



# Member Newsletter

January 2022

## Resolve To Save Yourself Money In 2022

As the calendar turns to a New Year, many of us take time to reflect on the goals we would like to achieve in the year ahead. Maybe we want to spend more time with our loved ones or even start an exercise program. But New Years is also an excellent time to consider how we can improve our financial lives.

At Autotruck, we have professional, experienced Loan Specialists who would love to work with you to uncover ways to save you money!

Call us today at (800) 459-2328 to see how we can help you reduce your expenses and help you achieve your financial goals!

### As you look into 2022, take a few minutes to ask yourself:

- Is my car payment higher than it should be?
- Is there a better interest rate out there for me?
- Does it make sense to refinance my mortgage?
- Is there a way to consolidate my debt, so that I have fewer bills to keep up with each month?
- Is there some way I can decrease my overall monthly expenses?

## New Debit Card Enhancements

### New Contactless Feature

When your current Autotruck Debit Card is close to the expiration date, you will receive our new updated Debit Card. Our new Debit Card is contactless, offers the latest chip technology and will allow you to make faster, contactless transactions. This means you do not have to insert the card into the terminal. Just hold the card near (1-2 inches from) the terminal. Then follow the prompts to enter your PIN (Personal Identification Number) in some cases and possibly your signature. Every transaction includes a unique code, that helps protect against fraud.



Not all terminals allow contactless transactions. Look for the contactless (wifi) symbol on the terminal that indicates it accepts contactless cards. If contactless transactions are not available, insert your card into the terminal, or swipe it. If you currently have a Debit Card, we will send your new card prior to the expiration of your current card.

### New Debit Card Text Alerts

This new feature for debit cards is an added layer of security. It enables us to alert you of suspicious activity on your card. If the system detects suspicious activity, you will receive a text message with details about the suspected transaction. Then you can respond to confirm or deny the transaction. If you indicated the transaction is fraudulent, you will receive another message with a number to call for follow up. If it's not fraud and you confirm the transaction nothing else is required. It is simple and fast and helps us keep your your account information safe.



Faster  
Better  
Easier

# Lending Solutions...

## Applying For Your Loan Is Easy!

• Visit our web site to apply anytime that is convenient for you. [www.autotruckfcu.org](http://www.autotruckfcu.org)

• Or call us at (800) 459-2328 during regular business hours.

## Contactless Deposits With Mobile Deposit On Our App

It's easy to use the camera on your smartphone or tablet to take



a picture of the front and back of a check and deposit it into your Autotruck checking account using our Mobile App.

Refer to our web site for Frequently Asked Questions on the Mobile Deposit page.

If you don't have our FREE Mobile App, download it today at the App Store (iPhone) or Google Play (Android).

## Should Your Car Payment Be Lower?

### Refinancing Might...Lower Your Monthly Payment, Save Money And Earn You Up To \$300 Cash Back\*

When you bought your vehicle, they put a few financing options in front of you, right? And you chose the one which seemed best for you at the time. But the question has been somewhere in the back of your mind ever since: Were those the very best options available to me? If I had shopped for financing myself, could I have found a better rate...a better payment?

At Autotruck, we run into members with that same question every day. And the answer is very often a resounding: Yes, we can get you into a more affordable rate and payment!

Helping our members improve their financial position is why we exist. It is what we are passionate about. We love it every time we can get a hardworking member like you into a more affordable vehicle payment.

Right now is a great time to find out about refinancing at your credit union. We are offering up to \$300 Cash Back\* when you bring us your loan from another creditor.

**Call a loan specialist today at (800) 459-2328, or visit our website at [www.autotruckfcu.org](http://www.autotruckfcu.org) and explore whether we can save you money on your vehicle payment and get you some cash back!**

\*See website for terms and conditions

## 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 Online Access. You can check on your accounts anytime 24/7. We also offer the CardValet App that lets you have control of your debit card.

Please visit our web site for more details on how to keep your information protected.

# 61st Annual Meeting

## April 19, 2022 • 6:00 pm

### UAW 862 Union 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, Herb Taylor has made the following appointments:

Nominating Committee: Steve Rixman (chairman), Bob Owens and Doug Osborne

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 two, three-year positions available.

#### **Huston Reinle (INCUMBENT)**

##### **Employment:**

President/CEO, Autotruck Federal Credit Union 1983 to May 2014 (Retired May 2014). Assistant General Manager, Autotruck Federal Credit Union 1970-82

##### **Credit Union Involvement:**

Credit union member since 1971.  
Served on Supervisory Committee 2014 – 2020.  
Appointed to Board of Directors 2020 until present.

##### **Accomplishments:**

- Kentucky Credit Union League Board of Directors 1984 to 2014.
- Kentucky Corporate Federal Credit Union Board of Directors 1984 to 2014.
- Recipient of Steve Brody Man of the Year Award 1984
- Recipient of Richard Zimmerman Award 1982
- Recipient of Wayne Woodward Philosophy in Action Award 2006

##### **Other:**

Member, Spencer County Ruritan Club  
Member, Taylorsville Masonic Lodge No. 210  
Member, Taylorsville United Methodist Church  
American Heart Association (Heart Walk Vice-Chair 1998)  
American Heart Walk (Credit Union Recruitment Leader 1999-2019 and Community Team Member 2014-2019)

#### **Chris Hall (INCUMBENT)**

##### **Employment:**

Currently is a Quality Supervisor at Apace Packaging in Fountain Run, KY. Also worked at Bowling Green Metalforming and was a long-time employee of the Dana Corporation from April 1992 until December 2017 where he held various positions including Metallurgical Lab Technician.

##### **Credit Union Involvement:**

- Member of Axton Federal Credit Union (now Autotruck) since 1992
- Served on the Axton Federal Credit Union Board of Directors 2004-2017
- Board President Axton Federal Credit Union 2007-2017
- Autotruck Financial Credit Union Supervisory Committee since April 2017

##### **Accomplishments:**

25 Year Service Award from the Dana Corporation April 2017. Completed CMM Training at the Dana Corporation 2016. Active in the leadership and merging of Axton Federal Credit Union into Autotruck Financial Credit Union.

##### **Education:**

Attended Western Kentucky University. A graduate of Monroe County High School.

## 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 4, 2022 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.



## From The CEO's Desk

Happy New Year everyone!

We are excited about the things happening at Autotruck this year.

We have made enhancements to our Debit Card program that give you added security with new text alerts and the ability to make contactless transactions. Plus watch for even more security capabilities coming soon as we transition to a new card monitoring App called Autotruck CardGuard.

In addition, we will be adding more new enhancements to our array of member services and account opening options. I encourage you to stay connected with us. Follow us on Facebook and make sure to bookmark our web site, [www.autotruckfcu.org](http://www.autotruckfcu.org) on your web browser. That way you won't miss any important updates and information.

In a few months, we plan to begin working on the construction of our new office in Bowling Green. This new location will be easy to access and offer more space for us to serve you better.

We are proud to be your financial institution and work hard to make life better for you and your family. To borrow a line from one of my favorite restaurants - it's a pleasure to serve you!

- Jim Thompson, CEO

## 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

First Quarter 2022

**Martin Luther King Jr. Day**  
Monday, January 17

**Presidents Day**  
Monday, February 21

# Autotruck Financial Credit Union

### email us

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

### Online Account Access

[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

1475 Campbell Ln.

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 web site for nationwide locations



Federally Insured By NCUA