



Member Newsletter



VISA Credit Card Options

Now we have three new Visa Credit Card options so you can choose the card best for you!

All three of our new Visa Credit Cards come with no annual fee and competitive rates.

Anytime Account Access

You can access your account anytime through the eCS (Credit Card) link that is available in both our Mobile App and in Online Access. You can see your transactions, statements, sign up for E-Statements, make a balance transfer, make payments and more.

**Rewards
Saver
Credit Builder**

Call us at 800-459-2328 or visit us online to apply for your card today!

Rewards Visa

With our new Rewards Visa Credit Card you can earn points on purchases that you can redeem for gift cards and even cash back (statement credit)!

There are over 400 merchants* to choose from including your favorites like Amazon, Starbucks, Target, Domino's Pizza, Cracker Barrel and more. You earn one point for every \$1 in purchases. *merchants subject to change

Once you reach 2500 in rewards points you are eligible to redeem them for gift cards or even cash back as a credit on your statement.

Apply now so you will have your card in time for holiday shopping and travel and you can start earning rewards.

Saver Visa

Take advantage of our Visa Saver Credit Card rate to consolidate balances from other higher-rate cards to save money and get out of debt faster! Once your account is open, you can log in to your account through the eCS and easily make balance transfers to your account.

Credit Builder Visa

The Credit Builder Visa Credit Card will help you establish credit and build a positive credit score which will put you on the road to financial freedom and success! This card is perfect for a younger member just establishing credit, or for someone who needs to work on repairing some past credit issues.



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 Somewhere 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!

Get up to **\$500** Cash back

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!

*Subject to change without notice. Must meet credit requirements. Applies to 2017 or newer vehicles. Cash back is tiered based upon amount financed. Cash back to be credited to primary member's savings account post-closing upon receipt of fully perfected title documentation. Total cash back limited to \$500 per primary member per calendar year. Minimum loan amount of \$10,000. Other restrictions may apply. See web site 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 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.

Choose E-Statements

And We'll Give You \$5

Make the switch today!

- 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

Getting \$5 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.

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.

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.

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.



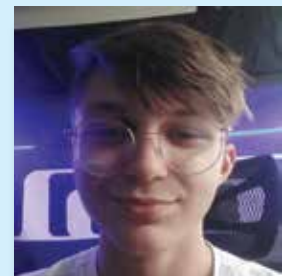
Katie Phillips
Western Kentucky University



Anthony Scott Phillips
University Of Kentucky



Mariah Moore
University Of Kentucky



Braydon Kessinger
University Of The Cumberlands



From The CEO's Desk

Fall is one of my most favorite seasons of the year. The cooler temperatures, college football and the excitement of the approaching holidays are some of the things that make it so enjoyable.

At Autotruck we know, just like seasons change, your financial needs change too. That is why we are here for you everyday in both the good and the not-so-good times. Life is constantly changing and we are flexible to roll with the changes and make sure we are prepared to offer products and services that not only make your life easier, but help make it better and less stressful too.

We recently launched a new Visa program with three new card options: Visa Rewards, Visa Saver and Visa Credit Builder. This means that whatever your situation, you can choose the card best for you. All cards come with no annual fee and a great online tool to help you keep track of spending, make balance transfers, payments and more.

As we move into the holiday season, I want you all to know how very thankful we are for you. I hope you and your family have a wonderful holiday season!

- Jim Thompson, CEO

Autotruck Financial Credit Union

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

Certificate Special

5.00%APY*

6 month term
Open Your Certificate Now!

*Annual Percentage Yield. Effective September 1, 2023 and subject to change. Penalty for early withdrawal. Minimum deposit \$500. Call the Credit Union for current rates and yields.

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 8.50% based upon the most recent decisions of the Federal Open Market Committee. This means the rate for existing Home Equity Lines of Credit will adjust to 8.50% Annual Percentage Rate on October 1, 2023.

Holiday Closings

Columbus Day

Monday, October 9

Veterans Day

Friday, November 10

Thanksgiving

Thurs./Fri. November 23-24

Christmas

Monday, December 25

New Year's

Monday, January 1, 2024