



# The Bottom Line

## Getting in Shape? Don't Forget Financial Fitness Your Credit Union Is A Great Place To Start

It's a new year and that means many of you are looking for ways to get in shape. While you are cutting calories and hitting the gym, rest assured that your Credit Union has everything you need to get your finances in shape too this year. From a VISA balance transfer to pay off higher-rate debt, or an auto loan refinance from another lender that will save you money and lower your payment, Autotruck is here to help you meet your financial fitness goals.

Plus, we also offer many other services that will save you time and money such as Mobile Deposit, Bill Pay and our convenient Mobile App. The Mobile App is a great place to start your financial fitness. If you are not utilizing this awesome financial tool, download it from Apple or Google Play to your smartphone or tablet today. It's fast, easy, free and provides you access to your accounts and services like Mobile Deposit, 24/7.

**Our goal is simple... helping members!** And that means offering you the best rates and services possible and keeping it all affordable. We're ready to help you get financially fit in 2019.

### Sign Up For E-Statements And Get \$5 Bucks!

E-Statements are the fastest way to receive your Autotruck statement. They are available on the second business day of the month. That is a lot earlier and safer than waiting on the mail. It's Free through our secure NetBranch site.

Go to our web site and log into NetBranch Online Access. Then accept the E-Statements disclosure. It takes less than a minute. Plus, if you sign up now, you will receive a \$5 deposit to your Autotruck account.

### Help Reduce Fraud On Your Debit Card

#### Download The CardValet App Today

It's easy to get started. Download the CardValet App from the Apple Store or Google Play and customize usage settings and alert preferences.

## CardValet

### CardValet Lets You:

- Turn your debit card "on" and "off" by using the App on your Smartphone
- Establish transaction controls for dollar limits, merchant categories and geographic locations
- Receive alerts when your debit card is used, approved or exceeds the transaction controls set by you
- Stay informed of potential fraud with alerts on attempted or declined transactions
- Get real-time balances for your accounts anytime 24/7

## Bill Pay Makes Paying Bills Easier

No one likes to pay bills. But we can help take a little stress out of the process. Take advantage of Bill Pay and you'll save money because there's no need to write a check or purchase stamps. Simply specify the date and payment amount and Bill Pay takes care of it for you. It's that easy. Best of all, it's FREE.

To sign up for Bill Pay log into NetBranch and click on the Bill Payments link under the services menu and complete the enrollment form on our secure site.

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## VISA: Save With A Balance Transfer!

If you are carrying balances on other higher-rate cards, you will save money by consolidating the debt with a balance transfer to your Credit Union VISA Credit Card. It's just smart to pay off the higher-rate balances and it is a lot easier to manage one payment per month. You will save money and pay off the total loan amount faster.

- Rewards Program
- Low Fixed Rate
- No Annual Fee
- Travel Accident Insurance
- Online Access with eZCardInfo.com and NetBranch

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## Members Save Up To \$15 On Turbo Tax, The Tax Software That Has You Covered

This year, get your biggest possible tax refund – without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can **save up to \$15** on TurboTax this tax season. **To access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!**

### More From Love My Credit Union Rewards -

#### DISCOVER SPRINT'S NETWORK RELIABILITY & CASH REWARDS

The Benefits of credit union membership will have you seeing dollar signs. Right now, credit union members can get cash rewards for each new line you activate with Sprint®! Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) for all the details and special offers.

Visit <https://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

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

Want to get your tax refund fast? Sign up to have your refund deposited directly into your Autotruck Checking Account.

**Quick** - Direct deposit of your refund enables the IRS to deliver your refund up to three weeks quicker than if you were to receive it by mail. Plus, the money goes directly into your account, so you can put your tax refund to work right away.

**Safe** - You won't have to worry about a lost or stolen check.

**Easy** - There's no need to arrange for a deposit or to make a special trip to Autotruck.

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.

Open A  
Christmas Club  
Account Now  
And Start  
Saving For The  
2019 Holidays!

# 58th Annual Meeting

April 9, 2019 • 6pm - 7pm

UAW 862 Union Hall • 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, Bob Owens has made the following appointments:

Steve Rixman, Chair • Herb Taylor, Member • Kathy Furlong, Member

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.

### Rocky Comito

#### Employment:

Retired Ford Motor Company 2008. Served as Deputy Secretary of the KY Labor Cabinet 2013-2015. Served as President of UAW Local 862 and also held various other positions 1984-2011. Started his career at Ford Motor Company as an Assembler/Line employee in 1974. U.S. Navy 1969-1973.

#### Credit Union Involvement:

- Member of Autotruck Financial Credit Union since March 1977
- Member of Autotruck Financial Credit Union Supervisory Committee since February 2018

#### Accomplishments

Received Kentucky Labor/Management Award 2003; and awards from the Coalition of Black Trade Unionists in 2004 and 2011; the A. Philip Randolph Institute Louisville Chapter 2011; the Nelle Horlander Democratic Labor Award 2011; and the Eugene V. Debs Award from the Midwest Labor Press Association in 2011.

#### Education:

Master of Science Degree Eastern Kentucky University. Bachelor of Science Degree University of Louisville. Associate Degree Jefferson Community College.

### Christopher N. Hall

#### Employment:

Currently is an Extruder Operator at 3A Composites in Glasgow, Ky. Also worked at Bowling Green Metalforming and was a long-time employee of the Dana Corporation April 1992-December 2017 where he held various positions including most recently Metallurgical Lab Technician.

#### Credit Union Involvement:

- Member of Axton Federal Credit Union (now Autotruck) since 1992
- Served on the Axton Federal Credit Union Board of Directors 2004-2017
- Board President Axton Federal Credit Union 2007-2017
- Autotruck Financial Credit Union Supervisory Committee since April 2017

#### Accomplishments

25 Year Service Award from the Dana Corporation April 2017. Completed CMM Training at the Dana Corporation 2016. Active in the leadership and merging of Axton Federal Credit Union into Autotruck Financial Credit Union.

#### Education:

Attended Western Kentucky University. A graduate of Monroe County High School.

## 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 FEBRUARY 27, 2019 and sent to Autotruck Financial Credit Union, 3611 Newburg Rd., Louisville, Kentucky 40218. 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! I hope you are ready for a bright 2019! People around the world have many traditions to celebrate the start of a new year. In Scotland, New Year's Eve is a three-day celebration. In Spain, they celebrate by eating grapes. In Denmark, they smash plates. While you might not have quite extravagant traditions as those, I bet you have made a few New Year's Resolutions. A survey conducted by YouGov concluded diet, exercise and money topped American New Year's resolutions in 2018. I don't know about you, but those sound pretty familiar for me, too. And they are sure to be at the top of many of your lists in 2019.



While we can't help you hit the gym or make you eat more veggies, rest assured that your Credit Union has everything you need to get your finances in shape this year. From a VISA balance transfer to pay off higher-rate debt, or an auto loan refinance from another lender that will save you money and lower your payment, Autotruck is here to help you meet your financial fitness goals. You can even apply for the auto loan easily at our web site anytime it's convenient for you.

I also encourage you to check out our other time-saving services such as our Mobile App that lets you make deposits from your Smartphone and check your accounts 24/7. If you don't have our App, download it today from the Apple Store for iPhone or Google Play for Android.

When you take advantage of the services at Autotruck, it might just help you with another popular new year's resolution - reducing stress. We work hard to make your finances our priority and we look forward to serving your financial needs this year!

- Jim Thompson, CEO

## Home Sweet Home

### We Can Help Make Homeowner Dreams Come True

Whether you are hoping to become a homeowner for the first time in 2019, or looking to purchase your dream home, be sure to check with us for your mortgage needs. We offer competitive rates and a variety of mortgage products to meet your needs.



## Holiday Closings

Martin Luther King, Jr. Day  
Monday, January 21

Presidents' Day  
Monday, February 18

# Autotruck

## Financial Credit Union

### email us

afcu@autotruckfcu.org

### Loan-By-Phone

Call the office nearest you

### Audio Teller - 24/7

(502) 459-6200 • (800) 250-3786

### NetBranch Online Account Access

www.autotruckfcu.org

### Newburg Road Office

3611 Newburg Rd.  
Louisville, KY 40218  
(502) 459-8981 • (800) 459-AFCU (2328)  
FAX: (502) 458-0371

#### Lobby

Mon. - Wed.: 9 am - 5 pm

Thurs. - Fri.: 9 am - 6 pm

#### Drive-thru

Mon. - Wed.: 8:30 am - 5 pm

Thurs. - Fri.: 8:30 am - 6 pm

### Eastpoint Office

J. Huston Reinle Building  
13210 O'Bannon Station Way  
Louisville, KY 40223  
(502) 244-2272 • FAX: (502) 244-2033

#### Lobby and Drive-thru

Mon. - Wed.: 9 am - 5 pm

Thurs. - Fri.: 9 am - 6 pm

### Glasgow Office

1003 West Main Street, Suite D  
Glasgow, KY 42141  
(270) 861-4040 • FAX: (270) 861-4039

Monday - Friday: 8:30 am - 5 pm

### Bowling Green Office

1475 Campbell Ln.  
Bowling Green, KY 42104  
(270) 781-4365 • FAX: (270) 781-2251

#### Lobby and Drive-thru

Mon., Tues., Wed., Fri.: 8:30 am - 5 pm

Thurs.: 8:30 am - 6 pm

### Credit Union Service Centers

Visit our web site for nationwide locations



Federally Insured By NCUA