



The Bottom Line

October 2020



New Main Office Is Now Open

Autotruck's new main office located at 7651 Jefferson Green Way off of Jefferson Boulevard, between Outer Loop and Fern Valley Road is now open. The new location replaces our Newburg Road office and it offers convenient, easy access. Our lobby is open, and we have fast service drive-thru lanes and a drive up ATM.

Watch for more details on our web site and Facebook about a special grand opening celebration.

Should Your Car Payment Be Lower Than It Is?

When you bought your vehicle, they put a few financing options in front of you, right? And you chose the one which seemed best for you at the time. But the question has been somewhere in the back of your mind ever since: Were those the very best options available to me? If I had shopped for financing myself, could I have found a better rate...a better payment?

At Autotruck, we run into members with that same question every day. And the answer is very often a resounding: Yes, we can get you into a more affordable rate and payment!

Helping our members improve their financial position is why we exist. It is what we are passionate about. And we love it every time we can get a hardworking member like you into a more affordable vehicle payment.

Right now is a great time to find out about refinancing at your credit union. We are offering up to \$300 Cash Back* when you bring us your loan from another creditor. Call a loan specialist today at (800) 459-2328, or visit our website at www.autotruckfcu.org and explore whether we can save you money on your vehicle payment and get you some cash back!

**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!**



*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.



Lending Solutions...

The holidays will be here before we know it. We can look forward to spending time with family and loved ones, holiday traditions, and all the joys that accompany this special time of the year.

But we also know that the holiday season can present unique challenges for your budget. An Autotruck VISA credit card may be just what you need to help bring some financial flexibility to your holidays. With the following benefits, our VISA credit card is designed with you in mind:

- Low Fixed Rate
- No Annual Fee
- Rewards Program
- Easy Online Access

Our Loan Specialists would be happy to talk with you about obtaining an Autotruck VISA credit card (800) 459-2328, or feel free to apply online at www.autotruckfcu.org!

Prepare for the Holidays with an Autotruck VISA Credit Card

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.

We Are Here For You!

The Pandemic has changed life for all of us. If you are finding yourself in financial difficulty, do not hesitate to call us at (800) 459-2328. We encourage you to reach out to us for assistance.

We are here, open and working to serve you!

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 January payment. Other restrictions may apply.

Yes! I want to skip my January 2021 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.

- **Gift Cards** make great gifts for everyone on your list. Stop by and take care of Christmas shopping the easy, stress-free way.
- Like our page on **Facebook** and stay connected to your Credit Union.

Start Saving In A Christmas Club Account Now

Christmas Club checks will be available for pick up after November 1. Checks are not mailed automatically, however you may request a check by calling the office nearest you.

If you wish to continue your Christmas Club account for next year no action is necessary. An Autotruck Christmas Club Account is a great way to save the money you need for holiday expenses. Start saving now. Come December, you will have the money you need to have a stress-free holiday. Saving is even easier when you take advantage of payroll deduction or direct deposit. Call us or stop by today to open one, or to increase the deduction on your existing account.

Mobile Deposit With Our Mobile App

Using 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!

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



Tip For Using Cash Apps

The Cash App, Venmo, Square and Paypal have made changes and are not accepting transactions with Autotruck's Debit Card.

However, you can use your Autotruck Checking Account with the Cash App. You will need to delete your debit card information from the App. Then add your Autotruck checking account number and the Autotruck routing number (283078684). It will take 24 hours for it to process.

Sign Up For E-Statements And Get \$5 Bucks!

E-Statements are the fastest way to receive your Autotruck statement. They are available on the second business day of the month. That is a lot earlier and safer than waiting on the mail. Go to our web site and log into Home Banking. Then accept the E-Statements disclosure. It takes less than a minute. Plus, if you sign up now, you will receive a \$5 deposit to your Autotruck account.

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!



From The CEO's Desk

I am happy to report to you that our new Main Office, located at 7651 Jefferson Green Way in Louisville, is now open.

As you enter the lobby, you will see that we have quite a bit more space and are now better equipped to serve your financial needs now and into the future. For contactless service you can use the drive-thru lanes, or drive-up ATM. I do want to mention we have experienced some delays with mail being rerouted from the old Newburg Road office, so make sure you send any correspondence to the new address for the fastest service.

As the COVID-19 Pandemic continues, we are requiring masks at all our offices and we are cleaning and sanitizing routinely to keep members and staff safe. It has truly been a one-of-a-kind year and we just want you to know that although things change, you can count on one constant and that is Autotruck is here for you and your family.

Speaking of family, some of you early shoppers may be working on your Christmas gift list and finding yourself needing a little extra holiday cash. We can help with a Christmas loan to make the holidays merry and bright.

On behalf of the Board and staff, I wish you and your family a great fall and holiday season!

- Jim Thompson, CEO



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



Federally Insured By NCUA

New
Main
Office
Now
Open!

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 April 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 October 1, 2020 change date.

Holiday Closings

Columbus Day

Monday, October 12

Veterans Day

Wednesday, November 11

Thanksgiving

Thursday and Friday, November 26 and 27

Christmas

Thursday and Friday, December 24 and 25

New Year's

Thursday and Friday, December 31 and January 1