



# The Bottom Line

January 2021

## Make 2021 The Year You Take Control Of Your Finances

New Years...It's often a time when we reflect on the goals we would like to achieve in the year ahead. Maybe we want to spend more time with our loved ones or even start an exercise program. But New Years is also an excellent time to consider how we can improve our financial lives.

### As we look into 2021, take a few minutes to ask yourself:

- Is my car payment higher than it should be?
- Is there a better interest rate out there for me?
- Does it make sense to refinance my mortgage?
- Is there a way to consolidate my debt, so that I have fewer bills to keep up with each month?
- Is there some way I can decrease my overall monthly expenses?

So many Americans have these same questions...but they are uncertain who to ask or who they can trust to have their best interests at heart. Improving the financial lives of our members is the very reason Autotruck exists. As a not-for-profit credit union, we are not structured to provide profits to some group of investors. Rather, our goal is to provide you with better interest rates and lower fees (often no fees) than can be found at for-profit banks.

Here at Autotruck, we have professional, experienced Loan Specialists who would love to work with you to uncover ways to save you money! Call us today at 1-800-459-2328 to see how we can help you reduce your expenses and help you achieve your financial goals!

### **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!**

\*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.

### 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!





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](http://www.autotruckfcu.org)
- Or call us at (800) 459-2328 during regular business hours.

## Contactless Deposits With Mobile Deposit On Our App

It's easy to use 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 using our Mobile App.

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

If you don't have our FREE Mobile App, download it today at the App Store (iPhone) or Google Play (Android).

## Car Shopping? Arm Yourself With A Pre-Approval

Thinking about purchasing a new (or new-to-you) car or truck? Not having financing in place prior to shopping may be one of the most expensive mistakes you could make. Here are four key reasons to arm yourself with a pre-approval prior to shopping for a vehicle:

### • Pre-Approval Helps You Set Your Budget

How much do you really want to borrow? What sort of monthly payment are you comfortable with? Talking through these questions with one of our Loan Specialists ahead of time (rather than when staring face-to-face with a shiny new car) can help you make decisions that you can be comfortable living with later.

### • Pre-Approval Simplifies The Buying Process

Purchasing a car can be quite a process. Selecting the vehicle and options, negotiating a purchase price, down-payment, trade-in, warranties, GAP coverage, financing options, etc...there are a load of decisions to be made. Getting your financing lined out ahead of time helps eliminate stress and sends you shopping with one objective: Finding the right vehicle.

### • Pre-Approval Arms You With Negotiating Power

In many ways, walking into a dealer armed with a pre-approval gives you the power of an all-cash buyer. This dealer knows that you are a serious, all-ready-qualified potential purchaser, and they will need to work within the parameters set by you and your pre-approval, rather than you fitting into their financing scheme.

### • Pre-Approval Helps Avoid Mark-Ups

While dealerships make money selling vehicles, they also make money selling add-on products such as warranties and GAP coverage. These products, while valuable, can sometimes come at a serious mark-up. Autotruck offers these products as well, often at much lower prices. Talking about these products during the pre-approval phase can help you avoid paying a mark-up at a dealer.

Buying a vehicle is an exciting move. Make it a smart one too by obtaining a pre-approval at Autotruck before you go shopping.

## Keep Your Personal Account Information Safe

At Autotruck, your account security and protection are a top priority. Crimes like identity theft continue to be on the rise and it is important for you to keep your account information safe.

There are ways you can protect yourself: Keep track of your accounts and watch for anything that seems out of the ordinary and any transactions you have not authorized.

Check all of your bank/credit union accounts and credit card statements monthly to make sure you have authorized all transactions. A great way to do this is with Autotruck's Mobile App, or Online Access. You can check on your accounts anytime 24/7. We also offer the CardValet App that lets you have control of your debit card.

Please visit our web site for more details on how to keep your information protected.

# 60th Annual Meeting

April 20, 2021 • 6:00 pm

UAW 862 Union Hall • Fern Valley Road, Louisville

## Board of Directors Election and Nomination Procedures

In accordance with the Credit Union by-laws, the Chairman of the Board will appoint a Nominating Committee of not fewer than three members. Board Chairman, Herb Taylor has made the following appointments:

Nominating Committee: Steve Rixman (chairman), Chris Hall and Huston Reinle.

As directed by the Credit Union by-laws, it is the duty of the Nominating Committee to nominate at least one member for each vacancy including any unexpired term vacancy for which elections are being held. The following individuals are nominated to fill the two, three-year positions available.

### DAVID DIERSEN, JR. (INCUMBENT)

#### Employment:

Retired - an employee of Ford Motor Company since 1973. Active in UAW Local 862 serving as Alternate Committeeman, Committeeman, and Alternate Health and Safety Representative.

#### Credit Union Involvement:

- Credit Union member since 1973
- Appointed to the Supervisory Committee in 1988 and served as Chairman 1989-1990.
- Member Board of Directors 1991 to present. Vice Chairman Board of Directors 1999-2004. Chairman Board of Directors 2005.

#### Accomplishments:

Completed 24 modules in Volunteer Achievement Program sponsored by the Credit Union National Association earning Filene, Raiffeisen, Bergengren, Board of Directors, Credit Committee and Supervisory Committee Awards.

#### Education:

Graduated from Southern High School, attended Jefferson Community College.

### STEVEN M. STONE (INCUMBENT)

#### Employment:

Retired - an employee of Ford Motor Company for 41 years. Represented the Local 862 membership for more than 30 years in both appointed and elected roles including Committeeperson and Delegate. Currently, Chairperson of the UAW Local 862 Retired Workers' Chapter.

#### Credit Union Involvement:

- Credit Union member since 1973
- Appointed to the Supervisory Committee in 2016
- Appointed to the Board of Directors January 2018

#### Accomplishments

Completed the Credit Union National Association "Board Financial Literacy" in the Volunteer Achievement Program. Member of the Board of Directors and Executive Committee of Junior Achievement of Kentuckiana since 2014. Member of the Board of Directors for Veterans Memorial Park of Kentucky.

#### Education:

A graduate of St. Xavier High School. Bachelor of Science degree in Business Administration (BSBA) the University of Louisville.

## Nominations By Petition

In addition to candidates nominated by the Nominating Committee, members wishing to serve on the Board of Directors may be nominated by petition. In order to be nominated by petition, the individual must; (1) satisfy the below qualifications; (2) agree to serve as a Board Member and to abide by all rules, regulations and by-laws of the Credit Union by signing an official certification form; (3) obtain an official petition form from the Credit Union office and; (4) obtain a minimum of 130 signatures of current members of Autotruck Financial Credit Union.

1. Must be a member in good standing with the Credit Union.
2. Must be at least 18 years of age.
3. Must be willing to accept the responsibilities and therefore the liability of a Credit Union director.

All petitions must be received by the Secretary Of The Board, NO LATER THAN MARCH 10, 2021 and sent to Autotruck Financial Credit Union, 7651 Jefferson Green Way, Louisville, Kentucky 40219. NOMINATIONS WILL NOT BE ACCEPTED FROM THE FLOOR AT THE ANNUAL MEETING.

"All persons nominated by either the nominating committee or by petition must be placed before the members." All elections are determined by plurality vote and will be by ballot except where there is only one nominee for each position to be filled. When only one nominee is nominated for each position to be filled, the Chair may take a voice vote or declare each nominee elected by general consent or acclamation at the Annual Meeting.

## From The CEO's Desk

Happy New Year everyone!

The start of a new year is a great time to get organized and even get your finances in shape. Check out page 1 for some tips that may help you take control and get in the best financial shape ever.



As we continue to deal with the challenges of the Pandemic, I want to remind you that we are here for you. Although we have had to make some adjustments, we have never stopped serving members. As we move into 2021, we plan to face any new challenges head on and will do everything we can to continue to serve your financial needs. If you are having financial difficulties, let us know.

I encourage you to stay connected with us. Follow us on Facebook and make sure to bookmark our web site, [www.autotruckfcu.org](http://www.autotruckfcu.org) on your web browser. That way you won't miss any important updates and information.

We have now been working in our new Main Office, located at 7651 Jefferson Green Way in Louisville, for a few months and soon we will begin working on a new office for our Bowling Green members.

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

- Jim Thompson, CEO

## Choose Direct Deposit To Autotruck And Get Your Tax Refund Fast

Want to get your tax refund fast? Sign up to have your refund deposited directly into your Autotruck Checking Account. It's the quickest, safest and easiest way to get your refund. Put our routing and transit number and your member number where indicated on your tax form in the section labeled "Refund" (paper or electronic).

Our routing and transit number is **283078684**. Your account number can be found on your checks, or give us a call if you have questions.

## Holiday Closings

**Martin Luther King Jr. Day**

Monday, January 18

**Presidents Day**

Monday, February 15

# Autotruck

## Financial Credit Union

### email us

[afc@autotruckfcu.org](mailto:afc@autotruckfcu.org)

### Apply For A Loan

Phone: (800) 459-2328

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

### Audio Teller - 24/7

(502) 459-6200 • (800) 250-3786

### Online Account Access

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



EQUAL HOUSING  
LENDER

Federally Insured By NCUA

