



The Bottom Line

We'll give you up to \$300 when you refinance an auto from another lender!

Get cash back for your auto loan. Apply online at our web site or call one of our loan officers today 800-459-2328!

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

*Available for a limited time only. Must meet credit requirements. Applies to 2012-2019 vehicles refinanced from another lender. Rates, terms and conditions subject to change without notice. Minimum loan amount is \$5,000. Other restrictions may apply.

Take VISA Shopping This Holiday Season!

If you don't have our card, apply now so you will have it in plenty of time for holiday shopping and travel. Our fixed rate will save you money over other higher rate cards. Plus, the more you use it the more rewards you will earn! For every net dollar you spend in purchases with your Autotruck VISA Platinum Credit Card, you'll earn one Bonus Point. Accumulated points can then be redeemed for brand-name merchandise. If travel is more your style, redeem your points for airline tickets, car rentals, hotel stays, cruises and more! For more details visit www.scorecardrewards.com

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

Note: Credit Union Service Center Access Changes

The Credit Union Service Center on Goose Creek Road in Louisville recently closed. Visit our web site, www.autotruckfcu.org for a link to the CUSC locator that will give you the Service Center location closest to you. You can still access your Autotruck accounts at the Service Center located at 4917B Dixie Highway. This location will soon convert to a credit union office that will continue to process your transactions.

We also want to encourage you to take advantage of all the 24/7 services available to you as an Autotruck member. Services such as our **Mobile App, Remote Deposit, Bill Pay and even Direct Deposit** can save you time as you may not need to make a trip to the credit union.

Let us know if you have any questions!

Congratulations Scholarship Winners!

Congratulations to this year's recipients of the Clyde Hughlett Scholarship: Madalyn Taylor attending Western Kentucky University and Jacob Vowels attending the University of Louisville. The scholarship is in memory of long-time friend and Board member Clyde Hughlett.



Madalyn Taylor



Jacob Vowels

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.

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.

Help Reduce
Fraud
On Your
Debit Card

Download The CardValet App Today

It's easy to get started. Download the CardValet App from the Apple Store or Google Play and customize usage settings and alert preferences.

CardValet

CardValet Lets You:

- Turn your debit card "on" and "off" by using the App on your Smartphone
- Establish transaction controls for dollar limits, merchant categories and geographic locations
- Receive alerts when your debit card is used, approved or exceeds the transaction controls set by you.
- Stay informed of potential fraud with alerts on attempted or declined transactions
- Get real-time balances for your accounts anytime 24/7



THREE GREAT WAYS MEMBERSHIP PAYS WITH SPRINT®

It's Sprint's best Credit Union Member Cash Rewards offer ever!

Looking for a great plan and a little extra cash? Autotruck members can tap into the Sprint Unlimited Plan and these amazing cash rewards.

1. Members can get a **\$100 CASH REWARD** for each new line you activate with Sprint.*
2. Current Sprint customers get a **\$50** cash reward for **each new line** transferred into Sprint Credit Union Member Cash Rewards.*
3. You'll get a **\$50** loyalty cash reward every year for **each line**.*
4. Plus, credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program.

Plus, enjoy Sprint's reliability, which now beats T-Mobile and performs within 1% of AT&T & Verizon*. You can also enjoy a great price for fully featured Unlimited.

Get started today!

- Become a Sprint customer and mention you're a credit union member
- Register at LoveMyCreditUnion.org/SprintRewards
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account

Get all the Benefits of credit union membership. Sign up today!

*Restrictions apply

LEGAL: FPO

*Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.

• Your **family members** are eligible to join Autotruck. Share the benefits of membership this holiday season!

• **Gift Cards** make great gifts for everyone on your list. Stop by our office and take care of your Christmas shopping the easy, stress-free way!

• Sign Up For **E-Statements** And Get \$5. It's the fastest way to get your Autotruck statement.

• Make sure to visit our website for the latest News, Rates and even to **apply for a loan:**
www.autotruckfcu.org

Mobile Deposit

With Our Mobile App

Now 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.

Tips For Using Mobile Deposit

- Make sure your endorsement includes your signature and "For Deposit To Autotruck Mobile"
- Remember that the funds must go into your Checking Account (008)
- Review your account to make sure your check has deposited
- Keep the check until it clears and then don't shred it until after 90 days

Refer to our website for Frequently Asked Questions, or give a member of our staff a call. We're here to help!



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, First Mortgage Loans, Home Equity Loans and loans paid by direct allocation. 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 payment. Other restrictions may apply.

Yes! I want to skip my January 2019 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.

From The CEO's Desk

As we enter into Fall, I can't help but think of how fast time goes by.

Some days I seem to need at least another hour to get everything finished. Many of you are probably the same way with your busy schedules... getting to work, dropping kids at ball practice, and more. That's one of the reasons why we work so hard at Autotruck to save you time. We offer many 24/7 convenience services that make life easier.



Online access and our Mobile App make it so easy for you to keep track of your money and spending from anywhere, anytime. And with our CardValet App you can even turn your Autotruck Debit Card on and off. This saves time and offers you valuable security protection.

In addition, you can even apply for your loan online at our web site - anytime it's convenient for you. It's designed to be fast and easy.

With the holiday season upon us (only 94 days until Christmas), we hope you will let us help make your financial life easier which will give you more time to shop and spend time with family and friends.

Hope you and your family have a very happy holiday season!

Jim Thompson, CEO

Home Equity Rate Change Notice

The EQUITY LINE 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%. Therefore, as of October 1, 2018 the rate for existing EQUITY LINE loans will be 5.00% Annual Percentage Rate until April 1, 2019.

Holiday Closings

Columbus Day

Monday, October 8

Veterans Day (observed)

Monday, November 12

Thanksgiving

Thursday and Friday, November 22 and 23

Christmas

Monday and Tuesday, December 24 and 25

New Years

Tuesday, January 1, 2019

The Board and staff of Autotruck Financial CU wish you and your family a very safe and happy holiday season!

Autotruck

Financial Credit Union

email us

afcu@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 Reinle 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