smartphone's camera to take a picture of the front and back of a check and deposit it into your Autotruck checking account. Download our app today at the Apple Store or Google Play.

Save on TurboTax, the smarter way to get your taxes done right

As a member of Autotruck, you can save \$5 on TurboTax® - the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed. **Start TurboTax today and save!***

- **NEW: Expert review of your return.** With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.
- **Get a head start on your taxes.** Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- **Searches over 350 deductions.** TurboTax finds every deduction and credit you qualify for so you don't miss a thing.

More Savings with Love My Credit Union Rewards – Get a \$100 Cash Reward For Every New Line When You Activate with Sprint.®!

This exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 cash reward for every new line when you activate with Sprint.**

Here's how it works:

- Members get a \$100 cash reward for every new line when you activate with Sprint.
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a \$50 loyalty cash reward every year for every line.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

*#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

**Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Choose Direct Deposit To Autotruck And Get Your Refund Fast

Want to get your tax refund fast? Sign up to have your refund deposited directly into your Autotruck Checking Account.

Quick - Direct deposit of your refund enables the IRS to deliver your refund up to three weeks quicker than if you were to receive it by mail. Plus, the money goes directly into your account, so you can put your tax refund to work right away.

Safe - You won't have to worry about a lost or stolen check.

Easy - There's no need to arrange for a deposit or to make a special trip to Autotruck.

Put our routing and transit number and your member number where indicated on your tax form in the section labeled "Refund" (paper or electronic).

Our routing and transit number is **283078684**. Your account number can be found on your checks, or give us a call if you have questions.

Open A
Christmas Club
Account Now
And Start
Saving For This
Year's Holidays!

57th Annual Meeting

April 3, 2018 • 6pm - 7pm

UAW 862 Union Hall • Fern Valley Road, Louisville

Board of Directors Election and Nomination Procedures

In accordance with the Credit Union by-laws, the Chairman of the Board will appoint a Nominating Committee of not fewer than three members. Board Chairman, Bob Owens has made the following appointments:

Herb Taylor, Chair • Steve Rixman, Member • Kathy Furlong, Member

As directed by the Credit Union by-laws, it is the duty of the Nominating Committee to nominate at least one member for each vacancy including any unexpired term vacancy for which elections are being held. The following individuals are nominated to fill the two, three-year positions available.

DAVID DIERSEN, JR. (INCUMBENT)

Employment:

Retired - an employee of Ford Motor Company since 1973. Active in UAW Local 862 serving as Alternate Committeeman, Committeeman, and Alternate Health and Safety Representative.

Credit Union Involvement:

- Credit Union member since 1973
- Appointed to the Supervisory Committee in 1988 and served as Chairman 1989-1990.
- Member Board of Directors 1991 to present. Vice Chairman Board of Directors 1999-2004. Chairman Board of Directors 2005.

Accomplishments:

Completed 24 modules in Volunteer Achievement Program sponsored by the Credit Union National Association earning Filene, Raiffeisen, Bergengren, Board of Directors, Credit Committee and Supervisory Committee Awards.

Education:

Graduated from Southern High School, attended Jefferson Community College.

STEVEN M. STONE (INCUMBENT)

Employment:

Retired - an employee of Ford Motor Company for 41 years. Represented the Local 862 membership for more than 30 years in both appointed and elected roles including Committeeperson and Delegate. Currently, Chairperson of the UAW Local 862 Retired Workers' Chapter.

Credit Union Involvement:

- Credit Union member since 1973
- Appointed to the Supervisory Committee in 2016
- Appointed to the Board of Directors January 2018

Accomplishments

Completed the Credit Union National Association "Board Financial Literacy" in the Volunteer Achievement Program. Member of the Board of Directors and Executive Committee of Junior Achievement of Kentuckiana since 2014.

Education:

A graduate of St. Xavier High School. Bachelor of Science degree in Business Administration (BSBA) the University of Louisville.

Nominations By Petition

In addition to candidates nominated by the Nominating Committee, members wishing to serve on the Board of Directors may be nominated by petition. In order to be nominated by petition, the individual must; (1) satisfy the below qualifications; (2) agree to serve as a Board Member and to abide by all rules, regulations and by-laws of the Credit Union by signing an official certification form; (3) obtain an official petition form from the Credit Union office and; (4) obtain a minimum of 130 signatures of current members of Autotruck Financial Credit Union.

1. Must be a member in good standing with the Credit Union.
2. Must be at least 18 years of age.
3. Must be willing to accept the responsibilities and therefore the liability of a Credit Union director.

All petitions must be received by the Secretary Of The Board, NO LATER THAN FEBRUARY 16, 2018 and sent to Autotruck Financial Credit Union, 3611 Newburg Rd., Louisville, Kentucky 40218. NOMINATIONS WILL NOT BE ACCEPTED FROM THE FLOOR AT THE ANNUAL MEETING.

"All persons nominated by either the nominating committee or by petition must be placed before the members." All elections are determined by plurality vote and will be by ballot except where there is only one nominee for each position to be filled. When only one nominee is nominated for each position to be filled, the Chair may take a voice vote or declare each nominee elected by general consent or acclamation at the Annual Meeting.

From The CEO's Desk

Happy New Year! We are already off to a great start this year at Autotruck. We just launched our new web site. Make sure to go check out www.autotruckfcu.org and experience all the great new features such as access to NetBranch at the top of each page.



It's a new year and that means many of you are looking for ways to get in shape. While you are cutting calories and hitting the gym, rest assured that your Credit Union has everything you need to get your finances in shape too this year. From a VISA balance transfer to pay off higher-rate debt, or an auto loan refinance from another lender that will save you money and lower your payment, Autotruck is here to help you meet your financial fitness goals. You can even apply for the auto loan easily at our new web site anytime it's convenient for you.

I also encourage you to check out our other time-saving services such as our Mobile App that lets you make deposits from your Smartphone and check your accounts 24/7. If you don't have our app, download it today from the Apple Store for iPhone or Google Play for Android.

We look forward to serving your financial needs this year!

- Jim Thompson, CEO

VISA: Save With A Balance Transfer!

If you are carrying balances on other higher-rate cards, you will save money by consolidating the debt with a balance transfer to your Credit Union VISA Credit Card. It's just smart to pay off the higher-rate balances and it is a lot easier to manage one payment per month. You will save money and pay off the total loan amount faster.

- **Rewards Program**
- **Low Fixed Rate**
- **No Annual Fee**
- **Travel Accident Insurance**
- **Online Access with eZCardInfo.com and NetBranch**



Holiday Closings

Martin Luther King, Jr. Day
Monday, January 15

Presidents' Day
Monday, February 19

Autotruck Financial Credit Union

email us

afc@autotruckfcu.org

Loan-By-Phone

Call the office nearest you

Audio Teller - 24/7

(502) 459-6200 • (800) 250-3786

NetBranch Online Account Access

www.autotruckfcu.org

Newburg Road Office

3611 Newburg Rd.
Louisville, KY 40218
(502) 459-8981 • (800) 459-AFCU (2328)
FAX: (502) 458-0371

Lobby

Mon. - Wed.: 9 am - 5 pm
Thurs. - Fri.: 9 am - 6 pm

Drive-thru

Mon. - Wed.: 8:30 am - 5 pm
Thurs. - Fri.: 8:30 am - 6 pm

Eastpoint Office

J. Huston Reindle Building
13210 O'Bannon Station Way
Louisville, KY 40223
(502) 244-2272 • FAX: (502) 244-2033

Lobby and Drive-thru

Mon. - Wed.: 9 am - 5 pm
Thurs. - Fri.: 9 am - 6 pm

Glasgow Office

1003 West Main Street, Suite D
Glasgow, KY 42141
(270) 861-4040 • FAX (270) 861-4039

Monday - Friday: 8:30 am - 5 pm

Bowling Green Office

1475 Campbell Ln.
Bowling Green, KY 42104
(270) 781-4365 • FAX: (270) 781-2251

Lobby and Drive-thru

Mon., Tues., Wed., Fri.: 8:30 am - 5 pm
Thurs.: 8:30 am - 6 pm

Credit Union Service Centers

Visit our web site for nationwide locations



Federally Insured By NCUA