



# Member Newsletter

## Need A Loan? Always Check With Us First!

At Autotruck, our number one goal is serving YOU! That means we work hard to offer the best loan products with competitive rates. We encourage you to make sure and always check with us first when you need financing.

As a member-owned Credit Union, our rates are typically lower than other financial institutions and that translates into big savings along with a monthly payment that fits in your budget.

- New/Used Cars and Trucks
- New/Used Boats, RVs, and Motorcycles
- Mortgage Loans
- Home Equity Loans
- Signature Loans
- VISA Credit Card

And more

**Call us at 800-459-2328  
or apply online now  
at our web site  
[autotruckfcu.org](http://autotruckfcu.org)**



## New Visa Credit Card Program Coming Soon!

In just a couple weeks, we will be launching several exciting enhancements to our VISA Credit Card program.



We look forward to sharing more about those enhancements with you soon including three new cards so you can choose the best for you: Rewards, Credit Builder or Saver. Watch our web site and Facebook for details.

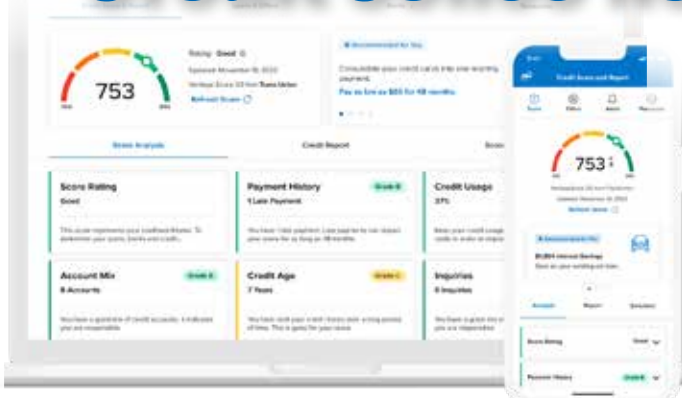
### Attention Existing Credit Card Holders

With the introduction of our new uChoose Rewards card option, the ScoreCard Rewards program has terminated. However, you can redeem any rewards points you may still have.

**In order to avoid forfeiting any accumulated ScoreCard Rewards points, you MUST redeem them by May 31, 2023.**

You can redeem ScoreCard Rewards points by visiting your account online at our website with Online Access, or go to [www.scorecardrewards.com](http://www.scorecardrewards.com), or call 800-854-0790.

## Credit Sense Now In The Mobile App



Your credit score plays an important role in your finances. With Autotruck's **Credit Sense Program**, built in to Online Access on our web site and now on our Mobile App, you can check your score anytime for free!

It is personalized just for you! This means it's all about your score and ways you can make it better. You even get offers\* designed just for you with our "Recommended For You" feature. Log in, or sign up today at Online Access on our web site, or in our Mobile App.

See the Frequently Asked Questions on the Credit Sense page on our web site, or call a member of our staff today!

\*All offers subject to credit approval.



Faster  
Better  
Easier

## Loans

### 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.

**We save members money everyday!**

# Lending Solutions...

## Have An Auto Loan Someplace Else?

We want to help you get cash back in your pocket!

If you have an auto loan at another lender, you owe it to yourself to find out how refinancing that loan at Autotruck can benefit you in a big way.

Get up to  
**\$300**  
Cash back

**Stop paying too much on a car or truck loan at another lender.**

### Benefits Of Refinancing The Loan At Autotruck:

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

\*Must meet credit requirements. Applies to 2016-2023 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.



## Visit Our Online Mortgage Center Today!

- Several loan options tailored for your situation: Fixed Rate, Adjustable Rate, Jumbo Loans, Conventional, FHA, USDA, VA, and more!
- Owner-Occupied and Investment Property offerings!
- A fast and easy online application process, often resulting in an immediate online credit approval!
- Highly competitive rates!

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. 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.

We help 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, [autotruckfcu.org](http://autotruckfcu.org), learn more about the mortgage process, access helpful information about the home-buying process, check rates, apply for your loan and much more. Apply Online and receive pre-approval feedback in just minutes!

**If you are looking to purchase a home or to refinance your current home, we can help you make it happen!**

**Check out your options at [autotruckfcu.org](http://autotruckfcu.org) or call us at 800-459-2328!**

# Download Our New Mobile App

Search **Autotruck Financial** in your App store, or scan the code below with the camera on your smart device for a quick link to download. **Sign in with the same User ID and Password you use for Online Access on our web site.** Call us at 800-459-2328, if you need assistance or have any questions.



**Scan this code for Android**



**Scan this code for iPhone**



- 24/7 Access With Your Smart Device
- Check Balances
- Make Transfers
- See Which Checks Have Cleared
- Credit Sense Credit Monitoring
- Bill Pay
- Mobile Check Deposit



## Did You Know You Can Deposit Checks In The App?

Mobile Deposit in our Mobile App lets you deposit a check from anywhere, anytime. Save time and don't wait in line. Save yourself a trip to the Credit Union and deposit easily with the Mobile App. It's easy, you just take a photo of the front and back of the check and follow the simple instructions. See our web site for Frequently Asked Questions.

## We Are Now Accepting Scholarship Applications

Applications are now being accepted for the Clyde Hughlett Scholarships and the Rocky Comito Scholarships. Two \$1,000 scholarships for the Fall semester will be awarded honoring each Clyde and Rocky for a total of four. The scholarships are in honor of one of our founding members, Clyde Hughlett, for his many years of service, and Rocky Comito, who volunteered his time and talents to Autotruck.

Visit our web site at [www.autotruckfcu.org](http://www.autotruckfcu.org) for details. Click on "Belong" on the top of the Home page to find the Scholarship link. The application and all necessary documents must be received no later than July 1, 2023.

**(Applicants must be a member of Autotruck to be eligible.)**

## Bill Pay Is Easy And Free

Sign up by logging into Online Access on our web site and selecting the Bill Pay tab. Then you can set up your bills and make fast and secure payments. Bill Pay saves you money on stamps and helps you make sure payments are made on time. Making payments on time may help you increase your credit score, so let Bill Pay help you stay on track. Autotruck Bill Pay is fast, easy and there is no monthly service charge or per-payment fee.

### Zelle® Digital Payments Coming Soon!

Zelle® Payments will be available to Bill Pay users soon. Zelle® is a fast and easy way to send and receive money with friends, family and others you trust. Look for Zelle® soon in Bill Pay and sign up using the "Send Payments With Zelle®" tab. Watch for more details coming soon.

### Bill Pay Features:

- Pay Recurring Bills
- Make One-time Payments
- Helps You Stay Organized And Ensure Timely Payments
- Payments with Zelle® coming soon!





## From The CEO's Desk

I want you to know that at Autotruck we are people like you. Our staff lives in the same communities as you do and we know what it is like to have to make a paycheck stretch a little further these days.

That's why we are working hard to save you money, enhance services and increase convenience. We are member driven and you are the only reason we are here. I encourage you to take advantage of all YOUR credit union has to offer from loans to convenient services like our new Mobile App.

If you compare our loan rates you will find that we have kept rates very competitive during a time when many lenders are raising them. This means big savings for you and a monthly payment that fits in your budget. You can trust us to work hard to get you the loan you need with the friendliest service in town. Plus you can apply anytime online. That means you can do it on your schedule. So sit back in your comfortable chair and visit our web site to apply. It really is that easy!

We are here for you and your family. Thank you for putting your trust in us!  
- Jim Thompson, CEO

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### 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 is currently 7.75% based upon the most recent decisions of the Federal Open Market Committee. This means the rate for existing Home Equity Lines of Credit will adjust to 7.75% Annual Percentage Rate on April 1, 2023.

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## Make Sure To Keep Your Information Updated

Have you changed any information like your address, phone number or email address lately? If so, please let us know. It is important that we have your most up-to-date contact information in order to serve you in the best manner possible.

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## Holiday Closings

### Memorial Day

Monday, May 29

### Juneteenth Day

Monday, June 19

### Independence Day

Tuesday, July 4

### Labor Day

Monday, September 4

### Columbus Day

Monday, October 9

### Veterans Day

Friday, November 10

### Thanksgiving

Thurs./Fri. November 23-24

### Christmas

Monday, December 25

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## Your Money Is Safe And Secure

All funds on deposit at Autotruck are federally insured up to \$250,000 by the NCUA, a US Government agency.

# Autotruck Financial Credit Union

### email us

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

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### Hours

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

Friday  
8:30am - 6:00pm

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### 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