

Member Newsletter



Mortgage Loans Made For You!

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 and our Mortgage Program was made just for you. 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 on our web site provides information and educational content and helps connect you with the home financing solution which best meets your needs - all on your schedule.

Located on our web site, autotruckfcu.org, the Online Mortgage Center assists you in learning more about the mortgage process, accessing helpful information, checking rates, and much more. You can even Apply Online and receive pre-approval feedback in just minutes! Plus, it's all available to you 24/7. Check it out today!

Autotruck
Mortgage Program



**Visit our Mortgage Center at
autotruckfcu.org
or call us at 800-459-2328**

- 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!

5.00%*

Certificate Special

6 month term

Open Your Account Now!

**Watch your money
grow faster at
Autotruck!**

*Annual Percentage Yield is 5.17%. Effective April 1, 2024 and subject to change. Penalty for early withdrawal. Minimum deposit \$500. Call the Credit Union for current rates and yields.

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 save members money everyday!

Lending Solutions...

Get up to **\$500***
CASH BACK
When You Refinance An Auto Loan From Another Lender At Autotruck



*Subject to change without notice. Must meet credit requirements. Applies to 2017 or newer vehicles. Cash back is tiered based upon amount financed. Cash back to be credited to primary member's savings account post-closing upon receipt of fully perfected title documentation. Total cash back limited to \$500 per primary member per calendar year. Minimum loan amount of \$10,000. Other restrictions may apply. See web site for details.

Visa Saver Card Can Help You Get Out Of Debt Faster!

Do you have balances on other higher-rate credit cards? Transferring those balances to our Visa Saver Credit Card is a smart decision. The Visa Saver Credit Card's debt-friendly rate will help you save money and pay down your debt faster when you consolidate balances from other cards.

Once your card is open, you can log in to your account through eCS in Virtual Branch Next, the Mobile App and on the Visa Credit Card page on the web site. You can view your account and easily make balance transfers. It's fast and simple and puts you on the road to a better financial position. Less debt can help not only raise your credit score, but it can mean less stress too.



Other Visa Credit Card Options We Have Available:

• Rewards Visa

With our Rewards Visa Credit Card you can earn points on purchases that you can redeem for gift cards and even cash back (statement credit)! You earn one point for every \$1 in purchases.

• Credit Builder Visa

The Credit Builder Visa Credit Card will help you establish credit and improve your credit score which will put you on the road to financial freedom and success! This card is perfect for a younger member just establishing credit, or for someone who needs to work on repairing some past credit issues.

Apply online at our web site now!

Virtual Branch Next Account Access

As you are aware by now, our online banking vendor recently deployed an update to the Online Account Access platform. This update, called Virtual Branch Next, was launched on March 21, and is now the method in which you access your accounts online at our web site.

As previously communicated, recurring transfers which had been set up in Online Access were not able to be converted into Virtual Branch Next. If you would like to re-establish built-in transfers in Virtual Branch Next to have recurring funds go to pay a loan or help you grow your savings, please visit the link below at our web site for instructions:

<https://www.autotruckfcu.org/online-banking/virtual-branch>

Note that if you have not yet logged into your account with Virtual Branch Next or the Mobile App since the platform changed, you will need to set up a new Logon ID and Security Code. Your new Logon ID and Security Code will be the same for both the Mobile App and Virtual Branch Next at our web site. There are first-time log-in instructions also available at the link above.

Whether you want to access your Autotruck accounts from your desktop computer, smartphone or tablet you want the same features and easy-to-use experience across all digital platforms.

Virtual Branch Next is built with smart architecture, making it easy to navigate on all your devices. The clean, contemporary landing page features one-click access to all accounts, recent transactions, upcoming scheduled transfers, BillPay and even your credit score with built-in Credit Sense.

- Virtual branch Next offers enhanced alignment between the online Mobile App experience and will make it easier for you to access on a mobile device.
- It offers an insightful set of financial tools combining your entire financial picture.

Please call us at 800-459-2328 if you have any questions.



**Take Control Of Your Credit Score And
Access Free Credit Monitoring And More
With Credit Sense Available In
Virtual Branch Next And Our Mobile App**

Please note that due to the recent launch of Virtual Branch Next, all Credit Sense users must re-enroll in the program. You can do this easily on our Mobile App, or through Virtual Branch Next on our web site.

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 these dedicated Autotruck volunteers 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, 2024.
(Applicants must be a member of Autotruck to be eligible.)



From The CEO's Desk

Spring, it's the time of year when the sunlight starts to shine a little longer into the evening, the tulips and daffodils begin to peak out from the ground, and in Kentucky the horses begin to run.

Spring also brings to mind thoughts of "spring cleaning" and many of you are working on dusting off the cob webs and planning DIY projects to give your home a clean, fresh update. You may even be thinking about making the move to a new home. Whether it's a new deck, a backyard pool, or even a new address you are thinking about, Autotruck can help you with the financing.

I encourage you to check out our web site for details on all the services we provide that can help you. Services like our 24/7 Online Mortgage Center. We have taken the stress out of the home buying process and our Autotruck Mortgage Program is ready to help you make the move to that new home. We offer special services like this program, designed just for members, because serving you is our only goal. Seasons change, but one thing is constant and that is our commitment to helping you and your family.

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 8.50% based upon the most recent decisions of the Federal Open Market Committee. This means the rate for existing Home Equity Lines of Credit will adjust to 8.50% Annual Percentage Rate on April 1, 2024.

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.

Holiday Closings

- **Memorial Day**
Monday, May 27
- **Juneteenth Day**
Wednesday, June 19
- **Independence Day**
Thursday, July 4
- **Labor Day**
Monday, September 2
- **Columbus Day**
Monday, October 14

- **Veterans Day**
Monday, November 11
- **Thanksgiving**
Thursday, November 28
- **Friday, November 29**
- **Christmas**
Tuesday, December 24
- **Wednesday, December 25**
- **New Years**
Tuesday, December 31
- **Wednesday, January 1, 2025**

Autotruck

Financial Credit Union

email us

afcua@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