



# The Bottom Line

## Up to \$300 Cash Back\* ...That's A Reason To Smile!

Have An Auto Loan Someplace Else?

**We'll give you up to \$300 to bring it on over.**

- ✓ get cash back
- ✓ save money on your loan
- ✓ smile a lot this summer



**Get cash back for your auto loan. Call one of our loan officers today 800-459-2328!**

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

\*Available for a limited time only. Must meet credit requirements. Applies to 2012-2019 vehicles refinanced from another lender. Rates, terms and conditions subject to change without notice. Discounted rates available with Autotruck checking account and direct deposit or payroll deduction. Minimum loan amount is \$5,000. Payment must be made through automatic deduction from Autotruck account. Other restrictions may apply.

## Attention Ford Employees Your Ford Payroll Deduction Stopped June 29

### What is payroll deduction?

Payroll deduction was set up by Ford years ago as a way to send money to your credit union before the net check was cut. Ford has since eliminated physical checks and required all net deposits to be done through direct deposit. While many of you send your net pay to Autotruck, some employees have some money sent to the credit union by payroll deduction and the rest of their check deposited to another financial institution.

**If you had money coming to Autotruck on Fridays out of your Ford Paycheck (Payroll Deduction) please contact us at (502) 459-8981, to discuss your options.**

If you have not contacted Autotruck to make other arrangements for your Friday payroll deductions, the amount of your deductions has stopped and the money is now being added to your Ford net pay (Direct Deposit).

### Example:

If you were sending \$100 to Autotruck by payroll deduction and the rest of your check amount was \$500 and sent to another financial institution. Effective July 1 when the deduction stopped, Autotruck will no longer receive the \$100 and the other financial institution would now receive \$600.

# CardValet Lets You Manage Your Debit Card With Your Smartphone

CardValet helps reduce fraud by allowing you to monitor your account with your smartphone and control how, when, and where the debit card is used.

A lost or stolen card is just one area of concern in today's world where identity theft is an unfortunate reality. Turning your debit card "on" or "off" when you are not using it helps safeguard against fraud.

When your card is off, no withdrawals or purchases will be approved. Transaction controls add another layer of protection by allowing your debit card to work only in specific locations or geographic areas. Plus, real-time alerts keep you informed when your card is used.

## Download The CardValet App Today

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

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## Need money for back to school expenses? Call us today about a Signature Loan.

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## Smart Option Student Loans®

Investing in higher education continues to be one of the best decisions you can make - and we want to help make it happen. Together, we can do this. Find resources for navigating the college application process, learn more about the Smart Option Student Loan, and apply online at [www.autotruckfcu.org](http://www.autotruckfcu.org).

Autotruck is not the creditor for these loans and is compensated for the referral of Smart Option Student Loan customers. This information is for borrowers attending degree-granting institutions only. Credit criteria and eligibility requirements apply.

## CardValet Lets You:

- Turn your debit card "on" and "off" by using the App on your Smartphone
- Establish transaction controls or 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



## Three Great Ways Membership Pays With Sprint<sup>®</sup>

**It's Sprint's best Credit Union Member Cash Rewards offer ever!**

Looking for a great plan and a little extra cash? Autotruck members can tap into the Sprint Unlimited Plan and these amazing cash rewards.

1. Members can get a \$100 CASH REWARD for each new line you activate with Sprint.\*
2. Current Sprint customers get a \$50 cash reward for each new line transferred into Sprint Credit Union Member Cash Rewards.\*
3. You'll get a \$50 loyalty cash reward every year for each line.\*
4. Plus, members are eligible for 25% off accessories with the Sprint Credit Union Member Cash Rewards program.

Plus, enjoy Sprint's reliability, which now beats T-Mobile and performs within 1% of AT&T & Verizon\*\*. You can also enjoy a great price for fully featured Unlimited.

Get started today!

- Become a Sprint customer and mention you're a credit union member
- Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account

Get all the Benefits of credit union membership. Sign up today!

\*Restrictions apply  
LEGAL: FPO \*\*Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.

• Your **family members** are eligible to join Autotruck. Share the benefits of membership!

• Traveling this summer? Make sure to stop by for **VISA TravelMoney Cards**. They are safer than cash!

• Sign Up For **E-Statements** And Get \$5. It's the fastest way to get your Autotruck statement.

• **BillPay** lets you pay recurring bills, make one-time payments and purchase gift checks all online 24/7.

• Make sure to visit our **Website** for the latest News, Rates and even to Apply For A Loan....  
[www.autotruckfcu.org](http://www.autotruckfcu.org)

# Mobile Deposit

With Our Mobile App

Now you can 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.

## Tips For Using Mobile Deposit

- 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 deposited
- Keep the check until it clears and then don't shred it until after 90 days

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



# 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, First Mortgage Loans, Home Equity Loans and loans paid by direct allocation. 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.**

## From The CEO's Desk

At Autotruck you are more than a customer or a number, you are a member-owner and a special part of our family. We hope you are having a great summer making memories that will last a lifetime with your family. We work hard to offer services that enable you to save time and money so you have more time with family and friends.



Whether you need a low-rate loan for that dream vacation, or for a new boat to take to the lake, be sure to check with us first. We make the loan process easy and you can even apply anytime 24/7 at our web site.

If you are traveling this summer, be sure to check out our Mobile App that makes it easy to access your accounts wherever you go. Plus, download the CardValet App so you can turn your debit card on and off and manage how you use it. This great service helps keep your information safe.

And while we enjoy the long days of summer, don't forget to plan ahead. If you're like me, the last thing you want to think about is Christmas in the middle of July. But now really is a great time to start saving for the holidays. A Christmas Club Account is a great way to make sure you'll have the money you need so you won't be stressed about how to pay for holiday expenses.

Have a great, safe summer!  
Jim Thompson, CEO

## Our VISA Is Smart For School Expenses

The more you spend, the more rewards you will earn!

From new clothes to tuition and books, you can easily pay for education expenses with your Autotruck VISA Card, while earning rewards points. Use the points to get great merchandise.

Plus, 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.

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

## Holiday Closings

Labor Day - Monday, September 3  
Columbus Day - Monday, October 8

# 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