



Member Newsletter

Message From Your President/CEO, Jason Pendleton



As you are likely all too aware, Autotruck Financial Credit Union (and therefore our members) suffered a significant service disruption in mid-September. A widespread outage of our third-party processor caused online/mobile banking to be tempo-

rarily unavailable and important ACH files to be delayed in processing.

If you haven't already, I encourage you to visit our YouTube channel for a full unpacking of what occurred, what steps Autotruck took in response to the event, and our commitment to you. This was a significant disruption for you, our members. We know that and are committed to doing everything possible to prevent such a significant event from ever recurring.

As I stated in the video, relationships get tested when the chips are down. Through the years, when our members have been faced with difficulties such as strikes or layoffs, Autotruck

has wanted to be the first at the table, saying "let us help." When other financial institutions have backed away, we've tried to lean in and say, "look, you're our member, we care and we're in this together." The chips were down during the recent disruption, and that impacted you greatly. I personally apologize for that. We will become stronger for you as a result of this and continue to stand with you.

We remain committed to you, your family, and all those you look out for. Thank you for standing with us. We appreciate your patience and loyalty to your credit union.

- Jason Pendleton

WHEELS FOR HOME

JOIN US IN
MAKING A
DIFFERENCE



AUTO REFI SPECIAL!



Refinance an auto loan from another lender during September or October and Autotruck will donate \$50 to help our local communities.



*Subject to change without notice. Must meet credit requirements. Applies to 2020 or newer vehicles. Cashback 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. You must apply September 1 - October 31, 2026, for loan to be eligible for community donation of \$50 per loan. Funds will be donated to the Metro United Way Immediate Need Fund and the United Way of Southern Kentucky's Dolly Parton Imagination Library Fund. Maximum amount will be \$2,500 toward each fund.

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. We offer a fast and easy online application process within our online mortgage center that often results in an immediate online credit approval.



- 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

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

Skip A Loan Payment

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.

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.

Visit autotruckfcu.org to submit your request, or use the form below.

☐ **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.

Sign Up For E-Statements

E-statements are faster and more secure than waiting for mail delivery. After you sign up, you will begin to get an email each month notifying you that your statement is ready. Then it's easy to access your digital statement anytime 24/7. This eliminates paper clutter and makes organizing and retrieving past statements easier. You can view, download, or even print if a physical copy is needed for taxes or personal records.

E-statements reduce the risk of identity theft and fraud that can happen with physical mail. Your personal information is secure, rather than sitting in a mailbox where it could be stolen.

Switching to E-Statements is a little friendlier for the environment too as it helps reduce paper production (which consumes trees and water), and the carbon emissions associated with printing and transporting physical mail.

• Sign Up Now:

You can easily choose E-Statements by logging into Autotruck Online or the Mobile App. Select Statements, agree to the terms and conditions and click Start E-Statements.

Mobile App



With the Autotruck Mobile App you get access to services that help you manage your money and can save you time.

- Check your balance
- Make transfers
- Sign up for E-Statements
- Access mobile check deposit
- Pay a bill
- Transfer money to a friend
- Transfer money to your account at another institution
- View your credit score and access your credit report

Plan Ahead...Start Saving In A Christmas Savings Account Now!

Christmas Savings Account 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 Autotruck Online.

If you wish to continue your Christmas Savings Account for next year, no action is necessary. An Autotruck Christmas Savings 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 Savings Account, or to increase the deduction on your existing account.



Enroll Today!

Call us, or visit one of our offices to sign up.

Then use your Autotruck Debit Card and watch your savings add up!

Jump start your savings when you make purchases using your Autotruck Debit Card.

Once enrolled* your Autotruck Debit Card purchases are automatically rounded up to the nearest dollar. That round up portion will be transferred from your checking account to your savings account when the transaction posts to your account. You can choose your Savings Account, Christmas/Vacation Account, or even your Money Market Account to receive the round up amount.

For example: You spend \$7.59 on a Mocha Latte. Once the transaction posts to your checking account, 41¢ will be transferred to your savings account. This makes the total debited from your checking account \$8.00.

It's fast and easy! Over time your Save My Change money will add up helping you build your savings!

*You must call or stop by to enroll in Save My Change. Certificate and IRA accounts not eligible for the round up deposit. Certain restrictions may apply. See website for details.

Make your money work harder for you with an **Autotruck Certificate Account.** Open a Certificate with just a minimum \$500 deposit. Visit our website for current rates.

Use Visa uChoose Rewards Points To Pay On Amazon

With our Rewards Visa Credit Card you can earn points on purchases that you can redeem for gift cards and even cash back (statement credit)!

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.

1. Visit the Visa Credit Card page on our website autotruckfcu.org.
2. Select the uChoose Rewards box and set up your login credentials.
3. Check out how you can redeem points.



Autotruck
Financial Credit Union

autotruckfcu.org
800-459-2328

email

afc@autotruckfcu.org

Apply For A Loan 24/7

Phone: (800) 459-2328

Online: autotruckfcu.org

Audio Teller - 24/7

(800) 459-2328, press option 4

Autotruck Online - 24/7

autotruckfcu.org

Mobile App - 24/7

Download at your App Store

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

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 7.00% 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 7.00% Annual Percentage Rate on October 1, 2026.

Holiday Closings

- **Columbus Day**
Monday, October 12
- **Veterans Day**
Wednesday, November 11

- **Thanksgiving**
Thursday, November 26
Friday, November 27

- **Christmas**
Thursday, December 24
Friday, December 25

- **New Years**
Thursday, December 31
Friday, January 1, 2027

Make sure to stay connected with us! Like us on Facebook and Subscribe to our YouTube Channel



Federally Insured By NCUA

Main Office
7651 Jefferson Green Way
Louisville, KY 40219

Eastpoint Office
J. Huston Reinle Building
13210 O'Bannon Station Way
Louisville, KY 40223

Bowling Green Office
1671 Westpark Drive
Bowling Green, KY 42104
(270) 781-4365

Glasgow Office
1003 West Main Street, Suite D
Glasgow, KY 42141

Credit Union Shared Branches
Visit our website for nationwide locations