



# The Bottom Line

April 2020

## We Are Here For You With Pandemic Relief Options

COVID-19 has impacted normal life for all of us. Your Autotruck family wants you to know that we understand the challenges you are facing and we are here for you.

We continue to be open for business. Our lobbies are closed as a safety precaution to protect members and employees, however our Drive-Thru lanes are open to serve you. Our location in Glasgow does not have a drive thru, so we are serving members one at a time at that location.

We will make it through these trying times together. We encourage you to stay at home as much as possible and follow the CDC recommendations. We ask you to utilize our many online services, found on our web site, including Mobile Banking, Mobile App, Mobile Deposit, Bill Pay and more. See inside for more details on a few of our most popular online service options.

We are offering members Special Pandemic Relief Options: the option to Skip A Loan Payment, a special Pandemic Relief Loan and access to Certificate funds. See our web site, or do not hesitate to call us at (800) 459-2328, if you have any questions. If you are having financial difficulties, we encourage you to reach out to us for assistance. We are here, open and working to serve you!

## Electronic Loan Closings Offer An Easy Loan Experience From The Comfort Of Your Home

Work, school, even grabbing a meal out...virtually all the activities that we consider part of "daily life" have been interrupted in recent weeks. It is very likely, you may have had to ask yourself: How can I get the loan I need without doing it in person?

We are happy to tell you that the answer to that question involves technology that is already in place at Autotruck. In November 2019, Autotruck was very excited to bring electronic loan closing options to our members on a widespread basis. Over and over since that launch, our members have told us that this was a huge "win"! So many members have given us feedback commenting on how helpful this process is. Apply for a loan remotely via phone, tablet, or computer. Then it can be closed, and you will receive the money, all without having to physically come into the credit union.

We are passionate about making the Loan Experience amazingly easy for you.

Let us show you how EASY it can be! Call us at 800-459-AFCU (2328) during regular office hours, or apply online at [www.autotruckfcu.org](http://www.autotruckfcu.org) 24/7 from the comfort of your sofa!

## Your Money Is Safe And Secure At Autotruck

Please rest assured that your deposits at Autotruck are safe, secure and insured up to \$250,000 by the NCUA, a U.S. Government Agency.

Autotruck is a safe and strong financial institution, owned by members. We have a long tradition of being here for members in good times and the not-so-good times. In fact keeping your money safe in your credit union is a smart financial move. Not one penny of insured savings has ever been lost by a member of a federally insured credit union.



**Faster  
Better  
Easier  
Loans**

# Lending Solutions...

**Have a high-rate loan at another lender?**

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

So a year or two ago, you found what you thought was a great deal on a car loan. But the truth is, it was too good to be true and now you cringe every time you think about it knowing that you are paying way too much in interest.

Sound familiar? We hear stories like yours from our members nearly daily, and it is so rewarding when we can get that member into a significantly lower interest rate loan, cut their monthly payment, and just plain make it easier for the member to handle their monthly finances. 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.

Helping you succeed is the reason we exist. It is time to make that high cost lender a memory. Call us today at 800-459-AFCU (2328) or apply online at [www.autotruckfcu.org](http://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 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. Cash back total based on loan amount financed. See Credit Union for details.

**Get cash back  
for your loan  
today!**

**Auto Loan Amount**

\$5,000 - \$9,999

\$10,000 - \$19,999

\$20,000 - \$29,999

\$30,000 and above

**Cash Back Amount\***

\$50 cash back

\$100 cash back

\$200 cash back

\$300 cash back



**Thinking about buying a new Vehicle?  
Pre-Approval Is A Powerful Tool!**

**Buying a vehicle is an exciting move. Make it a smart one too by obtaining a pre-approval before you go shopping. Call us at 800-459-AFCU (2328) or apply online at [www.autotruckfcu.org](http://www.autotruckfcu.org) (look for the "Apply For A Loan" button on the home page).**

## Home Equity Line 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%. With the recent decrease in the Prime rate, as of April 1, 2020, the rate for existing Home Equity Lines of Credit will adjust to an Annual Percentage Rate of 3.75% until October 1, 2020.

# Online Services Offer 24/7 Convenience



## ● NetBranch Online Banking

Get 24/7 access to your Autotruck accounts online with NetBranch at our web site, [www.autotruckfcu.org](http://www.autotruckfcu.org). Once you start using NetBranch you can also sign up for our Mobile App, E-Statements, E Alerts and Shared Accounts.

## ● Mobile App Puts Accounts At Your Finger Tips

Access to your Autotruck accounts is easy with our Mobile App. Make transfers, check your balances, get deposit alerts and more. Keeping track of your money has never been easier.

Download the App today for free at the Apple App Store (iphone) or Google Play (Android) and get started! Or scan the code to the right with your smartphone's QR Reader to download our Free Autotruck App. (must be a NetBranch user)



## ● 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.

### Mobile Deposit Tips

- 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 web site for Frequently Asked Questions, or give a member of our staff a call. We're here to help!

## ● Bill Pay Makes Paying Bills Easier

### Voice Bill Pay With Alexa Now Also Available

No one likes to pay bills. But we can help take stress out of the process. Take advantage of Bill Pay and you'll save money because there's no need to write a check or purchase stamps. Simply specify the date and payment amount and Bill Pay takes care of it for you. It's that easy. Best of all, it's FREE. You can even utilize voice-driven Bill Pay with Alexa.

To sign up for Bill Pay log into NetBranch and click on the Bill Payments link under the services menu and complete the enrollment form on our secure site.

[www.autotruckfcu.org](http://www.autotruckfcu.org)

Visit our web site for the latest News, Rates, Access to NetBranch Online Banking and even to Apply For A Loan.

Plus you can find more details about all of our online services.

## We Are Now Accepting Scholarship Applications

We are now accepting applications for the Clyde Hughlett Scholarship and the newly created Rocky Comito Scholarship. Two \$1,000 Scholarships for the Fall semester will be awarded to honor Clyde Hughlett and two \$1,000 Scholarships for the Fall semester will be awarded to honor Rocky Comito. The scholarships pay tribute to past Board members Clyde Hughlett and Rocky Comito, for their years of service and dedication to Autotruck. Information and the Applications are available on our web site. They must be received by Autotruck no later than July 1, 2020. (Applicants must be a member of Autotruck to be eligible.)

Please note: You may apply for both Scholarships, however, only one \$1,000 Scholarship will be awarded per member.

## From The CEO's Desk

The last couple weeks have been a challenge for us all to say the least. The COVID-19 Pandemic drastically changed day-to-day life in our country.

But through it all, your Credit Union has remained open to serve your needs. Although we took safety precautions and closed our lobbies, the drive-thru remained open to serve members. In addition, we took immediate action to offer members relief with our Pandemic Relief options. If you are finding yourself needing help, I encourage you to call us and let us help. We understand that it has been a difficult time for many members and we are here to help. Make sure to keep watching our Facebook page and our web site for continuing updates.

Our many online options make using Autotruck services available 24/7 from anywhere. That saves you time and has been especially helpful as members have been following the CDC recommendations for social distancing.

Finally, I am excited to let you know that our new main office in Louisville is nearing completion and we plan to open this Summer. The new office, which will replace the current office located on Newburg Road, will provide more space for us to serve your needs into the future. Watch for more information coming soon.

- Jim Thompson, CEO



# Autotruck

## Financial Credit Union

### email us

afcu@autotruckfcu.org

### Apply For A Loan

Phone: (800) 459-AFCU (2328)

Online: [www.autotruckfcu.org](http://www.autotruckfcu.org)

### Audio Teller - 24/7

(502) 459-6200 • (800) 250-3786

### NetBranch Online Account Access

[www.autotruckfcu.org](http://www.autotruckfcu.org)

### Hours

Monday - Thursday  
8:30am - 5:00pm

Friday  
8:30am - 6:00pm

Check  
Out Our  
New  
Hours

### Newburg Road Office

3611 Newburg Rd.

Louisville, KY 40218

(502) 459-8981

(800) 459-AFCU (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



## New Main Office Opening This Summer

*Our new main office located at 7651 Jefferson Green Way in Louisville will be convenient, easy to access and provide more space for serving members' needs.*

**Annual Meeting Postponed:** Due to the Pandemic our Annual Meeting has been postponed. Watch our web site and Facebook for updates on a future date.

## Holiday Closing

Memorial Day  
Monday, May 25