



# Member Newsletter

## Transfer Balances And Save!

### Visa Saver Card Can Help You Get Out Of Debt Faster!

The new year may have you thinking about ways to get your finances in shape. One great option to help you meet this goal is to transfer balances from other higher-rate cards to our Visa Saver Credit Card. Take advantage of our Visa Saver Credit Card's debt-friendly rate to consolidate balances from other cards. You will save money and get out of debt faster!

Once your card is open, you can log in to your account through eCS in Online Access, the Mobile App and on the Visa Credit Card page on the web site. You can view your account and easily make balance transfers. It's fast and simple and puts you on the road to a better financial position. Less debt can help not only raise your credit score, but it can mean less stress too.



### Two More Visa Card Options:

#### Rewards Visa

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 earn one point for every \$1 in purchases.

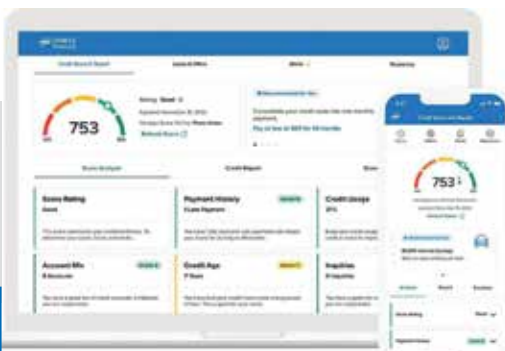
#### Credit Builder Visa

The Credit Builder Visa Credit Card will 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.

#### Anytime Visa Credit Card Account Access Through eCS

You can access your Autotruck Visa account anytime through the eCS (Credit Card) link in Online Access, the Mobile App and on the Visa Credit Card page on the web site. You can see your transactions, view statements, sign up for E-Statements, make a balance transfer, make payments and more.

**Call us at 800-459-2328  
or visit us online to apply  
for any of our three  
Visa credit cards today!**



Take Control Of Your Credit Score And Access Free Credit Monitoring And More With **Credit Sense** Available In Online Access And Our Mobile App!



Faster  
Better  
Easier

## Loans

### Applying For Your Loan Is Easy!

• Visit our web site to apply anytime that is convenient for you.  
[www.autotruckfcu.org](http://www.autotruckfcu.org)

• Or call us at 800-459-2328 during regular business hours.

We save members money everyday!



- Several loan options tailored for your situation: Fixed Rate, Adjustable Rate, Jumbo Loans, Conventional, FHA, USDA, VA, and more!
- Owner-Occupied and Investment Property offerings!
- A fast and easy online application process, often resulting in an immediate online credit approval!
- Highly competitive rates!

Check out your options at [autotruckfcu.org](http://autotruckfcu.org) or call us at 800-459-2328

# Lending Solutions...

## Have An Auto Loan Someplace Else?

You owe it to yourself to find out how refinancing that loan at Autotruck can benefit you in a big way. We have some of the lowest loan rates in the area, so make sure you check out how much you could save today!

### You Might Get A Lower Monthly Payment, Save Thousands In Interest And Get Cash Back!

\*Subject to change without notice. Must meet credit requirements. Applies to 2017 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 web site for details.

Get up to

# \$500

## Cash back

**Stop paying too much on a car or truck loan at another lender.**

## Autotruck Mortgage Makes The Home Buying Process Less Stressful!

At Autotruck Mortgage, we help you every step of the way and make the home loan process easier than you ever thought possible. While our rates are very competitive, keep in mind rate is not the only consideration when getting a mortgage loan. Here are some things to ponder as you work toward your home purchase:

### 1. Why do you want to buy a new home?

Is it your first home? Do you want more space, or maybe want to downsize? Are you seeking to build equity and stop paying rent? Knowing what your purpose is helps you start a successful home-buying strategy.

### 2. Will you meet mortgage requirements?

What is your current credit score? Do you need to work to improve it? One option we suggest is to make sure you are utilizing Credit Sense. This free service lets you monitor your score and gives you tips to help you improve it.

### 3. Do you have a down payment?

Putting some money down can help offset the effect of higher rates and help you get a monthly payment you can afford.

### 4. What sort of payment can you afford?

It is important to know where you stand financially and what the budget is for your home purchase.

### 5. Have you applied for pre-approval?

You can apply online at our web site, [autotruckfcu.org](http://autotruckfcu.org), any time for your loan. Our Online Mortgage Center helps you connect with the home financing solution which best meets your needs - all on your schedule. Our program helps you learn more about the mortgage process, access helpful information about home-buying, check rates, and much more. Apply Online and receive pre-approval feedback in just minutes!

At Autotruck, we exist to help you succeed financially. Securing your rate and finding the very best loan option for the purchase or refinance of your home is critical. It could literally save you tens of thousands of dollars and mean less stress for you too.

# 63rd Annual Meeting

April 16, 2024 • 6:00 pm

UAW Local 862 Union Hall • 3000 Fern Valley Road, Louisville

## Board Of Directors Election And Nomination Procedures

In accordance with the Credit Union by-laws, the Chairman of the Board will appoint a Nominating Committee of not fewer than three members. Board Chairman, Steve Stone has made the following appointments:

Nominating Committee: Steve Rixman (Chair), Chris Hall and Kathy Furlong

As directed by the Credit Union by-laws, it is the duty of the Nominating Committee to nominate at least one member for each vacancy including any unexpired term vacancy for which elections are being held. The following individuals are nominated to fill the two, three-year positions available.

### DAVID DIERSEN, JR. (INCUMBENT)

#### Employment:

Retired - an employee of Ford Motor Company since 1973. Active in UAW Local 862 serving as Alternate Committeeman, Committeeman, and Alternate Health and Safety Representative.

#### Credit Union Involvement:

- Credit Union member since 1973
- Appointed to the Supervisory Committee in 1988 and served as Chairman 1989-1990.
- Member Board of Directors 1991 to present. Vice Chairman Board of Directors 1999-2004. Chairman Board of Directors 2005.

#### Accomplishments:

Completed 24 modules in Volunteer Achievement Program sponsored by the Credit Union National Association earning Filene, Raiffeisen, Bergengren, Board of Directors, Credit Committee and Supervisory Committee Awards.

#### Education:

Graduate of Southern High School, attended Jefferson Community College.

### STEVEN M. STONE (INCUMBENT)

#### Employment:

Retired from Ford Motor Company after 41 years of service. Member of the UAW Local 862 for 50 years. Represented the Local 862 membership for almost 40 years in both appointed and elected roles including Chairperson of the Bargaining Committee for three terms. Currently, serving as Chairperson of the UAW Local 862 Retired Workers' Chapter and Vice-Chair of the UAW Region 8 Retired Workers' Council. Chairperson of the UAW Region 8 Area 12 Retired Worker's Council.

#### Credit Union Involvement:

- Credit Union member since 1973
- Appointed to the Supervisory Committee in 2016
- Appointed to the Board of Directors January 2018

#### Accomplishments

Completed the Credit Union National Association "Board Financial Literacy" in the Volunteer Achievement Program. Former Member of the Board of Directors and Executive Committee of Junior Achievement of Kentuckiana.

#### Education:

Graduate of St. Xavier High School. Bachelor of Science degree in Business Administration (BSBA) the University of Louisville.

## Nominations By Petition

In addition to candidates nominated by the Nominating Committee, members wishing to serve on the Board of Directors may be nominated by petition. In order to be nominated by petition, the individual must: (1) satisfy the below qualifications; (2) agree to serve as a Board Member and to abide by all rules, regulations and by-laws of the Credit Union by signing an official certification form; (3) obtain an official petition form from the Credit Union office and; (4) obtain a minimum of 130 signatures of current members of Autotruck Financial Credit Union.

1. Must be a member in good standing with the Credit Union.
2. Must be at least 18 years of age.
3. Must be willing to accept the responsibilities and therefore the liability of a Credit Union director.

All petitions must be received by the Secretary Of The Board, NO LATER THAN March 6, 2024, and sent to Autotruck Financial Credit Union, 7651 Jefferson Green Way, Louisville, Kentucky 40219. NOMINATIONS WILL NOT BE ACCEPTED FROM THE FLOOR AT THE ANNUAL MEETING.

"All persons nominated by either the nominating committee or by petition must be placed before the members." All elections are determined by plurality vote and will be by ballot except where there is only one nominee for each position to be filled. When only one nominee is nominated for each position to be filled, the Chair may take a voice vote or declare each nominee elected by general consent or acclamation at the Annual Meeting.



## From The CEO's Desk

Happy New Year everyone! I am happy to report, that after many construction delays we will be opening our new Bowling Green office, located at 1671 West Park Drive across from Meijer, sometime in the next few weeks. This new office will be much

easier to access and offer you enhanced service. Watch our web site and Facebook for details on the coming opening date.

If you are trying to get your finances in shape, we offer many services that can help. From our Mobile App to our new Visa Saver Credit Card, we can help you no matter what your financial goals are this year.



New Bowling Green office opening soon!

I want to thank you for choosing Autotruck for your finances. We look forward to serving you and your family throughout the year ahead. We are here for you!

- Jim Thompson, CEO

## Keep Your Personal Account Information Safe

At Autotruck, your account security and protection are a top priority. Crimes like identity theft continue to be on the rise and it is important for you to keep your account information safe.

There are ways you can protect yourself: Keep track of your accounts and watch for anything that seems out of the ordinary and any transactions you have not authorized. Check all of your bank/credit union accounts and credit card statements monthly to make sure you have authorized all transactions. A great way to do this is with Autotruck's Mobile App, or Online Access. You can check on your accounts anytime 24/7. We also offer the CardGuard App that lets you control/monitor your debit card and Visa credit card. Please visit our web site for more details on how to keep your information protected.

## Choose Direct Deposit To Autotruck And Get Your Tax Refund Fast

Want to get your tax refund fast? Choose to have your refund deposited into your Autotruck Checking Account. It's the quickest, safest and easiest way to get your refund. Put our routing and transit number and your member number where indicated on your tax form in the section labeled "Refund" (paper or electronic).

Our routing and transit number is **283078684**. Your account number can be found on your checks, or give us a call if you have questions.

## Holiday Closings

**Martin Luther King Jr. Day**  
Monday, January 15

**Presidents Day**  
Monday, February 19

# Autotruck Financial Credit Union

### email us

[afcu@autotruckfcu.org](mailto:afcu@autotruckfcu.org)

### Apply For A Loan

Phone: (800) 459-2328

Online: [www.autotruckfcu.org](http://www.autotruckfcu.org)

### Audio Teller - 24/7

(502) 459-6200 • (800) 250-3786

### Online Account Access

[www.autotruckfcu.org](http://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

1475 Campbell Ln.  
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 web site for nationwide locations



Federally Insured By NCUA