

# The Bottom Line

[www.autotruckfcu.org](http://www.autotruckfcu.org)

A quarterly publication for members of Autotruck Federal Credit Union

Receive A Bonus When  
You Open A New Account  
With Direct Deposit.

See back for details.



# \$500\* Off

## Your Closing Costs On First Mortgage Loans

You may qualify for  
tax advantages if you buy  
a new home this year.\*\*

*Now is the time to buy the home of your dreams!  
Schedule your pre-qualifying today!*

**Available on purchases and refinances from another institution.**

\*Applies to loan amounts of \$75,000 or more and must be your primary residence. To qualify you must have an AFCU checking account and direct deposit or payroll deduction. Payment must be made through automatic deduction from AFCU account. One waiver per member. Not valid on discounted rates or loans that we are unable to fund. Must meet credit requirements. Offer available for a limited time only. Property insurance required. Flood insurance may be required. Restrictions apply. \*\*Consult your tax advisor.

# 1/2%

## Discount Off Your Rate On A New or Used Ford, GM or Chrysler Vehicle\*

We're continuing our 1/2% Discount offer to help our country's three biggest automakers, but now we are extending it to include used vehicles as well. So if you have a Ford, GM or Chrysler vehicle financed at another institution, now is the time to refinance at AFCU and save. AFCU financing might lower the interest and your monthly payment.

Or, if you have been thinking about buying a new or used car, do it now and save with a 1/2% Discount off our already low rates. Plus you may qualify for tax advantages being offered as part of the U.S. Stimulus package (consult your tax advisor).



\*Special offer available for a limited time. Must meet credit requirements. Cannot be combined with other promotional offers. Restrictions may apply. Not available for the refinancing of existing AFCU loans.

# 3rd Annual Clyde Hughlett Scholarship

Applications are now being accepted for two \$1,000 scholarships for the Fall semester. The scholarships are in honor of long-time friend and founding member, Clyde Hughlett.

Applications can be downloaded from our web site [www.autotruckfcu.org](http://www.autotruckfcu.org). The application and all necessary documents must be received no later

than July 1, 2009. Applicants must be a member of Autotruck Federal Credit Union to be eligible.

## Home Equity Rate Change Notice

The EQUITY LINE 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 5.0%.

Therefore, as of April 1, 2009, the rate for existing EQUITY LINE loans will remain at 5.0% Annual Percentage Rate until October 1, 2009.

**Protect your identity by making sure to never give out any personal account information or numbers over the telephone unless you initiate the call. Identity theft continues to be on the rise and you must be careful with your personal information.**

## Receive A Bonus When You Open A New Account With Direct Deposit

Open a NEW member Checking Account and Direct Deposit your entire paycheck\* and we'll give you... **\$100**

OR

Open a NEW member Prime Savings Account and Direct Deposit your entire paycheck\* and we'll give you... **\$50**

OR

Open a NEW member Prime Savings Account with a \$25 Direct Deposit per pay period\* and we'll give you... **\$25**

*If you are having a difficult time qualifying for a checking account, come to AFCU. When you take advantage of our Bonus offer and open an account with Direct Deposit we will open a checking account\*\* for you – even if you have been turned down at another financial institution. AFCU is here to help you get back on the right financial track.*

\*Bonus of \$100, \$50, or \$25 will be credited to your AFCU account with a 90 day hold on the funds. The bonus is considered interest and will be subject to 1099 reporting. Offer only available for New Members or Current Members (with no checking account) who open a new AFCU Checking Account and sign up for Direct Deposit before June 30, 2009. Money already on deposit at AFCU does not qualify for additional bonus offer. Offer does not apply to special accounts such as Christmas, Vacation, Money Market or Certificate Accounts. Only one bonus per member account. Cannot be combined with any other offer. \*\*Certain restrictions may apply.

**HOLIDAY CLOSINGS** – Good Friday - Friday, April 10 • Memorial Day - Monday, May 25 • Independence Day - Friday, July 3

**Autotruck**  
Federal Credit Union

[www.autotruckfcu.org](http://www.autotruckfcu.org)  
[afcu@autotruckfcu.org](mailto:afcu@autotruckfcu.org)  
**Loan-By-Phone**  
Call the office nearest you

**Audio Teller**  
(502) 459-6200 • (800) 250-3786  
24 hours a day, 7 days a week for account information

**NetBranch**  
Online Account Access  
[www.autotruckfcu.org](http://www.autotruckfcu.org)

**Newburg Road Office**  
3611 Newburg Rd.  
Louisville, KY 40218  
(502) 459-8981  
(800) 459-AFCU (2328)  
FAX: (502) 458-0371  
Mon. - Wed.: 9 am - 5 pm  
Thurs. - Fri.: 9 am - 6 pm

**Drive-thru**  
Mon. - Wed.: 8:30 am - 5 pm  
Thurs. - Fri.: 8:30 am - 6 pm

**J. Huston Reinle Office**  
13210 O'Bannon Station Way  
Louisville, KY 40223  
(502) 244-2272  
FAX: (502) 244-2033  
**Lobby and Drive-thru**  
Mon., Tues., Wed.: 9 am - 5 pm  
Thurs. - Fri.: 9 am - 6 pm

**Bowling Green Office**  
1475 Campbell Ln.  
Bowling Green, KY 42104  
(270) 781-4365  
FAX: (270) 781-2251  
Mon., Tues., Wed., Fri.:  
8:30 am - 5 pm  
Thurs.: 8:30 am - 6 pm

**Credit Union Service Centers**  
**2925 Goose Creek Road**  
Louisville, KY 40241  
(502) 429-0068  
**Lobby and Drive-thru**  
Mon. - Fri.: 9 am - 7 pm  
Sat.: 9 am - 2 pm  
**4917 B Dixie Highway**  
Louisville, KY 40216  
(502) 448-1686  
**Lobby and Drive-thru**  
Mon. - Fri.: 9 am - 7 pm  
Sat.: 9 am - 2 pm

