



Member Newsletter

Use Visa uChoose Rewards Points To Pay On Amazon

With our Rewards Visa Credit Card you can earn \$1 in points on purchases that you can redeem for gift cards and even cash back (statement credit)! Plus now you can even use your points to pay for purchases on Amazon.

Shop With Points on Amazon offers you the ability to redeem points for an eligible enrolled uChoose Rewards®-linked card to pay for all or part of your eligible orders, including tax and shipping. Once you complete the enrollment process, you can redeem your available uChoose Rewards® points to pay for eligible purchases at Amazon.com. Visit the Visa Credit card page on our website for a link to learn more today or go to Amazon and search Shop With Points to link your card now.

Use your card for routine purchases like gas, groceries and more so you will be earning points fast. Not to mention, the holidays are a great time to rack up points on your card. Shopping for gifts, travel and more...pay with your Autotruck Visa Rewards card to maximize your points.



Enroll in uChoose Rewards today so you can start redeeming points.

It's easy:

1. Log in to access your Visa Rewards credit card account through the Credit Card link in Virtual Branch Next or on the Mobile App.
2. Select the uChoose Rewards icon and set up your login credentials.
3. Check out how many points you have and all the ways you can redeem them.

How to redeem uChoose rewards at Amazon.com



1. Enroll Your Card



2. Shop



3. Proceed to Checkout



4. Place your order

Other Visa Credit Card Options We Have Available:

• Saver

Do you have balances on other higher-rate credit cards? Transferring those balances to our Visa Saver Credit Card is a smart decision. The Visa Saver Credit Card's debt-friendly rate will help you save money and pay down your debt faster when you consolidate balances from other cards.

• Credit Builder

The Credit Builder Visa Credit Card can help you establish credit and improve your credit score which will put you on the road to financial freedom and success! This card is perfect for a younger member just establishing credit, or for someone who needs to work on repairing some past credit issues.

**Apply Now
for any of our
credit card
options online at
our website!
autotruckfcu.org**

Applying For Your Loan Is Easy With Our New Online Loan Application

- **Apply 24/7**

Visit our website to apply anytime that is convenient for you: autotruckfcu.org

- **Save And Go Back**

This handy feature gives you the flexibility to start and stop as you need.

- **Upload Documents**

You can upload documents (such as a paystub) in order to speed up the loan process!

- **Check Status**

Want to know the status of your loan? You can easily find out, even on the weekend.

- **Fast And Confidential**

The new application is efficient and secure and helps you get the money you need fast!

We make it easy to apply and save members money everyday!

Lending Solutions...

Visit the Online Mortgage Center
autotruckfcu.org or call us at 800-459-2328

- Several loan options tailored for your situation:

Fixed Rate, Adjustable Rate, Jumbo Loans, Conventional, FHA, USDA, VA, and more!

- Highly competitive rates!

- Owner-Occupied and Investment Property offerings!

- A fast and easy online application process within our online mortgage center, often resulting in an immediate online credit approval!

Autotruck
Mortgage Program 



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 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 December payment. Other restrictions may apply.

☐ **Yes! I want to skip my December 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.

Have an auto loan at another lender? You may be paying too much for the loan.

Bring that loan to Autotruck and you could save money on the total loan, lower your monthly payment and get up to \$500 Cashback*.

**Apply online today at
autotruckfcu.org**

*Subject to change without notice. Must meet credit requirements. Applies to 2018 or newer vehicles. Cash back is tiered based upon amount financed. Cash back to be credited to primary member's savings account post-closing upon receipt of fully perfected title documentation. Total cash back limited to \$500 per primary member per calendar year. Minimum loan amount of \$10,000. Other restrictions may apply. See website for details.

Get up to \$500*
CASHBACK
**When You
Refinance An
Auto Loan From
Another Lender
At Autotruck**



Plan Ahead...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 us at 800-459-2328. You can also transfer the funds to your checking account easily with our App and Virtual Branch Next.

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 a Christmas Club Account, or to increase the deduction on your existing account.

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. We wish them much success as they pursue their education. Thanks to everyone who participated.



Graham Hall
Western Kentucky University



Julia Drennen
Anderson University South Carolina



Braydon Kessinger
University of Louisville



Colton Kessinger
University of the Cumberlands



From The CEO's Desk

This quarter's message to you is somewhat bittersweet. After serving as your CEO since February of 2014, I will be officially retiring on January 3, 2025.

I have had a long and wonderful career working in the credit union industry. The last ten years here at Autotruck will always be special to me. Long before I became CEO, I joined Autotruck as a member back in 1986. Over the years I have witnessed all the growth and changes that have happened and am proud of what Autotruck has accomplished and the tradition of serving members.

I have so many great memories of my time here at Autotruck. We have implemented many new services that make members' lives easier, opened two new offices and made great plans for an exciting future. But what stands out to me the most are the people: I have had the opportunity to get to know so many amazing members and have had the pleasure to work with a dedicated Board and staff who puts members' needs first everyday.

I will be leaving you in very good hands. Jason Pendleton, our Executive Vice President will take over the reins as CEO in January. Jason has been with us since 2018, when he started in the role of VP of Lending. His experience and knowledge, along with a dedication to serving members means you can rest assured that the future of Autotruck is bright.

Thank you for allowing me to serve as your CEO. It has been a great honor and experience and I will miss you. I look forward to spending time with my grandchildren and friends, traveling and enjoying the years ahead.

- 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 is currently 8.00% based upon the most recent decisions of the Federal Open Market Committee. This means the rate for existing Home Equity Lines of Credit will adjust to 8.00% Annual Percentage Rate on October 1, 2024.

Holiday Closings

• **Columbus Day**
Monday, October 14

• **Veterans Day**
Monday, November 11

• **Thanksgiving**
Thursday, November 28
Friday, November 29

• **Christmas**
Tuesday, December 24
Wednesday, December 25

• **New Years**
Tuesday, December 31
Wednesday, January 1, 2025

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

Virtual Branch Next

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

1671 Westpark Drive
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 website for nationwide locations



Federally Insured By NCUA