

Member Newsletter



Take Control Of Your Credit Score, Access Free Credit Monitoring And More With **Credit Sense**

Your credit score plays an important role in your finances. With Autotruck's [Credit Sense Program](#), built into our Mobile App and Virtual Branch Next, you can check your score anytime for FREE! We encourage you to check your score often and get in the habit of monitoring your credit.

Benefits of utilizing Credit Sense include:

- Receive daily credit monitoring with alerts for major changes
- Identify credit bureau or reporting errors
- Understand the factors that impact your score
- Get information and tips on how to improve your credit
- Take control of your score

Our program offers a true picture of your credit score and credit report without outside ads that can be distracting. Credit Sense monitors your credit report daily and informs you by email if there are any significant changes detected helping you keep an eye out for identity theft.

Enroll today in the Mobile app or online in Virtual Branch Next!

Have an auto loan at another lender? You may be paying too much for the loan.

Bring that loan to Autotruck and you could save money on the total loan, lower your monthly payment and get up to \$500 Cashback.

Apply online today at autotruckfcu.org

*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 web site for details.

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

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

- **Apply 24/7**

Visit our website to apply anytime that is convenient for you: 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 new application is efficient and secure and helps you get the money you need fast!

Lending Solutions...

- 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 within our online mortgage center, often resulting in an immediate online credit approval!

- Highly competitive rates!



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



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 July payment. Other restrictions may apply.

Yes! I want to skip my July 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.

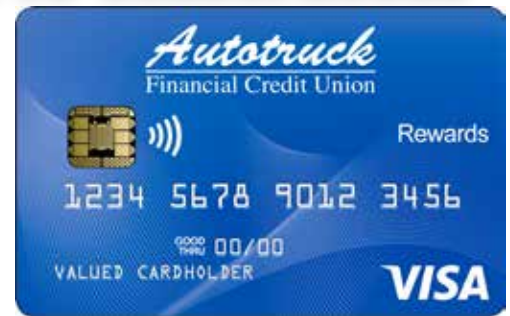
We make it easy to apply and save members money everyday!



Visa Rewards Card Perfect For Back-To-School Needs

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.

This means if you use the card for back-to-school shopping, and expenses like new clothes and even tuition and books, you will be earning points fast. Make sure to apply soon so you will have your card in time for all your school needs, travel and more.



Other Visa Credit Card Options We Have Available:

• 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.

Apply online at our website now!

• Credit Builder

The Credit Builder Visa Credit Card can 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.

Mobile App Offers You The Convenience You Want!

Our Mobile App offers you great features including the ability to monitor your credit score with Credit Sense along with the ability to check balances, make transfers get live updates on your balances, access Bill Pay and more. Our App lets you have control of your account information. It's open 24/7 and helps you keep track of your money. Search Autotruck Financial Credit Union in the Apple App store for iPhone or Google Play for Android.



Mobile Check Deposit: You can even deposit checks using the App with Mobile Deposit. This is fast and easy and saves you time since you won't have to make a trip to the Credit Union. Please visit our website for Frequently Asked Questions about Mobile Deposit, or give us a call (autotruckfcu.org/mobile-deposit or 800-459-2328).

New Office In Bowling Green Now Open

**1671 Westpark Drive
Bowling Green, KY**

The new office is right off of Campbell Lane across from Meijer. make sure to stop by and see our new location featuring two drive-thru lanes and a drive-up ATM that accepts deposits, comfortable, private loan suites and easy-to-access parking.



**Watch for more details about our Grand
Opening Celebration coming soon!**



From The CEO's Desk

I am excited to announce that our new Bowling Green office on Westpark Drive is now open. We moved into the new facility in late May. I think you will be pleased with the location and how much easier it is to access. Plus we have two drive-thru lanes

and a drive-thru ATM that accepts deposits. I hope you will stop by and see us. Watch for more details coming soon about a Grand Opening celebration.

We also recently launched a new online loan application. We know how busy you are and we wanted to make it easier than ever for you to apply for the loan you need. The new application allows you to start and save your information and complete when it is convenient for you. Plus you can even check the status of your loan at any time.

At Autotruck, we work hard to find ways to serve you better and to help you save money. We do this because serving members is our number one goal. I encourage you to visit our website and find out more about what we offer like mortgage loans, three different credit card options, our Mobile App with remote check deposit and our current Certificate Special (earn 5.00%* for six months). We have the services that make taking care of your finances easier for you and your family. I hope you all have a great summer. If you need us we are here for you!

- Jim Thompson, CEO

*Annual Percentage Yield is 5.17%. Effective April 1, 2024 and subject to change. Penalty for early withdrawal. Minimum deposit \$500. Call the Credit Union for current rates and yields.

Keep Your Personal Account Information Safe!

At Autotruck, your account security and protection are a top priority. Crimes like identity theft continue to be on the rise and it is important for you to keep your account information safe.

There are ways you can protect yourself: Keep track of your accounts and watch for anything that seems out of the ordinary and any transactions you have not authorized. Check all of your bank/credit union accounts and credit card statements monthly to make sure you have authorized all transactions. A great way to do this is with Autotruck's Mobile App or Virtual Branch Next. You can check on your accounts anytime 24/7. We also offer the CardGuard App that lets you control your debit card. Please visit our website for more details on how to keep your information protected.

Holiday Closings

- **Labor Day**
Monday, September 2
- **Columbus Day**
Monday, October 14
- **Veterans Day**
Monday, November 11
- **Thanksgiving**
Thursday, November 28
Friday, November 29
- **Christmas**
Tuesday, December 24
Wednesday, December 25
- **New Years**
Tuesday, December 31
Wednesday, January 1, 2025

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

Virtual Branch Next

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