



July 2020

# The Bottom Line



Faster  
Better  
Easier  
**Loans**

## The Convenience Of Texting Comes To The Autotruck Loan Experience

Applying online is great. Being able to close electronically without physically driving to the credit union is even better. But what about the in-between time (while your loan is in process)? Maybe you have a couple of questions for your Loan Specialist, and just finding the time for a phone call during regular business hours is a struggle. Or maybe you need to submit some documentation such as a paystub, but logging in to send it from your email account is a hassle while you are on the go.

At Autotruck, we want you to have the flexibility to work with us in the manner most convenient for you. For that reason, we are extremely happy to let you know that you can now text with us during the origination of your loan! See the options below to learn more, and let us meet your loan needs in a way that works for you!

### How EASY is the Autotruck Loan Experience?

- Apply online at our web site [www.autotruckfcu.org](http://www.autotruckfcu.org) or call us at 800-459-2328.
- Let us know (verbally or in the comments section of the online application) that texting is your preferred contact method, if that is the case.
- Close electronically\* and get your money without ever coming to the credit union!

\*Electronic closings are available for most loan products and scenarios. Limited exceptions may apply.

### Options to connect with us via text:

- Text keyword AUTOTRUCKLOAN to 43783 for info about our current loan offerings or to apply online.
- Text keyword AUTOTRUCKRATES to 43783 for info about our current loan rates.
- Let your Loan Specialist know that you prefer to correspond via text and they will be glad to send you an invite!



## New Main Office Opening This Summer



Autotruck will open our new main office located at 7651 Jefferson Green Way off of Jefferson Boulevard, between Outer Loop and Fern Valley Road this summer. The new location will replace our Newburg Road office and it offers convenient, easy access, and provides space for future growth.

Watch for more details on our web site and Facebook about the timing of our move and opening celebration.

# Lending Solutions...

**Have a high-rate loan at another lender?  
You might lower your monthly payment and get  
up to \$300 Cash Back\* in your pocket when  
you refinance at Autotruck!**



Get cash back for your loan today!	Auto Loan Amount	Cash Back Amount*
	\$5,000 - \$9,999	\$50 cash back
	\$10,000 - \$19,999	\$100 cash back
	\$20,000 - \$29,999	\$200 cash back
	\$30,000 and above	\$300 cash back

\*Must meet credit requirements. Applies to 2013-2020 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.

## 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 Are Here For You!

The Pandemic has changed life for all of us. If you are finding yourself in financial difficulty, do not hesitate to call us at (800) 459-2328. We encourage you to reach out to us for assistance.

We are here, open and working to serve you!

# 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, loans paid by direct allocation from direct deposit 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 August payment. Other restrictions may apply.

Yes! I want to skip my August 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 \_\_\_\_\_

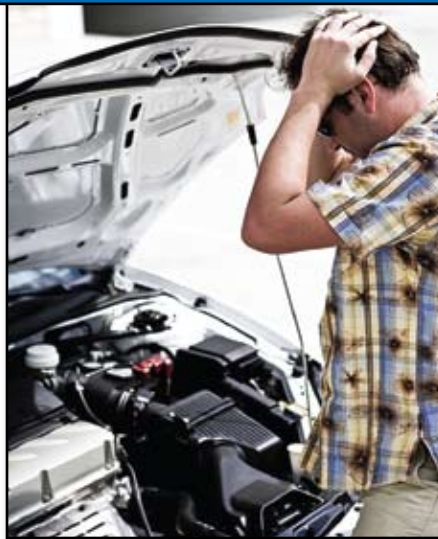
Account Number \_\_\_\_\_

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 happens at the worst possible time. Right when there is just no room in the budget to deal with it.



If these last few months have taught us anything, it is that we can always expect the unexpected. So, you do your best to prepare for that unexpected. 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>.**

## Mobile Deposit With Our Mobile App

Using our Mobile App, it's easy to use your smartphone's camera to take a picture of the front and back of a check and deposit it into your Autotruck checking account.



### Mobile Deposit Tips

- Make sure your endorsement includes your signature and "Autotruck Mobile"
- Remember that the funds must go into your Checking Account (008)
- Review your account to make sure your check has been deposited
- Keep the check until it clears and then don't shred it until after 90 days

**Refer to our web site for Frequently Asked Questions, or give a member of our staff a call. We're here to help!**

If you don't have our FREE Mobile App, download it today at the App Store (iPhone) or Google Play (Android), or scan the QR Code for quick link.



## REG CC Update Funds Availability Notice...

Effective July 1, 2020, our Funds Availability limits on member deposits by check will be increasing. Some funds deposited by check may not be available for withdrawal on the same business day as the deposit. Depending on the type of deposit, funds may not be available until the next business day after the day of deposit.

Currently, the first \$200 of a member's deposit is available on the day the deposit is made. Effective July 1, 2020, this amount will be increased to \$225. Also, the amount available on exception holds will increase from \$5,000 to \$5,525.

## 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. Go to our web site and log into Home Banking. 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.

## From The CEO's Desk

As the COVID-19 Pandemic continues to make life anything but normal for all of us, Autotruck is doing everything we can to make sure your experience at your credit union is safe, fast and meets your financial needs.



Our drive thru lanes have always been open to serve you. We just opened our lobbies on June 1. We are sanitizing and cleaning per CDC guidelines. We added social distancing signage and installed Plexiglass coverings to teller counters and are requiring staff and members who enter to wear masks. We appreciate your compliance to the new safeguards when in our offices. Keeping you and our staff safe is our top priority. The past few months may have been hard on your finances. If you are finding yourself needing help, I encourage you to call us and ask for our help. We understand that it has been a difficult time for many members and we are here for you.

We have rescheduled our Annual Meeting (see below), and although it will be different this year, we are looking forward to seeing those members who attend.

With 2020 being a year of uncertainty, I am happy to let you know that we have some good news to share with you. Our new main office in Louisville will be opening soon. The new office, which will replace the current office located on Newburg Road, will provide for future growth to better serve your needs into the future. Watch for more information coming soon.

- Jim Thompson, CEO

## **59th Annual Meeting** **August 4, 2020 • 6pm - 7pm** **UAW 862 Union Hall** **Fern Valley Road, Louisville**

Due to the Pandemic, we had to reschedule our Annual Meeting. The date of the new meeting is Tuesday, August 4 at the UAW 862 Union Hall. Because of COVID-19 precautions, it will be a scaled-down version. There will be no refreshments or door prizes and seating will follow social distance guidelines in an effort to keep members and staff safe.

## **Holiday Closings**

Labor Day  
Monday, September 7

Columbus Day  
Monday, October 12

Veterans Day  
Wednesday, November 11

# *Autotruck* Financial Credit Union

### email us

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

### Apply For A Loan

Phone: (800) 459-AFCU (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

Check  
Out Our  
New  
Hours

### Newburg Road Office

3611 Newburg Rd.  
Louisville, KY 40218  
(502) 459-8981  
(800) 459-AFCU (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