



The Bottom Line



Faster
Better
Easier
Loans

How The New Loan Experience Works

- When you call or apply online, you will be routed to one of our Loan Specialists. This highly-trained group is wholly focused on helping you find a loan that is customized to meet your needs.
- If you inquire about a loan in-person, one of our staff will escort you to a private loan area where you will connect, via phone, with a Loan Specialist who is eagerly waiting to assist you.
- Once the Loan Specialist has spoken with you, the request will move to one of our Underwriters. This group specializes in making the best decision for you, the credit union, and our membership. These employees are all right here in the Bluegrass (as is the whole team). There is no sending your loan off to some far-off location for a decision like you find at our competitors!
- Once the Underwriter has approved the request, it moves to a Loan Processor. A member of this team will contact you by phone to discuss the final steps of getting your loan across the finish line. If any documentation is necessary (income documents for example), they will talk you through submitting what is needed. They will prepare your loan documents and, once signed, will book and fund the loan.
- As a bonus, most loans will be able to close electronically! Your loan processor will discuss these options with you, but how awesome to be able to go through the entire process without even stepping inside the credit union!

New Loan Experience Coming November 4th

Whether you are Ford Tough, a part of the Heartbeat of America, or have another brand loyalty, you know his name. Henry Ford...he revolutionized the manufacturing industry with the concept of the progressive assembly line. Prior to this time, vehicles had been hand-built which consumed massive amounts of time to produce a single vehicle.

Why was Mr. Ford's concept so successful? Because he knew that asking individual workers to be experts in the entire production process was a mistake. He understood that efficiencies stood to be gained by allowing one worker to specialize in one specific step of the process, and then allowing the product to move to another worker who specialized in the next step, and so on...ultimately resulting in a finished piece of machinery assembled by a team of experts, all in a fraction of the time it had previously taken.

The process of making a loan is similar

From meeting with members to uncover loan needs, to making the best loan decision for all parties involved, to adhering to a host of regulatory requirements, to generating documents, to booking and funding the loan, to post-closing tasks...you can see why asking a team of employees to be experts over the entire process may not result in the most efficient service possible.

In recent months, we have invested a great deal of effort into envisioning how we can bring a stronger loan process to you, our member, and we are extremely excited to share with you that it arrives Monday, November 4th!

Questions?

If you have questions during the loan process, please ask! Maybe you consider yourself old-fashioned and the thought of all or part of your loan process being electronic is a bit daunting. We can meet you in your comfort zone. Just know, our staff is anxious to take extremely good care of you in each phase of the process. At Autotruck, we exist to serve you!

**The whole process happens fast!
With most loans closing electronically, you save
time and get the money you need faster than ever!**

Congratulations Scholarship Winners!

Congratulations to this year's recipients of the Clyde Hughlett Scholarship: Katie Phillips attending Western Kentucky University and Kayla Shain attending Elizabethtown Community & Technical College. The scholarship is in memory of long-time friend and Board member Clyde Hughlett.



Katie Phillips



Kayla Shain

Start Saving In A Christmas Club Account Now

Christmas Club checks will be available for pick up after November 1. Checks are not mailed automatically, however you may request a check by calling the office nearest you.

If you wish to continue your Christmas Club account for next year no action is necessary. An Autotruck Christmas Club Account is a great way to save the money you need for holiday expenses. Start saving now. Come December, you will have the money you need to have a stress-free holiday. Saving is even easier when you take advantage of payroll deduction or direct deposit. Call us or stop by today to open one, or to increase the deduction on your existing account.

Have a Need for Emergency Cash?

Stuff happens. Vehicles break down. Washing machines go out. At Autotruck, we know unexpected events occur and you can be left scrambling for the cash to address it.

Rather than going to the Big Bank who does not want to deal with your small need, or the Payday Lender who wants to charge you huge fees, why not do the sensible thing and come to the place that exists to help you succeed...your credit union.

Autotruck's Right Choice Payday Alternative Loan offers you up to \$999 to deal with life's unexpected expenses.

And did you know that we now offer this loan entirely online? That's right...application through closing and funding...all without ever stepping foot inside the credit union. Visit www.autotruckfcu.org and follow the Have a Need for Emergency Cash link to learn more or to start the process!

Attention ATM Cardholders:

Effective December 31, 2019, your ATM Card will no longer be valid. You will need to call or visit your local office to replace your ATM Card with an Autotruck Debit Card.



There's never been a better time to switch to Sprint.

Cash rewards & more

- Get up to \$200 cash when you switch two lines, plus lines 3,4 and 5 are FREE

- Plus, \$100 Annual Loyalty Cash Rewards and 25% off accessories in Sprint retail stores

Nothing to lose & savings that add up

Credit union members can try Sprint's improved LTE service for 30 days worry-free. If you're not 100% satisfied, Sprint will refund phone costs, service costs and fees.

It's easy, here's how it works

1. Switch to Sprint.
2. Register your new line(s) at LoveMyCreditUnion.org/Sprint-Rewards.
3. In six to eight weeks, your cash rewards will be deposited directly into your account.

Visit LoveMyCreditUnion.org/Melvin to learn more.

Basic: After 9/30/20 pay \$60 a month for line 1, \$40 a month for line 2 and \$20 a month per line for lines 3 thru 5, with AutoPay. Offer/coverage not available everywhere. Requires new lines of service. Subject to credit & \$30 activation fee. Excludes taxes, fees, and roaming. Speed maximums, use rules and restrictions apply. Unlimited Basic compared to Verizon Start Unlimited for 5 lines, features differ.

- Your **family members** are eligible to join Autotruck. Share the benefits of membership this holiday season!

- **Gift Cards** make great gifts for everyone on your list. Stop by our office and take care of your Christmas shopping the easy, stress-free way!

- Visit our website for the latest News, Rates and even to **apply for a loan:** www.autotruckfcu.org

- Sign Up For **E-Statements** And Get \$5. It's the fastest way to get your Autotruck statement.

- Like our page on **Facebook** and stay connected to your Credit Union.

Put Your Home to Work for You!

Finally finishing that basement. A child heading off to college. A stack of credit card bills you can barely keep straight...

We all face financial challenges like these at one point or another. One great way to tackle those challenges is by putting the equity in your home to work for you. Your credit union has a great Home Equity loan option that can help you leave that financial hurdle in your rearview mirror.

By leveraging the equity in your home, there is no need to raid your savings to accomplish your goals. With ATTRACTIVE FIXED RATES, you can put an end to worrying about adjustable rate debt or sky-high rates on your credit cards. With LOW CLOSING COSTS you can put more of your money toward your project. Our Home Equity loan is a great way to make your largest asset—Your Home—work for you! Call us today at 1-800-459-AFCU or apply online at www.autotruckfcu.org!

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, loans paid by direct allocation from direct deposit 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 January payment. Other restrictions may apply.

Yes! I want to skip my January 2020 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.

From The CEO's Desk

At Autotruck, we are always working to make your financial life easier by offering new and better services. We recently introduced a new Home Equity Program and revamped our Right Choice Loan Program.

The new Home Equity Loan offers you low closing costs. This can save you hundreds of dollars compared to other lenders. That's because we are always working to save you money. So maybe you are thinking about fall home improvements, or even a special vacation, make sure to check out the benefits of a Home Equity Loan.

Our Right Choice Loan is now completely online and you can apply right at our web site. If you find yourself needing extra cash, we are here for you. Life can throw you a curve ball sometimes and we understand that you need access to financial services to meet your needs. At Autotruck, we are committed to helping members. It's the reason why we are here. So please never hesitate to call on us.

Finally, I am excited to announce that our new Lending Experience will launch soon on November 4. This new way of lending will make getting a loan at your credit union faster, easier and better. We have streamlined processes and trained loan staff to assist you in the most efficient manner possible while giving you three options for applying. Check out the front page of this newsletter for more details. We are excited to offer this new way of lending to you and we are confident you will love the new lending experience when you need to borrow money.

The holidays will be here soon and I want to wish you and your family a very happy and joy-filled season.

- Jim Thompson, CEO



Autotruck

Financial Credit Union

email us

afcu@autotruckfcu.org

Loan-By-Phone

Call the office nearest you

Audio Teller - 24/7

(502) 459-6200 • (800) 250-3786

NetBranch Online Account Access

www.autotruckfcu.org

Newburg Road Office

3611 Newburg Rd.

Louisville, KY 40218

(502) 459-8981 • (800) 459-AFCU (2328)

FAX: (502) 458-0371

Lobby

Mon. - Wed.: 9 am - 5 pm

Thurs. - Fri.: 9 am - 6 pm

Drive-thru

Mon. - Wed.: 8:30 am - 5 pm

Thurs. - Fri.: 8:30 am - 6 pm

Eastpoint Office

J. Huston Reinle Building

13210 O'Bannon Station Way

Louisville, KY 40223

(502) 244-2272 • FAX: (502) 244-2033

Lobby and Drive-thru

Mon. - Wed.: 9 am - 5 pm

Thurs. - Fri.: 9 am - 6 pm

Glasgow Office

1003 West Main Street, Suite D

Glasgow, KY 42141

(270) 861-4040 • FAX (270) 861-4039

Monday - Friday: 8:30 am - 5 pm

Bowling Green Office

1475 Campbell Ln.

Bowling Green, KY 42104

(270) 781-4365 • FAX: (270) 781-2251

Lobby and Drive-thru

Mon., Tues., Wed., Fri.: 8:30 am - 5 pm

Thurs.: 8:30 am - 6 pm

Credit Union Shared Branches

Visit our web site for nationwide locations



Federally Insured By NCUA

Holiday Closings

Columbus Day

Monday, October 14

Veterans Day (observed)

Monday, November 11

Thanksgiving

Thursday and Friday, November 28 and 29

Christmas

Tuesday and Wednesday, December 24 and 25

New Year's

Tuesday and Wednesday, December 31 and January 1