July 2023



Member Newsletter



Choose E-Statements And We'll Give You \$5

Getting \$5 for just for signing up for E-Statements is easy money. All you need to do is log into your account with Online Access on our web site and select E-Statements from the top navigation. Then select Enroll Now. That's it and you are \$5 richer.

- Get \$5 when you sign up
- Faster than paper statements
- Conveniently archived for more than 12 months so you can view past statements without digging through piles of paper
- More secure than paper statements that arrive by mail
- Environmentally-friendly

And while getting \$5 is a great deal, there are other reasons that make choosing E-Statements a smart decision. It's the safest and fastest way to get your statement each month. No more waiting on the mail, or worry that your private account information might be stolen from your mailbox.

According to an article on aarp.org, while the vast majority of mail sent through the U.S. Postal Service arrives without incident, mail theft and mail carrier robberies are a growing problem around the U.S. In 2021, there were 33,000 reports of incidents involving mail carrier robberies and mail theft, up from 24,000 in 2019.

When you choose E-Statements you will receive an email around the second day of the month letting you know your statement is available. Then you can view it and print it anytime 24/7, when it's convenient for you.

E-Statements also mean less paper and postage to mail them and that saves trees and money.

Bottom line is that choosing E-Statements is a smart thing to do.



New Visa Credit Card Program Coming Soon!

We will be offering three new cards so you can choose the best for you: Rewards, Credit Builder or Saver.

Watch our web site and Facebook for details.





Lending Solutions...

Applying For Your Loan Is Easy!

- Visit our web site to apply anytime that is convenient for you. 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 or call us at 800-459-2328

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!



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

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

*Must meet credit requirements. Applies to 2016-2023 vehicles refinanced from another lender. Rates, terms, and conditions subject to change without notice. Minimum loan amount is \$5,000. Other restrictions may apply. Cash back total based on loan amount financed. See Credit Union for details.

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

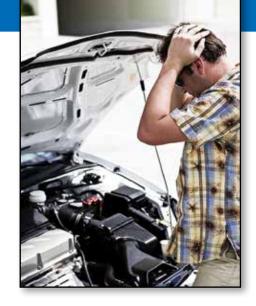
For each loan you choose to skip, you will be charged a \$20 fee that will be added to your loan balance. If you have your payments made by automatic share transfer, your funds will remain in your share account. Interest will continue to accrue and the term of the loan will be extended by one month.

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 July payment. Other restrictions may apply.

☐ Yes! I want to skip my July 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.

Protect Yourself Against Unexpected Vehicle Repairs With Route 66 Extended Warranty

Car trouble. It always seems to happen at the worst possible time. Like when there is just no room in the budget to deal with it. One important way to prepare for the unexpected yet inevitable expense of car repairs is to protect yourself ahead of time with an Extended Warranty. Autotruck is proud to be able to offer members such protection in the form of a Route 66 Extended Warranty.



Regardless if your vehicle is still under a factory warranty... if you just purchased a vehicle or it is a vehicle you already own... even if you do not have a loan against the vehicle... Autotruck can offer you an Extended Warranty to protect you from expensive mechanical breakdowns. Even better, our Warranty options come with a \$0 deductible, 24/7 roadside assistance (even on holidays), rental car benefits, and a 30-day money-back guarantee.

Call us today (800-459-2328) to learn more about how we can protect you against unexpected vehicle repairs, or learn more at https://www.autotruckfcu.org/extended-warranty-protection.

Did You Know Our Mobile App Offers These Services?





Deposit Checks With Our Mobile App

Mobile Deposit in our Mobile App lets you deposit a check from anywhere, anytime. Save time and don't wait in line. Save yourself a trip to the Credit Union and deposit easily with the Mobile App. It's easy, you just take a photo of the front and back of the check and follow the simple instructions. See our web site for Frequently Asked Questions.

View Your Credit Score And More With Credit Sense In The Mobile App

Autotruck's Credit Sense Program, built in to our Mobile App, lets you check your score anytime for free! It is personalized just for you! This means it's all about your score and ways you can make it better. You even get offers* designed just for you with our "Recommended For You" feature. Log in, or sign up today at Online Access on our web site, or in our Mobile App. For more details visit our web site, or call a member of our staff today! *All offers subject to credit approval.

Pay Bills With Bill Pay On The Mobile App

Save time and money when you choose Bill Pay for paying bills. It's fast, easy and there is no monthly charge, or per-payment fee. Pay recurring bills, make one-time payments and access Zelle digital payments all with our App.

Stay connected with us!
Like us on Facebook and bookmark our web site on your browser.

www.autotruckfcu.org



From The CEO's Desk

From backyard cookouts, to family reunions and summer vacations, this season is a wonderful time to make memories with family and friends. At Autotruck, we work hard to

offer products and services that save you time and money, so you can focus on making those memories.

From our Mobile App that lets you easily deposit checks from anywhere, to online loan applications combined with some of the lowest loan rates around, you can count on us to help make your financial life less stressful. That's because we exist for only one reason and that is to serve our member owners like you. Since June of 1961 we have been here for generations of families who live and work in the areas we serve and we will continue to build on that tradition of service.

This summer, I encourage you to take some time to make sure you are taking advantage of all the benefits available to you. Visit our web site at autotruckfcu.org to see all our services. You will find we offer a full array of services from auto loans to checking accounts with all the add-ons like our debit card, vehicle warranty protection and more.

I hope you all have a great summer and make memories that will last a lifetime!

- Jim Thompson, CEO

Make Sure To Keep Information Like Your Email Address And Phone Number Up To Date With Us!

Have you changed any information like your address, phone number or email address lately? If so, please let us know. It is important that we have your most up-to-date contact information in order to serve you in the best manner possible.

Holiday Closings

Labor Day

Monday, September 4

Columbus Day

Monday, October 9

Veterans Day

Friday, November 10

Thanksgiving

Thursday, November 23 Friday, November 24

Christmas

Monday, December 25

New Years

Monday, January 1, 2024



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

Online Account 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

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