



# Member Newsletter

## New Mobile App And Bill Pay Coming Soon!

Watch our web site and Facebook page for details about the launch date!



### New Mobile App Features

- 24/7 Access With Your Smart Device
- Check Balances
- Make Transfers
- Find Out Checks That Have Cleared
- Credit Sense Credit Monitoring
- Mobile Check Deposit
- Bill Pay

### New Bill Pay Features:

- Pay Recurring Bills
- Make One-time Payments
- Gift Checks

### Mobile App

We are excited to announce that our new Mobile App will be launching soon. This new App will offer you more features including the ability to monitor your credit score with Credit Sense and make deposits with the Mobile Deposit Feature.

The Mobile App is one of the best ways to access your Autotruck Account information. It's open 24/7 and helps you keep track of your money.

**IMPORTANT**  
You will need to download the new Mobile App at your App Store.

### Bill Pay

Our new Bill Pay Program will be launching soon too. With Bill Pay you can pay recurring bills, make one-time payments and purchase gift checks\*.

Bill Pay will save you money on stamps. It's fast, easy and best of all - there is no monthly service charge or per-payment fee.

To sign up for Bill Pay log into Online Access and click on the Bill Payments link and complete the enrollment form on our secure site.

\*gift checks are \$2.95 each.

## Open An Account Online

Now you can open a new Autotruck Savings or Checking account online at our web site 24/7 with no need to make a visit to our office.

Maybe you only have a savings account? Now it's easy to open an Autotruck Checking Account whenever it is convenient for you. Visit our web site and click the link in the top right corner of the Home Page or scan the Code below.

Scan the code for a quick link to get started on opening a new Autotruck account.



IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT - To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We will ask to see your driver's license or other identifying documents.



# Lending Solutions...

## Let Us Help With Your Home Loan!

- 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 low interest rates!

If you are looking to purchase a home we can help you make it happen

## 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.

Autotruck Mortgage can help take the stress out of the home buying process. We have a host of options to meet your needs and you can apply for your loan anytime that is convenient for you at our web site [autotruckfcu.org](http://autotruckfcu.org).

### Online Mortgage Center Open 24/7

Our Online Mortgage Center helps you connect with the home financing solution which best meets your needs - all on your schedule.



In our Online Mortgage Center, learn more about the mortgage process, access helpful information about the home-buying process, check rates, and much more. Apply Online and receive pre-approval feedback in just minutes!

## 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 December payment. Other restrictions may apply.

**Yes! I want to skip my December 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.**

# Congrats Scholarship Winners!

Congratulations to this year's Clyde Hughlett and Rocky Comito scholarship winners. Each was awarded a \$1,000 scholarship for the Fall semester. We wish them much success as they pursue their education. Thanks to everyone who participated.



**Katie Phillips**  
Western Kentucky University



**McKenna Dowell**  
University Of Kentucky



**Mariah Moore**  
University Of Kentucky



**Raegan Meguiar**  
University Of Louisville

## Start Saving In A Christmas Club Account Now

Christmas Club checks will be available for pick up after November 1. Checks are not mailed automatically, however you may request a check by calling the office nearest you. You can also transfer the funds to your checking account easily with our App and Online Access.

If you wish to continue your Christmas Club Account for next year no action is necessary. An Autotruck Christmas Club Account is a great way to save the money you need for holiday expenses. Start saving now. Come December, you will have the money you need to have a stress-free holiday. Saving is even easier when you take advantage of payroll deduction or direct deposit. Call us or stop by today to open a Christmas Club Account, or to increase the deduction on your existing account.

## Credit Sense Is a Valuable Tool

Autotruck offers Credit Sense, FREE of charge to our members. Credit Sense is a valuable tool, available through our Online Access, that helps you stay informed of the status of your credit, as well as to gain key insights into how to improve and maintain a solid credit rating. Coming soon Credit Sense will also be available on our new Mobile App. Watch for more details on the launch of the new App.

### Benefits of Credit Sense include:

- View your credit score in real time
- Understand the factors which impact your score
- Get information and tips on how to improve your credit
- See customized loan offers regarding how Autotruck might assist you
- Identify credit bureau or reporting errors
- Receive daily credit monitoring with alerts for significant changes

**Note:** You must be enrolled in Online Access to use Credit Sense. Enroll online at [www.autotruckfcu.org](http://www.autotruckfcu.org)

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

Visit our web site and log into 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.



### Need Further Information?

For more details about the benefits of Credit Sense, visit our web site for the Frequently Asked Questions on the Credit Sense page. Or you can log into your account with Online Access on our web site to utilize Credit Sense.



Stay connected with us!

Like us on Facebook and visit us online at [autotruckfcu.org](http://autotruckfcu.org)



## From The CEO's Desk

It has been a busy time at Autotruck. We have been working on many projects for our members.

One of the biggest is the new Mobile App and new Bill Pay program that will both be launching soon. These new services will offer faster and better access to your Autotruck accounts. The new Mobile App will have enhanced features such as Credit Sense so you can stay on top of your credit score anytime.

We're also in the final stages of the building of our new Bowling Green Office. This new facility will make it easier for you to access the Credit Union and is scheduled for completion in December.

Watch for more details for the launch of the new Mobile App and Bill Pay and the opening of the new Bowling Green office. At Autotruck, we never stop working on ways to serve you better and to save you money. I want you to know how thankful we are for our members and I wish you a wonderful holiday season.

- Jim Thompson, CEO



## New Bowling Green Office Coming In December!

1671 West Park Drive  
Bowling Green, Kentucky

### Home Equity Rate Change Notice

Our Home Equity Program adjusts rates on April 1 and October 1 of each year. This rate is based on the highest prime rate as stated in the Wall Street Journal ten (10) days prior to the adjustment dates, with a minimum rate of 3.75%. The prime rate is currently 5.50% based upon the most recent decisions of the Federal Open Market Committee. As such, the rate for existing Home Equity Lines of Credit will adjust to an Annual Percentage Rate of 5.50% on the October 1, 2022 change date.

## Holiday Closings

### Columbus Day

Monday, October 10

### Veterans Day

Friday, November 11

### Thanksgiving

Thurs./Fri. November 24-25

### Christmas

Monday, December 26

# Autotruck Financial Credit Union

### email us

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