



Not for profit, not for charity, but for service!

Member Newsletter

Winter 2025

Message From Your New President/CEO, Jason Pendleton



Happy New Year!

There's something refreshing and reinvigorating about this time of year. A new year brings with it a fresh start, a chance to reflect on what has come before and a chance to refine our focus for the goals which lie ahead. At Autotruck, we have something of a fresh start of our own. After nearly 11

years leading Autotruck and 38 years in the credit union industry, CEO Jim Thompson retired at the conclusion of 2024. We greatly appreciate Jim's many contributions to Autotruck and to credit unions overall.

With Jim's retirement, Autotruck's Board of Directors has seen fit to task me with leading Autotruck into the future. It's both humbling and exciting to be granted this opportunity. Having worked in the community financial institution industry for more than 22 years, with the last 6 plus being at Autotruck, I know how special of a place Autotruck is.

I know that you, our membership, are a special group of people...good hard-working, salt-of-the-earth folks who just want to carve out a solid and

successful life for your families and loved ones.

I know that we have a team of employees who truly desire to help you achieve the financial goals that you have. It's an honor to serve you and our team as we strive daily in pursuit of helping you achieve those goals. We are already hard at work identifying ways we can sharpen Autotruck to help you, our members, achieve ever greater success.

I look forward to being able to share more with you in the months ahead. In the meantime, Happy New Year Autotruck members...let's make 2025 a fantastic year!

- Jason Pendleton

Transfer Balances And Save!

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

The new year may have you thinking about ways to get your finances in shape. One great option to help you meet this goal is to transfer balances from other higher-rate cards to our Visa Saver Credit Card. Take advantage of our Visa Saver Credit Card's debt-friendly rate to consolidate balances from other cards. You can save money and get out of debt faster!

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 website. 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.



Lending Solutions...

We're here to help you and your family!

Another great way to get your finances in shape is to stop paying a rate that is too high on your auto loan at another lender. Bring that loan to Autotruck and you could save money on the total loan, lower your monthly payment and get up to \$500 Cashback*.

*Subject to change without notice. Must meet credit requirements. Applies to 2018 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 website for details.

Applying For Your Loan Is Easy With Our Online Loan Application

- **Apply 24/7**

Visit our website to apply anytime that is convenient for you: autotruckfcu.org

- **Save And Go Back**

This handy feature gives you the flexibility to start and stop as you need.

- **Upload Documents**

You can upload documents (such as a paystub) in order to speed up the loan process!

- **Check Status**

Want to know the status of your loan? You can easily find out, even on the weekend.

- **Fast And Confidential**

The new application is efficient and secure and helps you get the money you need fast!

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



Is A New Home Part Of Your Plans For 2025?

Visit The Online Mortgage Center
autotruckfcu.org or call us at 800-459-2328

A decrease in rates at the end of 2024 was good news for home buyers. So if you have been putting off buying a new home, make sure to lock in your rate now. At Autotruck Mortgage we can help you every step of the way and make the loan process easier than you ever thought possible.

- Several loan options tailored for your situation:

Fixed Rate, Adjustable Rate, Jumbo Loans, Conventional, FHA, USDA, VA, and more

- Highly competitive rates

- Owner-Occupied and Investment Property offerings

- A fast and easy online application process within our online mortgage center, often resulting in an immediate online credit approval

Autotruck 
Mortgage Program



64th Annual Meeting

April 22, 2025 • 6:00 p.m.

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, Steve Stone has made the following appointments:

Nominating Committee: Steve Rixman (Chair), Herb Taylor 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 four, three-year positions available. (See page 4 for Nominations By Petition information.)

Chris Hall (INCUMBENT)

Employment:

Currently is a Quality Supervisor at Apace Packaging in Fountain Run, KY. Also worked at Bowling Green Metalforming and was a long-time employee of the Dana Corporation from April 1992 until December 2017 where he held various positions including Metallurgical Lab Technician.

Credit Union Involvement:

- Member of Axton Federal Credit Union (now Autotruck) since 1992
- Served on the Axton Federal Credit Union Board of Directors 2004-2017
- Board President Axton Federal Credit Union 2007-2017
- Autotruck Supervisory Committee since April 2017
- Autotruck Board of Directors April 2019
- Autotruck Board of Directors Vice Chair April 2023

Accomplishments:

25 Year Service Award from the Dana Corporation April 2017. Completed CMM Training at the Dana Corporation 2016. Active in the leadership and merging of Axton Federal Credit Union into Autotruck Financial Credit Union.

Education:

Attended Western Kentucky University. A graduate of Monroe County High School.

Keisha Cato (INCUMBENT)

Employment:

An employee of Ford Motor Company for over 29 years; currently serves as Team Leader over Joint Inspections.

Credit Union Involvement:

- Autotruck Credit Union member since 2007
- Appointed to the Supervisory Committee in May 2018 and has served until November 2024
- Appointed to the Autotruck Board of Directors in November 2024
- Member of Hapeville Auto Credit Union in Atlanta for 29 years
- Member of Georgia's Own Credit Union for 10 years

Accomplishments:

- Trustee for UAW in Atlanta, GA
- UAW 862 in Louisville - currently serves as a Backup Committee person. Also has served on the Woman's Committee and Education Committee.

Education:

Licensed Embalmer/Mortician
Degree in Early Childhood Development

Huston Reinle (INCUMBENT)

Employment:

President/CEO, Autotruck Federal Credit Union 1983 to May 2014 (Retired May 2014); Assistant General Manager, Autotruck Federal Credit Union 1970-82

Credit Union Involvement:

- Credit union member since 1971.
- Served on Supervisory Committee 2014-2020.
- Appointed to Board of Directors 2020 until present

Accomplishments:

- Kentucky Credit Union League Board of Directors 1984 to 2014
- Kentucky Corporate Federal Credit Union Board of Directors 1984-2014
- Recipient of Steve Brody Man of the Year Award 1984
- Recipient of Richard Zimmerman Award 1982
- Recipient of Wayne Woodward Philosophy in Action Award 2006

Other:

Member, Spencer County Ruritan Club
Member, Taylorsville Masonic Lodge No. 210
Member, Taylorsville United Methodist Church
American Heart Association (Heart Walk Vice-Chair 1998)
American Heart Walk (Credit Union Recruitment Leader 1999-2019 and Community Team Member 2014-2019)

Kathryn (Kathy) Furlong (INCUMBENT)

Employment:

Teacher with Jefferson County Public Schools 1970-1980. Employee of the Day Air Credit Union, Dayton, Ohio 1980-1984; Vice President Kentucky Credit Union League 1985-2013

Credit Union Involvement:

- Member of Autotruck Financial Credit Union since 1986
- Served on the Supervisory Committee 2017-2023 (Chair 2023)
- Appointed to the Board 2023
- Member of L&N Federal Credit Union since 1985
- Member of Class Act Federal Credit Union 1971-2008
- Member of Day Air Credit Union, Dayton, Ohio 1980-2010

Accomplishments:

- League Management Institute 1990

Other:

Bachelor's Degree, Spalding University 1970
Masters of Arts in Teaching Degree, University of Louisville 1975
Volunteer at the Clifton Center 2008 until 2017
Volunteer for AARP Tax Aide 2012 to present
Volunteer for the Kentucky Performing Arts 2016 to present

Nominations By Petition

(Continued from Page 3)

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 7, 2025, 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.

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 with Virtual Branch Next. You can check on your accounts anytime 24/7. We also offer the CardGuard App that lets you control/monitor your debit card and Visa credit card. Please visit our website 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 20

Presidents Day
Monday, February 17

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

Virtual Branch Next

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

1671 Westpark Drive
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 website for nationwide locations

Federally Insured By NCUA