



Member Newsletter

Message From Your President/CEO, Jason Pendleton



Happy Spring!

What a wonderful time of year. It's so nice to begin getting outdoors, taking in the renewal of nature, and enjoying all the Springtime activities that you and your family hold dear. Speaking of new things, I'm

excited that this Spring has also brought a new (and FREE!) service to our members! In early March, Autotruck launched the Save My Change debit card roundup program.

Think of it as sort of a modernized version of saving up your change in a jar. Once you enroll in the program, any time you use your Autotruck debit card, the transaction will "round-up" to the next whole dollar. That additional change then gets transferred into your designated savings or deposit account. It's an extremely simple way to "set it and forget it" and let your savings, Christmas, or other designated account build up without you even having to think about

it. Look for additional info on this helpful new service on page 3 in this newsletter or visit our website, autotruckfcu.org. Call us or speak to a staff member to enroll today!

I hope you and your loved ones have an enjoyable and blessed Spring. If Autotruck can help with anything, please reach out!

- Jason Pendleton

Sign up for E-Statements!

E-Statements offer you the fastest, most secure way to get your statement each month.

Sign up today in the Mobile App, or Autotruck Online.

Save Money On Your Auto Loan!

Stop 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 2019 or newer vehicles. Cashback 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.



Get up to **\$500***
CASH BACK
When You Refinance An Auto Loan From Another Lender At Autotruck

Autotruck

Mortgage Program



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

We Offer Three Credit Card Options To Fit Your Individual Needs

• 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.

• Visa 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.

• 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 by clicking on "Credit Card" in Autotruck Online and the Mobile App, and on the Visa Credit Card page on the website. 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.

Visit our website autotruckfcu.org for full details and to apply today!

Dreaming About Summer Fun?

We offer Boat and RV Loans!

Apply Now!
autotruckfcu.org



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!



Our new Save My Change program helps you jump start your savings when you make purchases using your Autotruck Debit Card.

Once enrolled* your Autotruck Debit Card purchases are automatically rounded up to the nearest dollar. That round up portion will be transferred from your checking account to your savings account when the transaction posts to your account. You can choose your Savings Account, Christmas/Vacation Account, or even your Money Market Account to receive the round up amount.

For example: You spend \$7.59 on a Mocha Latte. Once the transaction posts to your checking account, 41¢ will be transferred to your savings account. This makes the total debited from your checking account \$8.00.

It's fast and easy! Over time your Save My Change money will add up helping you build your savings!

Enroll Today!

Call us, or visit one of our offices to sign up. Then use your Autotruck Debit Card and watch your savings add up!

*You must call or stop by to enroll in Save My Change. Certificate and IRA accounts not eligible for the round up deposit. Certain restrictions may apply. See website for details.

National Changes May Affect Tax Filings and Refunds

Direct Deposit Refunds

Beginning April 1, 2026, the Kentucky Department of Revenue implemented enhanced national requirements for fraud prevention. To receive your tax refund by direct deposit to your Autotruck account, the name on your tax return or tax refund application must exactly match the name on your account with us. Otherwise, a paper check will be mailed.

Make sure to carefully review your name and credit union/bank account information prior to filing your return to avoid delays. Our routing and transit number is 283078684. Your account number can be found on your checks, or give us a call if you have questions.

Postmark Delays

Due to federal government changes at the United States Postal Service, postmarks may no longer reflect the date you drop off your mail at your local post office. The postmark date is used to determine timely filing in Kentucky, so a mailing delay could trigger penalties or interest.

What can you do to protect yourself?

- File electronically to remove uncertainty
- Request a manual postmark when dropping off items at the post office
- Mail early, don't wait until the deadline
- Use certified or registered mail for proof of mailing

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 6.75% 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 6.75% Annual Percentage Rate on April 1, 2026.

Holiday Closings

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| • Memorial Day
Monday, May 25 | • Thanksgiving
Thursday, November 26
Friday, November 27 |
| • Juneteenth Day
Thursday, June 19 | • Christmas
Thursday, December 24
Friday, December 25 |
| • Labor Day
Monday, September 7 | • New Years
Thursday, December 31
Friday, January 1, 2027 |
| • Columbus Day
Monday, October 12 | |
| • Veterans Day
Wednesday, November 11 | |

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



Autotruck
Financial Credit Union

autotruckfcu.org

800-459-2328

email

afcu@autotruckfcu.org

Apply For A Loan 24/7

Phone: (800) 459-2328

Online: autotruckfcu.org

Audio Teller - 24/7

(800) 459-2328, press option 4

Autotruck Online - 24/7

autotruckfcu.org

Mobile App - 24/7

Download at your App Store

Hours

Monday - Thursday
8:30am - 5:00pm

Friday
8:30am - 6:00pm

Main Office

7651 Jefferson Green Way
Louisville, KY 40219

Eastpoint Office

J. Huston Reinle Building
13210 O'Bannon Station Way
Louisville, KY 40223

Bowling Green Office

1671 Westpark Drive
Bowling Green, KY 42104
(270) 781-4365

Glasgow Office

1003 West Main Street, Suite D
Glasgow, KY 42141

Credit Union Shared Branches

Visit our website for nationwide locations



Federally Insured By NCUA