

Autotruck

Financial Credit Union

www.autotruckfcu.org

A quarterly publication for members



The Bottom Line

April 2021

Buying Or Refinancing A Home?

We're here to help you with expanded Home Loan options



Autotruck Mortgage Program

Your home. For most, it is the biggest financial investment you will ever make. Finding the very best loan option for the purchase or refinance of your home is critical. It could literally save you tens of thousands of dollars over the life of a 15, 20, or 30 year loan.

At Autotruck, we exist to help you succeed financially. That is why we are extremely excited to announce a whole new slate of expanded mortgage offerings now available for our members! Whether you are looking for a fixed rate, adjustable rate, conventional loan, FHA, VA, USDA, jumbo loan, etc, we have a host of options to meet your needs.

New Online Mortgage Center

In addition to a new suite of mortgage products, we also recently launched an Online Mortgage Center aimed at helping you connect with the home financing solution which best meets your needs - all on your schedule.

In our Online Mortgage Center located on our web site, www.autotruckfcu.org, learn more about the mortgage process, access helpful information about the home-buying process, check rates, and much more. You can even Apply Online and receive pre-approval feedback in just minutes! It's all available to you 24/7.

If you are looking to purchase a home or to refinance your current home, we can help you make it happen! **Visit us at autotruckfcu.org or call us at 800-459-2328!**



Faster
Better
Easier

Loans

Lending Solutions...

Applying For Your Loan Is Easy!

- Visit our web site to apply anytime that is convenient for you. www.autotruckfcu.org

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

Options to connect with us via text:

- Text keyword **AUTOTRUCKLOAN** to **43783** for info about our current loan offerings or to apply online.
- Text keyword **AUTOTRUCKRATES** to **43783** for info about our current loan rates.
- Let your Loan Specialist know that you prefer to correspond via text and they will be glad to send you an invite!

Put Your Tax Refund or Profit Sharing to Work For You!

Spring - what a wonderful time of year. The temperatures are warming and we can finally get back outside and start to do the things we could not do during those cold winter months. For many, one bright spot that also comes around this time of year is a tax refund and/or a profit sharing bonus from an employer (or maybe this year, stimulus funds).

Anytime you come into a small windfall like that, it can be a great idea to ask yourself: How can I use this money to benefit me and my family the most? The answer to that question could be different for all of us. Maybe it's catching up on some overdue bills...maybe it's replenishing some savings that have taken a hit over a rough past year. Or, maybe the best play for you is to use some of those funds toward a down payment on that vehicle you have been looking to buy.

At Autotruck, we love nothing more than helping our members succeed. We have experienced, professional, friendly loan specialists who are eager to assist you. Give us a call at 1-800-459-2328 or visit us online at www.autotruckfcu.org and let us help you achieve your goals!

Consider this...

Financing a \$17,000 used vehicle purchase on a 5-year term at an annual percentage rate of 2.99%* would have your monthly payment around \$306.

If you took that same transaction but placed \$2,000 of your tax refund or profit sharing as a down payment and financed only \$15,000, the payment shrinks to approximately \$269 per month.

Putting that tax refund, profit sharing, or stimulus funds to work for you can help make life more comfortable for the next several years!

*Rate and payment are for example purposes only. For current available terms and rates, consult one of our Loan Specialists today.

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Like us on Facebook and bookmark
our web site on your browser.



www.autotruckfcu.org

Download These Helpful Apps Today!

If you don't have our Mobile App, or CardValet App download them today at your App Store (iPhone) or Google Play (Android).

Contactless Deposits With Mobile Deposit On Our App

It's easy to deposit a check with our Mobile App using 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.

Mobile Deposit saves you time. Coming to the Credit Union, and waiting in line to make a deposit is time you can use for something other than depositing checks. We're all busy and doing our part to social distance, so at Autotruck we are constantly working to find ways to make life easier.

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



Reduce Debit Card Fraud With CardValet

CardValet helps reduce fraud by allowing you to monitor your Debit Card with your smartphone and control how, when, and where it is used. When your card is "off", no withdrawals or purchases will be approved until you turn the card back "on", by using the CardValet App on your Smartphone.



Transaction controls add another layer of protection by allowing your debit card to work only in specific locations or geographic areas. Plus, real-time alerts keep you informed when your card is used.

We Are Now Accepting Scholarship Applications

Applications are now being accepted for the Clyde Hughlett Scholarships and the Rocky Comito Scholarships. Two \$1,000 scholarships for the Fall semester will be awarded honoring each Clyde and Rocky for a total of four. The scholarships are in honor of one of our founding members, Clyde Hughlett, for his many years of service, and Rocky Comito, who volunteered his time and talents to Autotruck.

Visit our web site at www.autotruckfcu.org for details. Click on "Belong" on the top of the Home page to find the Scholarship link. The application and all necessary documents must be received no later than July 1, 2021. (Applicants must be a member of Autotruck to be eligible.)

Paying too much on an auto loan at another lender?

You might lower your monthly payment and get up to \$300 Cash Back* when you refinance at Autotruck!

It's simple, we want to save you money on your auto loan. You owe it to yourself to find out how refinancing your loan from another lender can benefit you. Call us today at 800-459-2328 or apply online at our web site, www.autotruckfcu.org and see if we can save you some cash!

In addition to a potentially lower rate and payment, we also are currently offering up to \$300 Cash Back* when you refinance your auto loan from another lender. It's a great way to get some extra cash back in your pocket!

*Must meet credit requirements. Applies to 2014-2021 vehicles refinanced from another lender. Rates, terms, and conditions subject to change without notice. Minimum loan amount is \$5,000. Other restrictions may apply. Cash back total based on loan amount financed. See Credit Union for details.





From The CEO's Desk

I think we are all ready for Spring after a cold, snowy winter and the continued uncertainty from the Pandemic.

Although life has changed, these challenging times have proven how awesome our members are at adapting to new situations. Plus, it has made it more important than ever for us to

find ways to connect and communicate with members. Our web site, social media through Facebook and texting with our Loan Department continue to be great ways to keep informed. We are here for you and continue to serve your financial needs.

Speaking of our web site, I am happy to inform you of our new expanded Autotruck Mortgage Program. Visit our web site and click on the Mortgage banner on the home page and you will be directed to our new online mortgage experience. Find out current rates, helpful information and even apply for your loan and get a response in just a few minutes. We are all spending more time at home these days and you may be thinking about a new home with more space for that home office, or even a workout room. Maybe you want to take advantage of these historically low rates and see about your refinancing options. The new Autotruck Mortgage program has all the home loan bases covered while taking the stress out of the process for you.

At Autotruck, we never stop working on ways to make improvements, enhance services and build communication with you, our members.

- Jim Thompson, CEO

Home Equity Rate Change Notice

Our Home Equity Program adjusts rates on April 1 and October 1 of each year. This rate is based on the highest prime rate as stated in the Wall Street Journal ten (10) days prior to the adjustment dates, with a minimum rate of 3.75%. The prime rate has remained unchanged since our October 1st change, and thus the rate for existing Home Equity Lines of Credit will remain at an Annual Percentage Rate of 3.75% on the April 1, 2021 change date.

Holiday Closing

Memorial Day
Monday, May 31

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

(502) 459-6200 • (800) 250-3786

Online Account Access

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



NMLS #643962

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