

Member Newsletter



New Mobile App Features

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

Download Our New Mobile App Today



We recently released our new Mobile App. This is a completely new App, so you will need to visit your App store and download it to your mobile device.

Search Autotruck Financial Credit Union in the Apple App store for iPhone or Google Play for Android. You must be enrolled in Online Access to use the Mobile App. You will need your User ID and Password from Online Access to use the Mobile App.

The new Mobile App offers you more features including the ability to monitor your credit score with Credit Sense along with the ability to check balances, make transfers and more. Our App is one of the best ways to access your account information. It's open 24/7 and helps you keep track of your money.

You can even deposit checks with Mobile Deposit. This is fast and easy and saves you time since you won't have to make a trip to the Credit Union. Please visit our web site www.autotruckfcu.org/mobile-deposit for Frequently Asked Questions about Mobile Deposit, or give us a call.

New Bill Pay Now Available!

Our new Bill Pay Program is now available. If getting organized is one of your new year's resolutions, then consider this time-saving service. 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 will also save you money on stamps and help 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.

New Bill Pay Features:

- Pay Recurring Bills
- Make One-time Payments
- Helps You Stay Organized And Ensure Timely Payments



Lending Solutions...

Is A New Home Part Of Your Plans For 2023?

- 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!

If you are looking to purchase a home we can help you make it happen.

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.

With the change in the rate environment toward the last part of 2022, you may be concerned about buying a home this year. It is a fact that the rate is an important factor in your home purchase. However, don't let concern about rates prevent you from pursuing your new home goals in 2023.

At Autotruck Mortgage we can help you every step of the way and make the loan process easier than you ever thought possible. The rate is not the only consideration when getting a mortgage loan. Here are some things to consider as you work toward your home purchase:



1. Why do you want to buy a new home?

Is it your first home? Do you want more space? Less house to clean? Are you seeking to build equity and stop paying rent? Knowing what your purpose is helps you start a home buying strategy.

2. Can you qualify for a mortgage?

What is your current credit score? Do you need to work to improve it? One option we suggest is to make sure you are utilizing Credit Sense. This free service available in Online Access and our Mobile App lets you monitor your score and gives you tips to help you improve it.

3. Do you have a down payment?

Putting some money down can help offset the effect of higher rates and help you get a monthly payment you can afford.

4. Do you have a budget?

What sort of payment can you afford? It is important to know where you stand financially and what the budget is for your home purchase.

5. Have you applied for pre-approval?

You can apply online at our web site any time for your loan. 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. Apply Online and receive pre-approval feedback in just minutes!

Let us help you get into that dream home this year. 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. 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.

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!



Like us on Facebook and visit us online at autotruckfcu.org

Stay connected with us!

62nd Annual Meeting

April 18, 2023 • 6:00 pm

UAW Local 862 Union Hall • 3000 Fern Valley Road, Louisville

Board Of Directors Election And Nomination Procedures

In accordance with the Credit Union by-laws, the Chairman of the Board will appoint a Nominating Committee of not fewer than three members. Board Chairman, Bob Owens has made the following appointments:

Nominating Committee: Steve Stone (Chair), Chris Hall and Doug Osborne

As directed by the Credit Union by-laws, it is the duty of the Nominating Committee to nominate at least one member for each vacancy including any unexpired term vacancy for which elections are being held. The following individuals are nominated to fill the three, three-year positions available.

Bob Owens (incumbent)

Employment:

Retired, Quality Control Inspector, after 31 years, Ford Motor Company, LAP.

Credit Union Involvement:

Credit Union member since 1977. Served on Supervisory Committee 1982. Elected to the Board of Directors 1983. Chairman 1993-1994, 2003-2004, 2011-2012 and 2022 to present.

Accomplishments:

Completed 33 modules in Volunteer Achievement Program sponsored by the Credit Union National Association earning Filene, Raiffeisen, Bergengren, Desjardens, Board of Directors, Credit Committee, Supervisory Committee, and Technology Awards. Completed 12 modules in the Volunteer Leadership Program earning the "Blue Diamond" Award.

Other:

Member Okolona Masonic Lodge #853. Member Scottish Rite Of Freemasonry. Member Kosair Shriners, Volunteer with Habitat For Humanity, Member Highview Baptist Church.

Steve Rixman (incumbent)

Employment:

Retired, Ford Motor Company, LAP after 31 years. Active in UAW Local 862 serving as Committeeman and Bargaining Committeeman for 17 years. Served as Benefit Representative for UAW Local 862. Served as Sub Council II delegate for the UAW and Chairman UAW National Resolutions Committee for 2003 National Negotiations.

Credit Union Involvement

Credit Union member since 1965. Served as Credit Union volunteer since 1984 serving on the Supervisory Committee before being elected to the Board of Directors in 1987. Served as Chairman Board of Directors 1997-1998, 2006-2007.

Accomplishments:

Completed 33 modules in Volunteer Achievement Program sponsored by the Credit Union National Association earning Filene, Raiffeisen, Bergengren, Desjardens, Board of Directors, Credit Committee, Supervisory Committee, and Technology Awards. Completed 12 modules in the Volunteer Leadership Program earning the "Blue Diamond" Award.

Other:

Past volunteer with Metro United Way, Member Eastside Praise Church Of God.

Herbert Taylor (incumbent)

Employment:

Ford Motor Company, Louisville Assembly Plant (LAP) 34 years. Currently works in Incoming Quality. Six Sigma Green Belt Certified, Internal Environmental Engineer Auditor 2004 to 2006, (SPC) Statistical Process Control Coordinator 4 years, (FPS) Ford Process Systems Coordinator 2 years.

Credit Union Involvement:

Credit Union member since 1988 in Atlanta, GA, and member of UAW Local 882. Autotruck member since 2006 and currently a member of UAW Local 862. Served on the Supervisory Committee from 2009-2016. Appointed to the Board of Directors 2016 until present. Board Chair 2021-2022.

Accomplishments:

Completed 6 modules in Volunteer Achievement Program sponsored by the Credit Union Association earning the Board of Directors and Supervisory Committee Certificates.

Other:

B.S. in Management, Master's Degree from Sullivan University 2014.

Nominations By Petition

In addition to candidates nominated by the Nominating Committee, members wishing to serve on the Board of Directors may be nominated by petition. In order to be nominated by petition, the individual must; (1) satisfy the below qualifications; (2) agree to serve as a Board Member and to abide by all rules, regulations and by-laws of the Credit Union by signing an official certification form; (3) obtain an official petition form from the Credit Union office and; (4) obtain a minimum of 130 signatures of current members of Autotruck Financial Credit Union.

1. Must be a member in good standing with the Credit Union.
2. Must be at least 18 years of age.
3. Must be willing to accept the responsibilities and therefore the liability of a Credit Union director.

All petitions must be received by the Secretary Of The Board, NO LATER THAN March 8, 2023, and sent to Autotruck Financial Credit Union, 7651 Jefferson Green Way, Louisville, Kentucky 40219. NOMINATIONS WILL NOT BE ACCEPTED FROM THE FLOOR AT THE ANNUAL MEETING.

"All persons nominated by either the nominating committee or by petition must be placed before the members." All elections are determined by plurality vote and will be by ballot except where there is only one nominee for each position to be filled. When only one nominee is nominated for each position to be filled, the Chair may take a voice vote or declare each nominee elected by general consent or acclamation at the Annual Meeting.



From The CEO's Desk



Happy New Year everyone!

We are ready to make this a great year and are starting in a big way with the recent launch of our new Mobile App and new Bill Pay program.

The new Mobile App has enhanced features such as Credit Sense so you can stay on top of your credit score anytime. Make sure you visit your App store and download it soon.

Bill Pay is a great service that lets you pay bills like recurring payments and one-time payments easily. If you have a resolution to get organized this year, I encourage you to start using our Free Bill Pay service available in Online Access at our web site and on our Mobile App.

Thank you for choosing Autotruck. We look forward to serving you and your family throughout the year ahead. We're here for you!

- Jim Thompson, CEO

Keep Your Personal Account Information Safe

At Autotruck, your account security and protection are a top priority. Crimes like identity theft continue to be on the rise and it is important for you to keep your account information safe.

There are ways you can protect yourself: Keep track of your accounts and watch for anything that seems out of the ordinary and any transactions you have not authorized. Check all of your bank/credit union accounts and credit card statements monthly to make sure you have authorized all transactions. A great way to do this is with Autotruck's Mobile App, or Online Access. You can check on your accounts anytime 24/7. We also offer the CardGuard App that lets you control your debit card. Please visit our web site for more details on how to keep your information protected.

Choose Direct Deposit To Autotruck And Get Your Tax Refund Fast

Want to get your tax refund fast? Choose to have your refund deposited into your Autotruck Checking Account. It's the quickest, safest and easiest way to get your refund. Put our routing and transit number and your member number where indicated on your tax form in the section labeled "Refund" (paper or electronic).

Our routing and transit number is **283078684**. Your account number can be found on your checks, or give us a call if you have questions.

Holiday Closings

Martin Luther King Jr. Day
Monday, January 16

Presidents Day
Monday, February 20

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