

# Member Newsletter



July 2022

## Lock In Your Rate Now To Save On Your Home Loan!

If you have been thinking about a new home purchase or refinance, now is the time to lock in your rate. Rates have started climbing and by acting now you could save thousands.

Securing your rate and 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. 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.

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](http://autotruckfcu.org) or call us at 800-459-2328!



## *Autotruck* Mortgage Program

### Online Mortgage Center

Our Online Mortgage Center helps 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](http://www.autotruckfcu.org), learn more about the mortgage process, access helpful information about the home-buying process, check rates, and much more. Apply Online and receive pre-approval feedback in just minutes!

## New! Online Account Opening!

Now you can open a new Autotruck Savings or Checking account online at our web site 24/7 with no need to make a visit to our office.

Maybe you only have a savings account? Now it's easy to open an Autotruck Checking Account whenever it is convenient for you. Visit our web site and click the link in the top right corner of the Home Page or scan the Code at the right.

Scan the code for a quick link to get started on opening a new account.





Faster  
Better  
Easier

# Lending Solutions...

**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!**



- You Might Get A Lower Monthly Payment
- Save Thousands In Interest
- Get Up To \$300\* Cash Back

Auto Loan Amount	Cash Back Amount*
\$5,000 - \$9,999	\$50 cash back
\$10,000 - \$19,999	\$100 cash back
\$20,000 - \$29,999	\$200 cash back
\$30,000 and above	\$300 cash back

## 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.

\*Must meet credit requirements. Applies to 2015-2022 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.

**PLEASE NOTE: Skip A Loan Payment Is Earlier This Year**

## 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 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 July payment. Other restrictions may apply.

Yes! I want to skip my July 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 \_\_\_\_\_

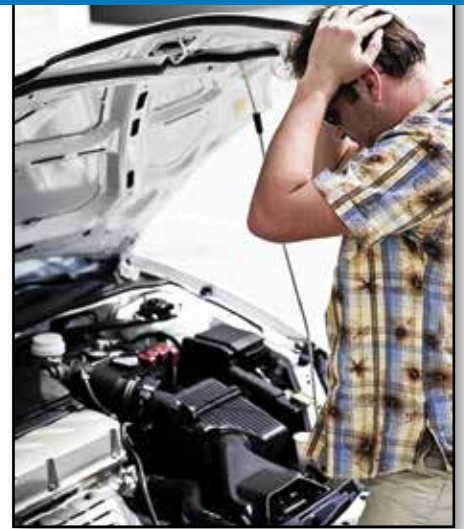
Account Number \_\_\_\_\_

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.**

# Protect Yourself Against Unexpected Vehicle Repairs With Route 66 Extended Warranty

Car trouble. It always seems to happen at the worst possible time. Like when there is just no room in the budget to deal with it. One important way to prepare for the unexpected yet inevitable expense of car repairs is to protect yourself ahead of time with an Extended Warranty. Autotruck is proud to be able to offer members such protection in the form of a Route 66 Extended Warranty.



Regardless if your vehicle is still under a factory warranty... if you just purchased a vehicle or it is a vehicle you already own... even if you do not have a loan against the vehicle... Autotruck can offer you an Extended Warranty to protect you from expensive mechanical breakdowns. Even better, our Warranty options come with a \$0 deductible, 24/7 roadside assistance (even on holidays), rental car benefits, and a 30-day money-back guarantee.

Call us today (800-459-2328) to learn more about how we can protect you against unexpected vehicle repairs, or learn more at <https://www.autotruckfcu.org/extended-warranty-protection>.

## Manage Your Autotruck Debit Card With



- Turn your debit card “on” and “off” by using the Autotruck FCU CardGuard App on your Smartphone
- Establish transaction controls for dollar limits, merchant categories and geographic locations
- Receive alerts when your debit card is used, approved or exceeds the transaction controls set by you
- Stay informed of potential fraud with alerts on attempted or declined transactions
- Get real-time balances for your accounts anytime 24/7



**Download the  
Autotruck FCU  
CardGuard App today!**

Scan the code for a fast link.



scan this code  
for iPhone



scan this code  
for Android

**Stay connected with us!**

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



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



## From The CEO's Desk

Summertime is in full swing and there is a lot happening at your Credit Union.

If you live or work near Bowling Green you may have noticed that the construction on our new Bowling Green office is underway. This new facility will make it easier for you to access the Credit Union and is scheduled for completion in the fall.

Our new Online Account Opening service lets you open an account from anywhere without making a trip to one of our offices. If you currently only have a savings account, I encourage you to open an Autotruck Checking now online. Visit our web site today to get started, or scan the code on the front page of this newsletter. It only takes a few minutes and our Checking account comes with great options like our new contactless debit card, online and mobile access, and much more.

With the prices on everything from gas to groceries skyrocketing like never before, you may be thinking about ways to save money. One way we may be able to help put some cash back in your pocket is our Loan Refinance Special. We are offering you the opportunity to get up to \$300 Cash back on an auto loan refinance from another lender, and we may even be able to lower your monthly payment. Or maybe these high gas prices have you thinking about an electric vehicle. Visit our web site today and get your loan pre-approved. Our loan staff is ready to assist you with your electric car or truck purchase.

Home Loan rates are on the rise, also. So if you are wanting a home loan, or home refinance, apply now and lock in your rate. Autotruck Mortgage 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 serve you better and to save you money. Serving you and your family is our only goal. Let us know how we can help you today!

- Jim Thompson, CEO

## Holiday Closings

### Independence Day

Monday, July 4

### Labor Day

Monday, September 5

### Columbus Day

Monday, October 10

### Veterans Day

Friday, November 11

### Thanksgiving

Thurs./Fri. November 24-25

### Christmas

Monday, December 26

# Autotruck

## Financial Credit Union

### email us

[afcu@autotruckfcu.org](mailto:afcu@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 Reindle 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