



The Bottom Line

Summer 2019

We are making it even easier to apply for a loan anytime!

You lead a busy life. We get it. Between going to work, picking up groceries, dry-cleaning, shuttling the kids everywhere from school to practices to recitals or other events, there are just too many demands on your time. That is exactly why we have been working diligently to make sure that when the time comes that you need to borrow money, that the process is as convenient for you as it could possibly be.



Applying for a loan at Autotruck has never been easier.

You can apply online (www.autotruckfcu.org) and complete the application process in minutes. Maybe you are not quite ready to apply, but simply have some loan-related questions? Utilize the Inquire About Loan Options feature of our site to start a conversation with a Loan Specialist.

Applying via phone works too.

Is tech not your thing? Not a problem. Call us at **1-800-459-AFCU (2328)** and ask to speak to a Loan Specialist. We will be happy to take your application over the phone.

Red Tape is hitting the wastebasket. We have spent a lot of time revisiting each of our lending processes and cutting unnecessary steps and documentation out of the process. We are excited about advances which make the process more seamless and time-saving for you. We look forward to telling you about even more advances in the weeks and months to come.

The bottom line is this: We believe we have loan products to offer which makes good financial sense for you - our member. We are committed to being your primary option for obtaining attractive loan products via a convenient member-focused process. Let us show you the benefits of that commitment the next time you have a financing need.

Have an auto loan someplace else?

Refinancing With Autotruck Might Lower Your Monthly Payment And Save You Money!

And We'll Even Give You Cash Back up to \$300! Apply online or call us today!

*Available for a limited time only. Must meet credit requirements. Applies to 2013-2020 vehicles refinanced from another lender. Rates, terms and conditions subject to change without notice. Minimum loan amount is \$5,000. Other restrictions may apply.

Wondering How You Are Going To Fit School Expenses In Your Budget?

Summer break is upon us. Thank goodness! Hopefully you and your family are able to find some time to get away and have some fun, away from the hectic hustle of school routines, sports schedules and other extra-curricular activities.

Now is the time to make back-to-school preparations. New clothes, new shoes, or even supplying a dorm room...these items may not fit neatly into your budget. It makes sense to use your Autotruck VISA Credit Card to help pay for back-to-school expenses.

With a Low Fixed Rate and No Annual Fee, our card may be just the tool you need to handle those extra costs, while giving you the freedom to pay them off on your schedule. It's the perfect card for shopping, travel and more. Plus, you can earn points for purchases. If you don't have our card you can apply online at our web site www.autotruckfcu.org or contact one of our Loan Specialists today at 1-800-459-AFCU (2328)!

- **Rewards Program**
- **Low Fixed Rate**
- **No Annual Fee**
- **Travel Accident Insurance**
- **Online Access with eZCardInfo.com and NetBranch**

New Fraud Alerts On Uncharacteristic Debit Card Transactions Add Safety And Convenience

With our new automated card risk service, when you use your Autotruck debit card and the transaction is determined to be an uncharacteristic purchase (a purchase out of your normal activity) you may receive a phone call asking you to verify the transaction. Once verified that you are the one using the card, this transaction will be approved to complete the purchase.

Prior to this new service, if a transaction was deemed uncharacteristic, it was denied and you would have to call our office to resolve the issue – an inconvenience to you.

Our goal is to provide convenience and the best security available for your debit card transactions. Call us with any questions.

Please make sure we have all your current contact information on file so you can be reached in the event of a risk alert. You can make any updates in person at one of our locations, through NetBranch online, by mail or by fax (make sure to include your signature).



Credit Union members get \$100 per line in cash rewards for every new line activated with Sprint® - and, for a limited time, this offer is available on UNLIMITED lines.

Plus, you'll receive \$100 in loyalty cash rewards every year.

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

1. Add a line to your new or existing Sprint account and mention you're a credit union member.

2. Register at : LoveMyCreditUnion.org/Paul

3. Cash rewards will be directly deposited into your credit union account within six to eight weeks.

Already a Sprint customer?

Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

Get Cash Rewards - Take advantage of this limited time offer today! Visit LoveMyCreditUnion.org/Paul to learn more.

**E-Statements
Sign Up And Get \$5**

Go to our web site and log into NetBranch Online Access. Then accept the E-Statements disclosure. It takes less than a minute.

• Your **family members** are eligible to join Autotruck. Share the benefits of membership!

• Make sure you are protected with an **Extended Warranty** on your vehicle. We offer the finest warranty in the industry.

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

• Traveling this summer? Make sure to stop by for **VISA TravelMoney Cards**. They are safer than cash!

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

Mobile Deposit

With Our
Mobile App

It's easy to use your smartphone's camera to take a picture of the front and back of a check and deposit it into your Autotruck checking account.

Tips For Using Mobile Deposit

- Make sure your endorsement includes your signature and "Autotruck Mobile"
- Remember that the funds must go into your Checking Account (008)
- Review your account to make sure your check has been deposited
- Keep the check until it clears and then don't shred it until after 90 days

Refer to our website for **Frequently Asked Questions**, or give a member of our staff a call. **We're here to help!**



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 August payment. Other restrictions may apply.

Yes! I want to skip my August 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

What are your favorite summer traditions? The family road trip, backyard cookouts with friends, lounging by the pool, or maybe even a fun-filled evening at the ballpark. At Autotruck we are all about family - we even think of you, our members, as our family.



Unlike a bank where profits rule, we are here for one purpose and that is to serve you. We work hard to offer the best products and services that will save you time and money. We know your time is precious and we want you to be able to spend as much of it as possible with your family this summer.

Like family, we are here with you during the good times and the not-so-good times. We are people like you and have bills to pay, kids to feed and unexpected expenses. So when we say we get your challenges, we really mean it. You can always rely on Autotruck.

We have been working on a new way of lending that makes the loan process quicker and easier. You can call our office during business hours, or conveniently apply for your loan anytime online at our web site. Making your life easier is a top priority. And of course all with the lowest rates around that will save you money.

I hope you have a great summer and make many fun memories with your family and friends.

- Jim Thompson, CEO

Make Sure We Have Your Current Information Such As Address And Phone Numbers

It is very important that we have your up-to-date information on file at our office. Maybe you have moved to a new home or even changed your cell phone number? If so, make sure to let us know. It helps us protect your account information and to reach you easily and quickly when needed.

Autotruck is committed to keeping a close watch on any potential fraud on our members' accounts. Help us, by making sure we can reach you if needed. Stop by our office today and update your information.

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 Service Centers

Visit our web site for nationwide locations



Federally Insured By NCUA

Holiday Closings

Labor Day

Monday, September 2

Columbus Day

Monday, October 14

Veterans Day

Monday, November 11