

The Bottom Line

www.autotruckfcu.org

A quarterly publication for members of Autotruck Federal Credit Union

1/2%

**Discount Off
Your Rate
With A New
Ford,
GM or
Chrysler Vehicle***



AFCU wants to help our country's three biggest auto makers by offering you a special incentive to "Buy American." When you purchase a new Ford, General Motors, or Chrysler vehicle and finance at AFCU, we'll give you a 1/2% discount off our already low loan rates. That's a substantial savings for you.

AFCU believes that we all must do our part to help each other during these tough times. Many of our members are being greatly affected by layoffs and downsizing and we want to do everything we can to show our support for our members and our country. Our Credit Union was founded on the philosophy of "people helping people" and that's exactly what we intend to keep alive as we work to serve you. Take advantage of this opportunity to save. While other lenders have tightened requirements, AFCU is here to help with money to lend.

*Special offer available for a limited time on new purchases of 2008 and 2009 models only. Must meet credit requirements. Cannot be combined with other promotional offers. Restrictions may apply. Not available for the refinancing of existing AFCU loans.

Notice of 48th Annual Meeting

AFCU will hold its Annual Membership Meeting on Sunday, April 19, 2009, at 2:00 pm, at the Holiday Inn South, 2715 Fern Valley Road, in the Derby A and B 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 19, 2009
2:00 pm**

**Holiday Inn South
Derby A and B Room
2715 Fern Valley Road
Louisville, KY 40213**

New J. Huston Reinle Branch Open

We want to thank everyone who stopped by on International Credit Union Day, October 16, for the Dedication and Grand Opening of our new J. Huston Reinle branch located at 13210 O'Bannon Station Way off of LaGrange Road and the Gene Snyder Freeway.

Pictured: Members of the AFCU Board and staff including President J. Huston Reinle (third from right) join Congressman John Yarmuth (fourth from right) in cutting the ribbon during the dedication ceremony.



VISA Gift Cards Are The Perfect Gift

New Service

Need a gift for someone special, but don't know what to get them? How about a prepaid VISA Gift Card? They are the perfect fit and are available for all occasions. Pick one up at your Credit Union today! There is a \$3.00 fee for each card purchased.

CAUGHT IN THE PAYDAY TRAP?

Our Right Choice Alternative Loan program is designed to help if you need a small loan, up to \$500, to carry you over until you receive your next paycheck. It's an alternative to expensive for-profit payday lenders who often charge rates up to 300%. It also helps build a positive credit history when you repay your Right Choice Loan on time. Education/counseling in budgeting and financial planning is available to give you the tools you need to get out of the payday trap for good. *Come in or stop by today to apply.* Restrictions may apply

- must be a member for a minimum of 90 days and in "good standing"
- must be at least 18 years of age
- must be employed by the same employer, or same trade, for a minimum period of six months (cannot be a seasonal or temporary job)
- must have an AFCU Checking Account with verifiable Direct Deposit

NEED HELP?

Our nation is in the midst of a recession. So it's not surprising that many of you are having financial difficulties. AFCU understands times are tough. We have partnered with Consumer Credit Counseling Service to assist AFCU members in managing debt and getting back on the right financial track. They have offices throughout the state and are ready to help you with successful money management and wise credit use. Contact CCCS today at (800) 355-2227 or log onto www.cccservices.com for more details about the many programs available.



FRESH START CHECKING

If you've been turned down for a checking account and one of your new year's resolutions is to get your finances in shape, we've got a fresh start for you. Through a partnership with Consumer Credit Counseling Service, we're making it possible for you to take advantage of the convenience and financial freedom of a checking account. All you have to do is contact CCCS and complete the Fresh Start Program. Then bring your certificate of completion to AFCU to open a Checking Account. Some conditions do apply, so contact AFCU for complete details.

NOT ONE PENNY



of insured savings has EVER been lost by a member of a federally insured credit union.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

Member Business Loans

Now Available!

Call us today for details.

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:

Karl Saier, Member - (502) 538-3499
Jack Case, Member - (270) 622-7855
Bob Owens, Chairman - (502) 964-6314

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 two (2), 3-year positions that will be available as of the 2009 Annual Meeting and the one position to fill the 2-year unexpired term of Mr. Clyde Hughlett.

RODNEY L. THOMPSON (INCUMBENT)

Employment:

Retired, Human Resource Associate, 32 years, Ford Motor Company.

Credit Union Involvement:

Credit Union member since 1967. Appointed to the Supervisory Committee in 1979 and served as Chairman in 1980. Elected to Board of Directors in 1982. Secretary/Treasurer of Board 1986-1989. Chairman of Board of Directors 1991-1992, 2001-2002. Past-member Board of Directors for the Council of Ford Credit Unions 1987 to 2008. Vice Chairman of the Council of Ford Credit Unions 1996 to 2008. Past-member Executive Committee, Combined Council of Automotive Credit Unions 1996 to 2008. Recipient of the Kentucky Credit Union League "Volunteer of the Year" Award 2001.

Accomplishments:

Completed 31 modules in Volunteer Achievement Program sponsored by the Credit Union National Association earning the Filene, Raiffeisen, Bergengren, Desjardins, Board of Directors, Credit Committee, Supervisory Committee, and Technology Awards. Completed 12 modules in the Volunteer Leadership Program earning the "Blue Diamond" Award.

Education:

BS Degree from Western Kentucky University 1965, additional studies at Bellarmine College.

DAVID DIERSEN, JR. (INCUMBENT)

Employment:

An employee of Ford Motor Company since 1973. Active in UAW Local 862 serving as Alternate Committeeman, Committeeman, and Alternate Health and Safety Representative.

Credit Union Involvement:

Credit Union member since 1973. Appointed to the Supervisory Committee in 1988 and served as Chairman 1989-1990. Member Board of Directors 1991 to present. Vice Chairman Board of Directors 1999-2004. Chairman Board of Directors 2005.

Accomplishments:

Completed 24 modules in Volunteer Achievement Program sponsored by the Credit Union National Association earning Filene, Raiffeisen, Bergengren, Board of Directors, Credit Committee and Supervisory Committee, Awards.

Education:

Graduated from Southern High School, attended Jefferson Community College.

LIBBY DAVIS (INCUMBENT)

Employment:

Registered Nurse since 1985, Neurology Department at East Alabama Medical Center for 4 years, Neuro ICU Department at Jewish Hospital for 4 years, Supervisor for Visiting Nurse Association for 3 years, co-owner and manager of Davis Animal Clinic since 1993.

Credit Union Involvement:

Credit Union member since 1979 Served on the Supervisory Committee from 1989-1990 and 2002-2008. Appointed to the Board of Directors in 2008.

Accomplishments:

Completed 11 modules in the Volunteer Achievement Program sponsored by the Credit Union National Association earning the Board of Directors' Certificate and the Supervisory Committee Certificate.

Education:

Graduated from Southern High School, 1981 Emergency Medical Technician, 1982 Nursing Degree from The University of Kentucky, 1985

48th Annual Meeting

April 19, 2009 • 2:00 pm

Holiday Inn South • Derby A and B Room

2715 Fern Valley Road

Louisville, Kentucky 40213

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 18, 2009**, 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.

Receive The Biggest Tax Refund Possible With TurboTax OnlineSM



You can easily file your 2008 tax returns by logging onto our web site at www.autotruckfcu.org and clicking on the TurboTax Online* link. We 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.

TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit, Inc. in the United States and other countries.

*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		\$
		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.

WE'VE LOWERED YOUR VISA RATE

If you are tired of hearing about rates and prices that keep going up, you'll love our new VISA. Recently AFCU upgraded our VISA Credit Card to a Platinum VISA. To help you enjoy our new prestigious card, we have also lowered your rate from 13.90%APR* to 10.90%APR*. *That's right, we LOWERED your rate!* Now is the time to transfer balances from other higher-rate cards and save. *If you don't have one of our cards, apply today.* *Annual Percentage Rate.

HOLIDAY CLOSINGS – Martin Luther King Jr Day, Monday, January 19 • Presidents' Day, Monday, February 16

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

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

