



Summer 2025

# Member Newsletter

## Message From Your President/CEO, Jason Pendleton

**We exist to serve you and work hard to make your life better!**



Summertime is in full swing and I hope you and your household are enjoying warmer weather filled with cookouts, vacations, family reunions, and all the fun that summer can bring.

At Autotruck, we exist to serve you. From online account opening and mobile deposit, to the ability to apply for and

originate loans remotely, we strive to provide the services that free you up so you can spend less time dealing with financial stress and more time enjoying relationships and experiences with those you love.

Speaking of convenience, you may be aware of a recent interruption in service in Autotruck non-branch ATMs. This was caused by the sudden and unannounced closure of a major ATM service provider in the area and unfortunately affected many banks and credit unions throughout the region.

We understand that was an inconvenience, and I appreciate

everyone's patience and utilizing our website to locate one of the thousands of alternate ATMs that participate in our network (surcharge free to our members).

I'm happy to report that by the time you read this, all affected Autotruck ATMs will be fully restored, most to an upgraded model which will enable us to serve you even better.

I hope that you and your crew have a wonderful summer. If we can help make it better in any way (vacation loan, an auto refinance to free up your budget, etc), give us a call, we'd love to help!

*- Jason Pendleton, CEO*



**Stay connected with us on Facebook for news, specials, holiday closings and more!**

Scan the code with the camera on your phone for a quick link. Then click Like or Follow.



# We Want To Help You Save Money On Your Auto Loan!

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. Cashback 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.

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



Get up to **\$500\***

# CASHBACK

When You Refinance An Auto Loan From Another Lender At Autotruck

## 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.

Visit our website to submit your request, or use the form below.

☐ 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.**





## 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](http://autotruckfcu.org) or call us at 800-459-2328

## 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. If you don't have one of our cards, visit [autotruckfcu.org](http://autotruckfcu.org) and apply today.

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 website. In addition make sure to register your Rewards Card with uChoose Rewards so you can track your rewards. The link is inside eCS and on the Visa page on our website.



## Enhanced Scholarship Program A Big Success!

We had a record number of entries this year for our Scholarship Program. This year we made some changes and moved the program to earlier in the year, increased the scholarship amount to \$2,000 and included accredited trade schools. These enhancements opened the program up to a wider group of members. We want to congratulate this year's Clyde Hughlett and Rocky Comito scholarship winners. Each was awarded a \$2,000 scholarship for the Fall semester. Thank you to everyone who participated. We wish everyone much success as you pursue your education and future goals.



Lainey Renee Rhodes  
 Southcentral Kentucky Community &  
 Technical College



Jasmine Savage  
 University of Louisville



Isabella Lang  
 Western Kentucky University



Andrew McGuffey  
 Western Kentucky University

## Saving Money Is A Great Way To Pay Yourself First!

Are you paying yourself first each payday? If not, start now with a savings plan that utilizes payroll deduction. That way you can regularly save and won't be tempted to spend the money elsewhere.

It is important to make a way to build a savings nest egg for emergency needs and even for future plans. Life can get tough sometimes when layoffs, medical expenses and even unexpected car repairs can mean a hit to your budget. Be prepared by making sure to save for that rainy day. The best way to save is to make it a habit and save a specific amount out of each paycheck. The amount in your savings will accumulate over time and will give you the peace of mind in knowing you have savings when you need it.

A Certificate of Deposit is another great way to save. This account will help you earn more on the money you have deposited. 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 knowing you are prepared for whatever life throws at you.

## Deposit Change Notice

Effective July 1, 2025, the following regulatory changes for Funds Availability went into effect:

- Next day availability will increase from \$225 to \$275
- Exception holds for large check deposits totaling \$5,525 will increase to \$6,725

# Dreaming About Summer Fun?

## We offer Boat and RV Loans!

# Apply Now! [autotruckfcu.org](http://autotruckfcu.org)

## Holiday Closings

- **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

[afcuf@autotruckfcu.org](mailto:afcuf@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