

A quarterly publication for members of Autotruck Federal Credit Union

The Bottom Line

www.autotruckfcu.org

Choose Direct Deposit Today!

These days more and more companies are making direct deposit mandatory for their employees. The lower-cost, electronic way to deliver payroll will no doubt continue to be a common practice.

The good news is that Direct Deposit is a great service. It's the fastest way for you to receive your money on payday. It's secure and it's easy to sign up. Plus, at AFCU we're offering you a special Bonus when you open a new account and sign up for Direct Deposit. Earn up to \$100 when you take advantage of Direct Deposit at your Credit Union (see below).

In today's fast-paced society, Direct Deposit saves time. You don't have to come to the Credit Union to make the deposit - it's automatic. You can access the funds with your MasterMoney Debit Card, at an ATM, even online. You can also choose to have some of the money transferred to savings, or to make a loan payment. It's all done in a flash, leaving you more time and less stress.

Earn Up To \$100 Bonus

When You Open A New Account With Direct Deposit

*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 September 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.

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

AFCU Checking Offers Many Advantages

When you take advantage of Direct Deposit and an AFCU Checking Account, you open the door to financial freedom, flexibility and convenience. Our checking account will save you money with no monthly fee. You can access your funds 24/7 online or by phone, or even nationwide with your MasterMoney ATM/Debit Card or at one of the 3,724 Credit Union Service Centers. Pay bills automatically, download account information, get E-alerts and more all with NetBranch.

*If you are having a difficult time qualifying for a checking account, come to AFCU. Take advantage of our Bonus offer by opening a checking account** with Direct Deposit, even if you have been turned down at another financial institution. AFCU will help you get back on the right financial track.*

**Certain restrictions may apply.

- No Monthly Service Fee
- No Per Check Fee
- MasterMoney Debit/ATM Card
- Online Access NetBranch
www.autotruckfcu.org
- Telephone Access -
(502) 459-6200 or (800) 250-3786
- E-Statements
- Bill Pay
- E-Alerts
- No Surcharge ATMs (Alliance One ATMs)
- Access at Credit Union Service Centers Nationwide
- Fresh Start Checking Program

Skip A Loan Payment

Just in time for summer

To be eligible for this Skip-A-Payment offer you must:

1. Be current on all loans
2. Inform AFCU in writing at least 5 days before your due date

For each loan you choose to Skip-A-Payment, you will be charged a \$10 fee that will be added to your loan balance. If you have your payments made by automatic share transfer, your funds will remain in your share account. Interest will continue to accrue and the term of the loan will be extended by one month.

The following loans are not eligible for Skip-A-Payment: Loans in default, VISA credit cards, First Mortgage Loans, Home Equity Loans and loans paid by direct allocation. If you have received an extension on an AFCU loan (other than Skip-A-Payment) in the last 6 months, you are not eligible to skip your August payment. Other restrictions may apply.

Yes! I want to skip my August Loan Payment for the following loans:

Loan acct. no. _____

Loan acct. no. _____

Loan acct. no. _____

Loan acct. no. _____

I understand a \$10 fee will be added to my loan balance for each skipped payment.

Name _____

Account Number _____

Signature _____

Remember to be eligible to skip your payment you must meet the requirements and AFCU must receive this form at least 5 days BEFORE YOUR DUE DATE.

** Protect Your Identity **

Never give out any personal account information or numbers over the telephone unless you initiate the call. AFCU will NEVER call you and ask for any personal information or account numbers.

Auto Loans To Fit Your Budget

If you have been thinking of purchasing a new vehicle, AFCU has the payment to fit your budget.

If you have an automobile financed at another financial institution, now is the time to refinance at AFCU and save.

Also, check out our new Mechanical Breakdown Policy. Call us for details.



HOLIDAY CLOSINGS – Labor Day - Monday, September 7 • Columbus Day - Monday, October 12

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. - 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

