

The Bottom Line

www.autotruckfcu.org

A quarterly publication for members of Autotruck Federal Credit Union

High Interest Rates Weighing You Down?

You might save a lot of money and may even lower your monthly payment by refinancing a loan from another financial institution with Autotruck. Don't get weighed down by high rates and huge payments, check into refinancing at AFCU. This year get your finances in shape. Give us a call or stop by one of our offices today.

Need A Loan?

AFCU is your one-stop source for all your loan needs. From new/used vehicles to loans for consolidating holiday debt, we've got the money you need. We'll help you with a payment that fits into your budget and you can take advantage of the convenience of payroll deduction for making payments.

BONUS DIVIDEND

Regular Share and Club Accounts

The Board of Directors approved a "one time" 1%APY* bonus dividend for the 4th quarter on all eligible Regular Share and Club Accounts. *This was in addition to the regular 1%APY* dividend paid for the 4th quarter making your total dividend 2%APY*.*

*Annual Percentage Yield.
Effective December 31, 2007.
Excludes Certificates, IRAs and Money Market Accounts.

Notice of 47th Annual Meeting

AFCU will hold its Annual Membership Meeting on Sunday, April 6, 2008, at 2:00 pm, at the Executive Inn, 978 Phillips Lane, in the Label Room.

The Annual Meeting is your opportunity to meet and talk with the Credit Union Board and Staff. It is one of the important differences that separates your credit union from other financial institutions. We hope to see you there.

In order to vote at the Annual Meeting, a member must meet the following criteria:

1. You must be a member in good standing.
2. You must be 18 years of age or older as of the date of the Annual Meeting.
3. You must be the primary account holder of a prime share account at AFCU.

(Voting privileges do not apply to joint owners on an account.)

Annual Meeting

April 6, 2008
2:00 pm

Executive Inn
978 Phillips Lane
in the Label Room

DON'T GET HOOKED BY FRAUDULENT PHISHING

Internet “phishing” scams are one of the fastest-growing frauds today. Phishing typically involves a bogus e-mail message that uses legitimate materials, such as a credit union or other organization’s web site graphics and logos – the look and feel – in an attempt to entice e-mail recipients to provide personal financial details such as account information, credit card and Social Security numbers.

The credit union will never contact you and request confidential information. We already have information on hand necessary to service your account. If you receive suspicious e-mails or telephone calls from persons claiming to represent the credit union, simply telephone the credit union and ask to speak to the appropriate department.

We value your patronage and take every step to protect your confidentiality. You can help protect your confidentiality by not giving out personal information via e-mail or on an unsolicited telephone call.

Take Some Simple Precautions

- Never respond to an unsolicited e-mail that asks for personal information.
- Report anything suspicious to the proper authorities. Alert the credit union or government agency identified in the suspect e-mail through a web address or telephone number you know to be legitimate.
- Contact the Internet Crime Complaint Center at www.ic3.gov - a partnership between the FBI and National White Collar Crime Center - if you think you have received a phishing e-mail or have been directed to a phishy-looking web site.

If You've Been Phished

If you believe that you have provided sensitive financial information about yourself through a phishing scam you should:

- Immediately contact the organizations for which you provided the information.
- Contact the 3 major credit bureaus and request that a fraud alert be placed on your credit report.

They are:

Equifax 800-685-1111

Experian 888-397-3742

TransUnion 800-888-4213

- File a complaint with the Federal Trade Commission at www.ftc.gov or 877-438-4338.

Receive The Biggest Tax Refund Possible With TurboTax OnlineSM



You can easily file your 2007 tax returns by logging onto our web site at www.autotruckfcu.org and clicking on the TurboTax Online* link. We're pleased to offer our members the industry leading TurboTax Online to help make the planning and filing process quick and easy. TurboTax for the web is updated with the latest tax law changes to help you get every deduction.

TurboTax Online guides you through your return step-by-step, double checks your return for accuracy and then files your return electronically. When you use TurboTax Online you can expect to get your refund faster than if you mailed the return. Plus, if you use TurboTax along with direct

deposit, you may be able to receive your refund in as little as 7-12 days (see article below for more information on electronic direct deposit). TurboTax uses industry standard technology to protect your data during transmission. It's accurate, fast and safe. To get started today, visit our web site at www.autotruckfcu.org or call (800) 613-4406.

"In the world, nothing can be said to be certain, except death and taxes." - Ben Franklin

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*Tax filing fees apply.

Use Direct Deposit To Get Your Tax Refund Faster

Autotruck Member 1234 Credit Union Way Anytown, USA		DATE
PAY TO THE ORDER OF		\$ <input type="text"/>
		DOLLARS
MEMO		
2 8 3 0 7 8 6 8 4	1 1 1 1 1 1 1 1 1 1 1 1	

AFCU Routing Number (9 digit number)

Your Account Number

Want to get your tax refund fast? Sign up to have your refund deposited directly into your AFCU Checking Account.

Quick - Direct deposit of your refund enables the IRS to deliver your refund up to three weeks earlier than if you were to receive it by mail. Plus, the money goes directly into your account, so you can put your tax refund to work right away.

Safe - You won't have to worry about a lost or stolen check.

Easy - There's no need to arrange for a deposit or to make a special trip to the Credit Union.

Just put AFCU's routing and transit number and your member number where indicated on your tax form in the section labeled "Refund." (paper or electronic). AFCU's routing and transit number is 283078684. Your account number can be found on your checks, or give us a call if you have any questions.

Board of Directors Election and Nomination Procedures

In accordance with the Credit Union by-laws (Article V, Section 1) the Chairman of the Board will appoint a Nominating Committee of not fewer than three members. Board Chairman Steve Rixman has made the following appointments:

Rodney Thompson, Chairman - (502) 538-4618
Karl Saier, Member - (502) 538-3499
Jack Case, Member - (270) 622-7855

Annual Meeting
April 6, 2008 2:00 pm
Executive Inn
978 Phillips Lane

As directed by the Credit Union by-laws (Article V, Section 1), 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 (3) positions that will be available as of the 2008 Annual Meeting:

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 1976. 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.

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.

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 and 2003-2004.

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.

Clyde Hughlett (Incumbent)

Employment

Retired, Maintenance Person, after 30 years, Ford Motor Company, LAP. Active in UAW Local 862, served as Committeeman and Alternate Committeeman; Community Service Person; Civil Rights Committee Person; Recreation Committee. Currently a facilitator for the UAW - Ford Lifestyle Management - Planning Your Future Program.

Credit Union Involvement

Charter member of Autotruck Federal Credit Union - member since 1961. Served on Credit Committee 1961-1969. Elected to Board of Directors 1970. Chairman Board of Directors 1995-1996.

Accomplishments

Completed 15 modules in the Volunteer Achievement program sponsored by the Credit Union National Association earning the Board of Directors, Credit Committee, Supervisory Committee and Filene awards.

Other

Member Hughlett Temple AME Zion Church.

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 150 signatures of current members of Autotruck Federal 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 corporate director.

All petitions must be received by the Nominating Committee, NO LATER THAN FEBRUARY 21, 2008, Autotruck Federal Credit Union, P.O. Box 18890, Louisville, Kentucky 40261-0890. NOMINATIONS WILL NOT BE ACCEPTED FROM THE FLOOR AT THE ANNUAL MEETING.

Article V, Section 2 further states that "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.

NetBranch Users Can View Canceled Checks FREE

Sometimes it's necessary to obtain a copy of a canceled check. Your NetBranch history will now let you view and/or print the front and back of a check. Simply click on the blue check number in the NetBranch history and presto you can view the check. And best of all this enhancement is absolutely free. If you need a copy of a check beyond the history in NetBranch you can still call the credit union and we will get the copy for you. The normal \$2.00 charge for a check copy will still apply when requested through the credit union office.

If you have not signed up for NetBranch now is the time to do so. Many self service features are available thru NetBranch. View your account balances and history, pay bills with  Classic Bill Pay-e, receive e-Alerts on your account, receive e-Statements and many other features. NetBranch is safe and secure and best of all...It's FREE. Sign up today! Go to www.autotruckfcu.org and click the NetBranch logo to get started. If you need assistance or have questions about NetBranch please call our office and one of our Member Service Representatives will be glad to assist you.

For a Chance to Win An iPod Nano Sign up for e-Statements

Sign up for e-Statements any time from January through March 2008. You will automatically be entered into a drawing to win one of two iPod Nanos to be given away by AFCU. There is no need to wait for the postman to deliver your statement each month or quarter when you can receive it right from the privacy of your own computer within a couple days of month end.

Once you sign up for e-Statements you will be notified of the availability of your statement each month or quarter by e-mail. You can then log into NetBranch, click on the e-Statement link and view or print your statement in a printer friendly format. Three statement periods will always be available for viewing or printing. Our quarterly newsletter is also provided in a printer friendly format. That's all there is to it!

Drawing for the iPods will be held on April 6, 2008 at AFCU's Annual Meeting. You do not need to be present to win.



Attention ATM and Debit Card Holders

If you have not used your ATM or MasterMoney Debit Card within the last six months your card will no longer be valid after January 14, 2008. This is a special security feature we are utilizing to help prevent fraud on your accounts. To obtain a new card call our office and we will reissue a new card for you. At AFCU we are taking every step possible to help prevent identity theft and other crimes. Your financial information is important and we're helping you keep it secure.

HOLIDAY CLOSINGS *Martin Luther King Jr Day* - Monday, January 21 *Presidents' Day* - Monday, February 18

Autotruck
Federal Credit Union

www.autotruckfcu.org
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

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

Brownsboro Road Office
9466 Brownsboro Rd.
Louisville, KY 40241
(502) 326-9886
FAX: (502) 429-3494
Mon. - 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
Mon. - Fri.: 9 am - 7 pm
Sat.: 9 am - 2 pm
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

