



# Member Newsletter

## Message From Your President/CEO, Jason Pendleton

### At Autotruck, we win when YOU win!



*Happy Spring!*

Don't you love this time of year? After a few months of being inside during winter's colder temperatures, it's so nice to get outside, go for a walk, and breathe in some fresh sunshine and air.

It's a time of year when you hear birds singing and see signs of new life popping up everywhere.

Maybe your finances could use some renewal as well. Perhaps you want to maximize how much you are earning on your hard-earned money. We'd love to explore Certificate or other investment offerings with you.

Maybe you want to see if there's a way to refinance your auto loan from another lender in order to lower your rate and monthly payment? We'd be glad to explore that with you, too, and maybe even get you up to \$500\* Cashback (see page two or autotruckfcu.org for details).

At Autotruck, we win when you win. Helping you better your financial life is the reason we exist, and it is always our honor and privilege to be your ally along this journey.

Speaking of renewal, at Autotruck we've been busy working on some significant changes that we believe will help us serve you more sharply and efficiently. I'm excited to share more later this year as we progress down that path. In the meantime, make sure to stay connected with us (particularly via Facebook, YouTube, and our website) so that you don't miss a thing as we work to serve you better!

- Jason Pendleton

## Let Us Help With Your Home Sweet Home Loan!

At Autotruck Mortgage we can help you every step of the way and make the home loan process easier than you ever thought possible. Our staff is ready to help you make that dream of a first home, bigger home, or even your forever home a reality.

- Several loan options tailored for your situation: Fixed Rate, Adjustable Rate, Jumbo Loans, Conventional, FHA, USDA, VA, and more
- Highly competitive rates
- Owner-Occupied and Investment Property offerings
- A fast and easy online application process within our online mortgage center, often resulting in an immediate online credit approval

Visit The Online Mortgage Center  
autotruckfcu.org or call us at 800-459-2328

*Autotruck*  
Mortgage Program 



# Lending Solutions...

Paying a rate that is too high on your auto loan at another lender? Bring that loan to Autotruck and you could save money on the total loan, lower your monthly payment and get up to \$500 Cashback\*.

\*Subject to change without notice. Must meet credit requirements. Applies to 2018 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 website for details.



## We Offer Three Credit Card Options To Fit Your Individual Needs

### • Rewards Saver

Do you have balances on other higher-rate credit cards? Transferring those balances to our Visa Saver Credit Card is a smart decision. The Visa Saver Credit Card's debt-friendly rate will help you save money and pay down your debt faster when you consolidate balances from other cards. Less debt can help not only raise your credit score, but it can mean less stress too.

### • Rewards Visa

With our Rewards Visa Credit Card you can earn points on purchases that you can redeem for gift cards and even cash back (statement credit)! You earn one point for every \$1 in purchases.

### • Credit Builder Visa

The Credit Builder Visa Credit Card will help you establish credit and improve your 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.

### Using Visa Tips:

- Once your Autotruck Visa card is open, you can set up your credentials and log in to your account through eCS in Virtual Branch Next, the Mobile App and on the Visa Credit Card page on the web site. View your account history, make a payment and easily make balance transfers. It's fast and simple and will help you keep track of your money.
- If you have a Rewards Card make sure to register with uChoose Rewards so you can track your rewards. The link is inside eCS and on the Visa page on our website.

## We're here to help you and your family!

## Applying For Your Loan Is Easy With Our Online Loan Application

### • Apply 24/7

Visit our website to apply anytime that is convenient for you: [autotruckfcu.org](http://autotruckfcu.org)

### • Save And Go Back

This handy feature gives you the flexibility to start and stop as you need.

### • Upload Documents

You can upload documents (such as a paystub) in order to speed up the loan process!

### • Check Status

Want to know the status of your loan? You can easily find out, even on the weekend.

### • Fast And Confidential

The online application is efficient and secure and helps you get the money you need fast!

# Dreaming About Summer Fun?

## We offer Boat and RV Loans!

**Apply Now!**  
**autotruckfcu.org**



## Protect Yourself Against Unexpected Vehicle Repairs

### Route 66 Extended Warranty Protection Available At Affordable Cost

Car trouble. It always seems to happen at the worst possible time. Like when there is just no room in the budget to deal with it. 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 help protect you against unexpected vehicle repairs, or learn more at <https://www.autotruckfcu.org/extended-warranty-protection>.

## Traveling This Summer?

### Foreign Countries Blocked For Debit/Credit Card Use

We're serious about doing all we can to protect you from fraud when you are home, or far away. Because of the increasing number of international fraud cases, Autotruck has blocked use of Credit Union debit and credit cards in all countries outside of the U.S.

If you are traveling outside the U.S., make sure to contact Card Services to request a travel exemption be put in place for the country and the dates you will be traveling. For questions, please call 800-459-2328 or contact your local branch office.

**Gift Cards** make great gifts for everyone on your list. Stop by one of our locations and take care of your graduation, Mother's and Father's Day shopping the easy way!

**Make sure to stay connected with us! Like us on Facebook and Subscribe to our YouTube Channel**





You work hard for your money, so put it to work for you in an Autotruck Certificate account. Visit [autotruckfcu.org](http://autotruckfcu.org) for current rates and terms. With just a minimum deposit of \$500, you can start paying yourself first and watching your money grow faster than it would in a traditional savings account. Open an account today!

## Make Sure To Keep Your Information Updated

Have you changed any information like your address, phone number or email address lately? If so, please let us know. It is important that we have your most up-to-date contact information in order to serve you in the best manner possible.

## 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 7.50% 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 7.50% Annual Percentage Rate on April 1, 2025.

## Holiday Closings

• **Memorial Day**  
Monday, May 26

• **Juneteenth Day**  
Thursday, June 19

• **Independence Day**  
Friday, July 4

• **Labor Day**  
Monday, September 1

• **Columbus Day**  
Monday, October 13

• **Veterans Day**  
Tuesday, November 11

• **Thanksgiving**  
Thursday, November 27  
Friday, November 28

• **Christmas**  
Wednesday, December 24  
Thursday, December 25

• **New Years**  
Wednesday, December 31  
Thursday, January 1, 2026

## *Autotruck* Financial Credit Union

**email us**  
[afcua@autotruckfcu.org](mailto:afcua@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

**Virtual Branch Next**  
[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**  
1671 Westpark Drive  
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 website for nationwide locations



Federally Insured By NCUA