



Member Newsletter

Message From Your President/CEO, Jason Pendleton



This summer, you've likely been hearing a lot about an important anniversary for our nation. We are thankful for the precious freedoms we enjoy in this country, and we are forever grateful to all the brave men and women who have served to protect those freedoms.

At Autotruck, we recently celebrated an important anniversary of our own. In June, we marked 65 years since Autotruck Financial Credit Union was originally chartered by a group of hard-working Ford Louisville Assembly Plant employees.

It makes me proud to say that at Autotruck, we have not forgotten the purpose for which we were created. While most companies you deal with look at you as a revenue source, Autotruck is a not-for-profit financial cooperative. Our primary goal is to help you achieve your financial goals.

In the years since we started, our charter has been expanded allowing us to serve ALL members of

our community (see the *Who Can Join* section of our website).

We work daily to bring you, our members, lower fees and better rates than you can find at so many for-profit institutions. It is a special privilege to walk alongside you, as you strive to build the best life for you and your loved ones.

We are thankful for your trust and for 65 years committed to that mission. We look forward to staying true to that course for many years to come!

- 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. We offer a fast and easy online application process within our online mortgage center that often results in an immediate online credit approval.

- **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**

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

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*.

Get up to **\$500***

CASHBACK

When You Refinance An Auto Loan From Another Lender At Autotruck



**Applying For
Your Loan Is
Fast And Easy
With Our
Online Loan
Application On
Our Website
autotruckfcu.org**

*Subject to change without notice. Must meet credit requirements. Applies to 2020 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.

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.



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 Autotruck Online 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

This free tool 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.

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 and apply today.

Once your Autotruck Visa card is open, you can set up your credentials and log in to your account with our Mobile App and Autotruck Online. In addition, make sure to register your Rewards Card with uChoose Rewards so you can track your rewards. The uChoose Rewards link is also available on the Visa Credit Card page on our website.



Congratulations Scholarship Recipients!

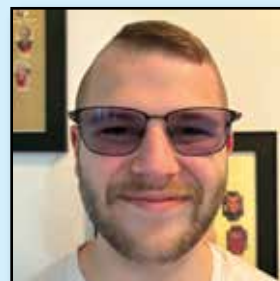
We want to congratulate this year's Clyde Hughlett and Rocky Comito scholarship winners. Each was awarded a \$2,000 scholarship for the Fall semester. Thank you to everyone who participated. We wish you all much success as you pursue your education and future goals!



Aiden Dilliha
Southcentral Kentucky Community & Technical College



Allison Jarvi
University of Louisville



Payton Nash
Pensacola Christian College



Colin Jefferson
Morehead State University



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.

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!

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

*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.

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.

Holiday Closings

• **Labor Day**
Monday, September 7

• **Columbus Day**
Monday, October 12

• **Veterans Day**
Wednesday, November 11

• **Thanksgiving**
Thursday, November 26
Friday, November 27

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

• **New Years**
Thursday, December 31
Friday, January 1, 2027

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