



Winter 2026

Member Newsletter

Message From Your President/CEO, Jason Pendleton



Happy New Year!

I hope you recently enjoyed the holiday season with your loved ones, and that you are looking forward to all the possibilities that a new year brings. The year 2025 was an eventful one here

at Autotruck, culminating in a November core system conversion that brought with it new online banking, a new mobile app, and new text alert ability among other changes.

While no change is easy, it's been rewarding to see so many of you, our members, pleased with the enhancements, such as fuller account detail in the mobile app, enhanced Bill Pay features, and greater insight into your Credit Score and ways to improve it! As this new year gets underway, you may be thinking about what you can do to

improve your finances. To that, I say sincerely: Let us help!

So many entities out there view you as just a means to boost their profit. That's not who we are. As a not-for-profit credit union, we exist to help you succeed. Whether it's building your savings, saving money on a loan, or another financial goal, it's our desire to help.

Together, let's make 2026 the year your finances climbed to a new level!

- Jason Pendleton

Transfer Balances And Save!

Visa Saver Card Can Help You Get Out Of Debt Faster!

The new year may have you thinking about ways to get your finances in shape. One great option to help you meet this goal is to transfer balances from other higher-rate cards to our Visa Saver Credit Card. Take advantage of our Visa Saver Credit Card's lower rate to consolidate balances from other cards. You can save money and get out of debt faster!

Once your card is open, you can log in to your account through Autotruck Online, the Mobile App and on the Visa Credit Card page on the website. You can view your account and easily make balance transfers. It's fast and simple and puts you on the road to a better financial position. Less debt can help not only raise your credit score, but it can mean less stress too. Visit our website to learn more or apply today!



We Want To Help You 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*.

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



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

*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.



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

65th Annual Meeting

April 21, 2026 • 6:00 p.m.

UAW Local 862 Gettelfinger Hall • 3000 Fern Valley Road, Louisville

Board Of Directors Election And Nomination Procedures

In accordance with the Credit Union by-laws, the Chairman of the Board will appoint a Nominating Committee of not fewer than three members. Board Chairman, Steve Stone has made the following appointments:

Nominating Committee: Huston Reinle (Chair), Chris Hall and Kathy Furlong

As directed by the Credit Union by-laws, it is the duty of the Nominating Committee to nominate at least one member for each vacancy including any unexpired term vacancy for which elections are being held. The following individuals are nominated to fill the three, three-year positions available.

Steve Rixman (incumbent)

Employment:

Retired, Ford Motor Company, LAP after 31 years. Active in UAW Local 862 serving as Committeeman and Bargaining Committeeman for 17 years. Served as Benefit Representative for UAW Local 862. Served as Sub Council II delegate for the UAW and Chairman UAW National Resolutions Committee for 2003 National Negotiations.

Credit Union Involvement

- Credit Union member since 1965.
- Served as Credit Union volunteer since 1984 serving on the Supervisory Committee before being elected to the Board of Directors in 1987.
- Served as Chairman Board of Directors 1997-1998, 2006-2007.

Accomplishments:

- Completed 33 modules in the Volunteer Achievement Program sponsored by the Credit Union National Association earning Filene, Raiffeisen, Bergengren, Desjardens, Board of Directors, Credit Committee, Supervisory Committee, and Technology Awards.
- Completed 12 modules in the Volunteer Leadership Program earning the "Blue Diamond" Award.

Other:

Past volunteer with Metro United Way.
Member Eastside Praise Church Of God.

Keisha Cato (incumbent)

Employment:

An employee of Ford Motor Company for over 30 years; currently serves as Team Leader over Joint Inspections.

Credit Union Involvement:

- Autotruck member since 2007.
- Appointed to the Supervisory Committee in May 2018 and has served until November 2024.
- Appointed to the Autotruck Board of Directors in November 2024.
- Member of Hapeville Auto Credit Union in Atlanta for 29 years.
- Member of Georgia's Own Credit Union for 10 years.

Accomplishments:

- Trustee for UAW in Atlanta, GA
- UAW 862 in Louisville - has served as a Backup Committee person and also on the Community Service Committee. Also has served on the Woman's Committee and Education Committee.

Other:

Licensed Embalmer/Mortician.
Degree in Early Childhood Development.

Doug Osborne

Employment:

Worked for 12 years at Ford Motor Company 1994 to 2006 as an Assembler, retired in 2006. Sales Agent at Semonin Realtors 2006 to 2012. Keller Williams Realty 2012 to 2020 Sales Agent / Team Leader. Osborne Realty Group 2020 to Present, Owner/ Principle Broker.

Credit Union Involvement:

- Member of Autotruck since 1990.
- Seving on the Supervisory Committee 2020 to Present.

Accomplishments:

- Top Producer Semonin Realtors 2008 To 2012. Multi -Million Dollar Listing Agent Semonin Realtors 2008 to 2012.
- Top 5 % Producer Greater Louisville Association Of Realtors 2012 to 2023.
- Platinum Club Producer Keller Williams Realty 2012 to 2020.

Other:

Born in Columbia, KY, currently resides in Louisville. Has been married to the love of his life (Missi Osborne) for over 30 years and has four grown children and three beautiful grandchildren. Volunteer for Habitat For Humanity 2007 thru 2016; Wayside Christian Mission 2009-2015; and Keller Williams Red Day 2012 to 2017.

Nominations By Petition

In addition to candidates nominated by the Nominating Committee, members wishing to serve on the Board of Directors may be nominated by petition. In order to be nominated by petition, the individual must: (1) satisfy the below qualifications; (2) agree to serve as a Board Member and to abide by all rules, regulations and by-laws of the Credit Union by signing an official certification form; (3) obtain an official petition form from the Credit Union office and; (4) obtain a minimum of 130 signatures of current members of Autotruck Financial Credit Union.

1. Must be a member in good standing with the Credit Union.

2. Must be at least 18 years of age.

3. Must be willing to accept the responsibilities and therefore the liability of a Credit Union director.

All petitions must be received by the Secretary Of The Board, NO LATER THAN March 6, 2026, and sent to Autotruck Financial Credit Union, 7651 Jefferson Green Way, Louisville, Kentucky 40219. NOMINATIONS WILL NOT BE ACCEPTED FROM THE FLOOR AT THE ANNUAL MEETING. "All persons nominated by either the nominating committee or by petition must be placed before the members." All elections are determined by plurality vote and will be by ballot except where there is only one nominee for each position to be filled. When only one nominee is nominated for each position to be filled, the Chair may take a voice vote or declare each nominee elected by general consent or acclamation at the Annual Meeting.

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Visit [@autotruckfinancialcreditunion](https://www.youtube.com/@autotruckfinancialcreditunion) for entertaining, educational and informative videos made for you! Make sure to hit that Subscribe button!

Scan the code with the camera on your phone for a quick link.



Keep Your Personal Account Information Safe

At Autotruck, your account security and protection are a top priority. If you are trying to get your finances in shape for the new year, make sure to learn about how to protect your account information. 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 Online or our Mobile App. You can check on your accounts anytime 24/7. Visit our website for more details on how to keep your information protected. We have a video on our YouTube Channel titled *Protect Your Personal Information*. Watch it to learn more.

Choose Direct Deposit To Autotruck And Get Your Tax Refund Fast

Want to get your tax refund fast? Choose to have your refund deposited into your Autotruck Checking Account. It's the quickest, safest and easiest way to get your refund. Put our routing and transit number and your member number where indicated on your tax form in the section labeled "Refund" (paper or electronic).

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.

Holiday Closings

Martin Luther King Jr. Day
Monday, January 19

Presidents Day
Monday, February 16

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

(800) 459-2328, press option 4

Autotruck Online

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