



Member Newsletter

Message From Your President/CEO, Jason Pendleton

Exciting New Online Access And Mobile App Coming Soon!



Happy Fall! Whether you and your household are settling into a new school year, looking forward to Fall markets, bonfires, or anything in between, I hope you're having a great start to the season.

At Autotruck, staff have been working hard to prepare for some BIG changes! In early

November, we'll be upgrading to a new core banking system that will enable us to serve you in a much faster and more efficient manner. While there will be plenty of behind-the-scenes changes that help us serve you better, you'll see some significant changes on your end as well.

One of the pieces we're most excited about is the rollout of an all-new Online Banking and Mobile experience. From subtle upgrades such as the ability to operate in landscape mode and dark mode, to more impactful changes such as giving high visibility to your credit score and ways to improve it, we can't wait

for you to see the upgrades! We are confident you will like the ease and convenience, along with the enhanced technology experience you will have when taking care of your finances at Autotruck.

Watch our website and Facebook pages for important updates as this change draws near. If your contact info has changed anytime recently, be sure to reach out to us to ensure we have your most current address, mobile number, and email address so that we can be sure we're reaching you with all communications!

- Jason Pendleton, CEO



Stay connected with us on Facebook for news, specials, holiday closings and more!

Scan the code with the camera on your phone for a quick link. Then click Like or Follow.



We Want To Help You Save Money On Your Auto Loan!

Paying a rate that is too high on your auto loan at another lender? Bring that loan to Autotruck and you could save money on the total loan, lower your monthly payment and get up to \$500 Cashback*.

*Subject to change without notice. Must meet credit requirements. Applies to 2019 or newer vehicles. Cashback is tiered based upon amount financed. Cashback 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.

Applying For Your Loan Is Easy With Our Online Loan Application



Get up to **\$500***

CASHBACK

When You Refinance An Auto Loan From Another Lender At Autotruck

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.

Watch our website for online submission options, or use the form below.

☐ Yes! I want to skip my December 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.

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.



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 Online Access 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

Apply NOW for any of our credit card options online at our website autotruckfcu.org

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

Holiday Closings

• **Columbus Day**
Monday, October 13

• **Veterans Day**
Tuesday, November 11

• **Thanksgiving**
Thursday, November 27
Friday, November 28

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

• **New Years**
Wednesday, December 31
Thursday, January 1, 2026

Smart Money Tip: Save For The Rainy Days!

It is important to build a savings nest egg for emergency needs and even for future plans. Life can get tough sometimes when layoffs, medical expenses and even unexpected car repairs can mean a hit to your budget. Be prepared by making sure to save for that rainy day. The best way to save is to make it a habit and save a specific amount out of each paycheck. The amount in your savings will accumulate over time and will give you the peace of mind in knowing you have savings when you need it.



Let Us Help With Your Home Sweet Home Loan!

At Autotruck Mortgage we can help you every step of the way and make the home loan process easier than you ever thought possible. Our staff is ready to help you make that dream of a first home, bigger home, or even your forever home a reality.

- 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

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

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 7.25% 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 7.25% Annual Percentage Rate on October 1, 2025.

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Visit **@autotruckfinancialcreditunion**
for entertaining, educational and
informative videos made for you!
Make sure to hit that Subscribe button!

Scan the code with the camera on your phone for a quick link.



Autotruck Financial Credit Union

email us

afcua@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 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

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