



The Bottom Line

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!

You finally did it. You went and bought that new or “new to you” vehicle you have been thinking about for quite some time. You have worked for it by being responsible with your credit and it was time for an upgrade.

The only problem is, you took the financing the dealer offered, and now you are wondering if that was the very best deal you could have gotten. The good news is, it is not too late to explore Autotruck financing. See the chart below and that may help you decide that refinancing your auto loan with Autotruck could make sense for you.

	Other Lender	Autotruck Refinancing
Loan Amount	\$20,000	\$20,000
Loan Term	60	60
APR*	6.00%	3.24%
Monthly Payment	\$386.78	\$361.57
Total Interest Paid On Loan	\$3,206.28	\$1,694.20

Plus this loan would earn you \$200 Cash Back!

In the example above, your monthly payment would be over \$25 less per month, and you would save a whopping \$1,512.08 in interest over the life of the loan! And as a bonus there would be \$200 cash back for you! We offer up to \$300 Cash Back** when you refinance your auto loan from another lender based on the amount of the loan financed.

At Autotruck, we are all about delivering More For You. Call us today at 1-800-459-AFCU (2328) or apply online at www.autotruckfcu.org to see whether we can save you some money and put some cash back in your pocket!

*The final Annual Percentage Rate may vary based upon credit score, term, and Loan-to-Value. The example above is based upon a \$20,000 loan amount, 60-month term, credit score of 720, and 100% financing of a 2018 vehicle with less than 20,000 miles.

**Must meet credit requirements. Applies to 2012-2019 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.

Voice Bill Pay With Alexa Now Available

Autotruck works hard to offer you the latest technology available. Voice-driven Bill Pay is now an option for those of you who use Bill Pay through NetBranch to pay bills. It's easy to get started:

1. **Log in to Bill Pay and create credentials for Voice Bill Pay**
2. **Use the Alexa phone App to access and enable iPay QuickPay in the Amazon Skill Store**
3. **Enter the credentials and create a four-digit PIN**
4. **Authorize the account link and the related Alexa policies**

That is it. Then you can start using Alexa to pay your bills. You simply use voice commands to securely and quickly complete bill payments, review scheduled payments and request basic information about payment history.

If you are not already using Bill Pay, sign up today. Log into NetBranch and click on the Bill Payments link under the services menu and complete the enrollment form on our secure site.

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, you may have been forced to use a different card or 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 Cash With No Strings Attached

Your rewards are here. Members get a \$100 cash reward for every new line activated with Sprint®, now on unlimited lines. No strings attached - just cash.

Here is how to get cash rewards for every new line you activate with Sprint:

1. Add a line to your new or existing Sprint account and mention that you are a credit union member.
2. Register at:
LoveMyCreditUnion.org/Melvin
3. Cash rewards will be deposited directly 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! Visit LoveMyCreditUnion.org/Melvin to learn more.

13th Annual Clyde Hughlett Scholarship - Now Accepting Applications

Applications are now being accepted for two \$1,000 scholarships for the Fall semester. The scholarships are in honor of founding Autotruck member Clyde Hughlett who gave many years of service and dedication to the credit union. Visit our web site www.autotruckfcu.org for details.

The application and all necessary documents must be received no later than July 1, 2019. (Applicants must be a member of Autotruck to be eligible.)

- 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.

- **Gift Cards** make great gifts for everyone on your list. Stop by one of our locations and take care of your graduation, and Mothers Day shopping the easy way!

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

Need Some Extra Cash For Vacation?

If you are like us, you are already thinking about fun summer vacation destinations. After being cooped up indoors during the cold winter months, it will be wonderful to get away somewhere and relax.

But maybe you are a bit uncertain how you will be able to pull a trip together financially. We can assist with an affordable signature loan. Flexible terms allow us to set a payment which fits within your budget. Whether you are thinking about the mountains, the beach, or somewhere in between, call us today at 1-800-459-AFCU (2328) or apply online at www.autotruckfcu.org to see how we can help make your vacation plan a reality!

Make Sure To Take VISA On Vacation Too

Make sure to take your Autotruck VISA Credit Card along on vacation. It is the perfect way to pay for travel, shopping and more. And, it is safer than carrying cash.

Plus, have you heard about the great rewards? Earn points for purchases and redeem them for great merchandise, travel and more.

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

Traveling This Summer?

Some Countries Blocked For Debit/Credit Card Use

We are serious about doing all we can to protect you from fraud when you are home, or far away. Because of the increasing number of international fraud cases, Autotruck has limited (or blocked) use of Credit Union issued debit/credit cards in certain countries. Check out our web site for a complete list and contact us to let us know when you are traveling out of the country so we can make sure you have access to your Autotruck accounts if needed.

Smart Option Student Loans®

Investing in higher education continues to be one of the best decisions you can make - and we want to help make it happen. Together, we can do this. Find resources for navigating the college application process, learn more about the Smart Option Student Loan, and apply online at www.autotruckfcu.org.

Autotruck is not the creditor for these loans and is compensated for the referral of Smart Option Student Loan customers. This information is for borrowers attending degree-granting institutions only. Credit criteria and eligibility requirements apply.

From The CEO's Desk

After a long cold winter, it is great to hear the sounds of the birds singing and the daylight hours lasting longer. Springtime in the Bluegrass is one of my favorite times of the year.



It is the season of new beginnings and the hope that warmer days are ahead. At Autotruck, we are excited to let you know that we have been working for months on reinventing our loan department. We are getting closer to rolling out this new way of lending to you and we know that you will love how quick and easy the new loan process will be. It is our goal to help you get the loan you need with the least effort on your part. Watch for more information coming soon about the awesome new changes in store for Autotruck lending.

With loans in mind, I encourage you to see how Autotruck financing might save you money, if you have a loan someplace else. Make sure to act soon so you can take advantage of our special cash back up to \$300 on refinances.

We are also introducing two new great services this spring. Automated Fraud Alerts on uncharacteristic transactions means that you can choose to validate the transaction, instead of it being declined and causing you to call the credit union. Plus, we now offer Voice-driven Bill Pay with Alexa. It is easy to use and of course - free! For all you technology lovers, this service is for you.

When you get the chance, go like us on Facebook. That way you can keep up on some of the exciting things we will be posting about this spring. As always, we are here for you and look forward to serving your financial needs.

- Jim Thompson, CEO

Home Equity Line Rate Change Notice

The rate on existing Home Equity Lines Of Credit adjusts 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 increase in the prime rate, as of April 1, 2019 the rate for existing Home Equity Lines Of Credit will adjust to 5.50% Annual Percentage Rate.

Holiday Closings

Memorial Day
Monday, May 27

Independence Day
Thursday, July 4

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