

Member Newsletter



April 2022

Home Loans Made For You!

Since we launched our new Autotruck Mortgage Program last year, we have helped many members save money and experience less stress with their home loan. Your home: For most, it is the biggest financial investment you will ever make.



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.

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, learn more about the mortgage process, access helpful information about the home-buying process, check rates, and much more. You can even Apply Online and receive pre-approval feedback in just minutes! It's all available to you 24/7.

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 or call us at 800-459-2328!

Have An Auto Loan Someplace Else? We want to help you get cash back in your pocket!

Benefits Of Refinancing The Loan At Autotruck:

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

If you have an auto loan at another lender, you owe it to yourself to find out how refinancing that loan can benefit you in a big way. Call us today at 800-459-2328 or apply online at our web site, www.autotruckfcu.org and see if we can save you some cash!

*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.





Faster
Better
Easier

Loans

Lending Solutions...

Tips To Help With Buying A Used Car

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.

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).

The global microchip shortage has meant that automakers can't build new cars fast enough to meet demand. That has made used cars much more popular and has led to higher prices on those used models as well.

According to an article in Consumer Reports, current used car prices are 42 percent higher than they were in the first quarter of 2020. Plus the demand for used cars is higher. The article states that "consumer searches for used cars are double what they were a year ago."

If you are considering a used car purchase this spring, think about these tips to help you get the best purchase:

• Pre-Approval

Apply now and get your financing secured. That way you will have less stress as you shop for the vehicle. Pre-approval also give you an edge in bargaining power too since you already are prepared. You can apply online at our website 24/7, or call us at 800-459-4328. Our Lending Staff is ready to assist you in getting the loan that is right for you with a payment that fits in your budget.

• Check the Car's History

Reports from Carfax or another reputable agency can reveal a car's accident history and whether it has been serviced regularly.

• Check Out The Car

Look over the car to see imperfections and potential problems with the body. Check under the car for rust, leaks and signs of damage or repair. Check out the knobs and switches to make sure everything works as it should. Is the car smelly? It may have been in a flood or there may be a leak somewhere, which could mean unseen water damage.

• Take A Drive

Make sure it's a comfortable ride and look for exhaust smoke, unusual vibrations and any driving problems.

• Get An Inspection

If you can, have the car inspected by your mechanic or a friend skilled at auto repair.

• Be Aware Of Dealer Extended Warranties

These extras are sold by some dealers at huge mark ups and may cost you more than you think. If you are interested in an Extended Warranty, we offer a program that was made for Autotruck members.

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 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, 2022.

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

Manage Your Autotruck Debit Card With CardGuard

We recently moved from the CardValet App to the new Autotruck FCU CardGuard App. Download Autotruck FCU CardGuard and set up your account to utilize this service. Scan the code below for a quick link to get started.

CardGuard helps reduce fraud by allowing you to monitor your Debit Card with your smartphone and control how, when and where it is used.

A lost or stolen card is just one area of concern in today’s world where identity theft is a reality. Turning your debit card “on” or “off”, when you are not using it, is one of the ways CardGuard safeguards against fraud.

IMPORTANT
If You Have Been Using CardValet
You Will Need To Download The
New Autotruck FCU CardGuard App



- 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



From The CEO's Desk

There are a lot of exciting things happening at Autotruck this Spring.

We recently held the groundbreaking for our new office in Bowling Green,

Kentucky. Construction will begin soon on this new location that will be easy to access and offer more space to serve you better.

Another new service just launched, too - Online Account Opening. This convenient new service makes it easy to open an Autotruck 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. 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.

It is the one-year anniversary for the Autotruck Mortgage Program. I'm happy to report we have helped many members with home purchases and refinances over the past year. Rates may be going up soon, so if you are wanting a home loan, apply now and lock in your rate. The Autotruck Mortgage program has all the home loan bases covered while taking the stress out of the process for you.

At Autotruck, we never stop working on better ways to serve you, enhance services, increase convenience and build communication with you, our members. Make sure to follow us on Facebook for updates, promotions and more.

- Jim Thompson, CEO

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 3.50% based upon the most recent decisions of the Federal Open Market Committee. This means the rate for existing Home Equity Lines of Credit will remain at the minimum contracted Annual Percentage Rate of 3.75% on the April 1, 2022 change date.

Holiday Closings

Memorial Day

Monday, May 30

Juneteenth Day

Monday, June 20

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

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