

Autotruck

Financial Credit Union

www.autotruckfcu.org

A quarterly publication for members



Spring 2018

The Bottom Line

Erase Your Rate*

**Lower your rate
by 1% or even
MORE...**

**when you refinance
a vehicle from another lender**

Call us or apply online at our website today
www.autotruckfcu.org.

*Lowest possible rate is 2.49% Annual Percentage Rate. Must meet credit requirements. Applies to 2011-2018 vehicles refinanced from another lender. Rates, terms and conditions subject to change without notice. Discounted rates available with Autotruck checking account and direct deposit or payroll deduction. Minimum loan amount is \$5,000. Payment must be made through automatic deduction from Autotruck account. Other restrictions may apply. Offer available for a limited time only.



Open A Vacation Club Account Now

An Autotruck Vacation Club Account is a great way to save the money you need for summer fun expenses. Starting to save now will allow time for the money in your account to accumulate.

That way when vacation season arrives, you will have the money you need to have a stress-free trip. Saving is even easier when you take advantage of payroll deduction to make deposits.

Call us or stop by today to open an account, or to increase the deduction on your existing account.

Smart Option Student Loans®

Investing in higher education continues to be one of the best decisions you can make - and we want to help make it happen. Together, we can do this. Find resources for navigating the college application process, learn more about the Smart Option Student Loan, and apply online at www.autotruckfcu.org.

Autotruck is not the creditor for these loans and is compensated for the referral of Smart Option Student Loan customers. This information is for borrowers attending degree-granting institutions only. Credit criteria and eligibility requirements apply.

Traveling This Summer?

Some Countries Blocked For Debit/Credit Card Use

We're serious about doing all we can to protect you from fraud when you are home, or far away. Because of the increasing number of international fraud cases, Autotruck has limited (or blocked) use of Credit Union issued debit/credit cards in certain countries. Check out our web site for a complete list and contact us to let us know when you are traveling out of the country so we can make sure you have access to your Autotruck accounts if needed.

Home Equity Rate Change Notice

The EQUITY LINE program adjusts on existing Home Equity Loan 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%. With the recent increase in the prime rate, as of April 1, 2018 the rate for existing EQUITY LINE loans will adjust to 4.50% Annual Percentage Rate.



Discover Sprint's Network Reliability & Cash Rewards

The benefits of membership keep getting better! Right now, Autotruck members can enjoy the reliability of Sprint's network and a **\$100 CASH REWARD** for **every new line** you activate with Sprint®. Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

Reliability

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

What you get:

- Members get a **\$100** cash reward for **every new line** you activate with Sprint
- Current Sprint customers receive a **\$50** cash reward for **every line** transferred into Sprint Credit Union Member Cash Reward
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**
- Credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program

How you get it:

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

Sign up today to discover the cash benefits you'll enjoy with Sprint's best Credit Union Member Cash Rewards EVER!

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!

- **BillPay** lets you pay recurring bills, make one-time payments and purchase gift checks all online 24/7.

- Make sure you are protected with an **Extended Warranty** on your vehicle. We offer the finest warranty in the industry.

- **Gift Cards** make great gifts for everyone on your list. Stop by one of our locations and take care of your graduation, and Mothers Day shopping the easy way!

12th Annual Clyde Hughlett Scholarship

Now Accepting Applications

Applications are now being accepted for two \$1,000 scholarships for the Fall semester. The scholarships are in honor of founding Autotruck member Clyde Hughlett who gave many years of service and dedication to the credit union.

Visit our web site www.autotruckfcu.org for details. The application and all necessary documents must be received no later than July 1, 2018.

(Applicants must be a member of Autotruck to be eligible.)

Check Out Our New Web 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.

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



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



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 "Autotruck Mobile"
- Remember that the funds must go into your Checking Account
- Review your account to make sure your check has deposited
- Keep the check until it clears and then shred it 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!**



From The CEO's Desk

Springtime in Kentucky is one of my most favorite times of the year. The temperatures are near perfect - not too cold and not too hot. Sure there is a little rain, but that just makes for spring tulips that bloom just in time for the Derby.



It's also the season for graduations, Mother's Day and let's not forget weddings. One of the best gifts is a Gift Card from Autotruck. Yes, you can even shop at your credit union. Just stop by and purchase your gift cards - it's fast and easy.

Speaking of easy, have you checked out how easy it is to "erase your rate" from another lender with our loan promotion? If you have a vehicle loan someplace else, you owe it to yourself to check out how much you might save by refinancing at Autotruck. We can help you with a loan that fits in your budget and saves you money.

I hope you have had the chance to check out our new web site and make sure to like us on Facebook. We are constantly working on ways to make your life easier and want to stay connected with you. Let us know if you ever have any questions, or need help with your finances - we're here for you!

- Jim Thompson, CEO

Our VISA Is Great For Summer Travel And You Earn Rewards Too!

Make sure to take your Autotruck VISA Credit Card along on vacation. It's the perfect way to pay for travel, shopping and more.

Plus, have you heard about the great rewards? Earn points for purchases and redeem them for great merchandise, travel and more.

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

Holiday Closings

Memorial Day
Monday, May 28
Independence Day
Wednesday, July 4

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