

Autotruck

Federal Credit Union

July 2008

The Bottom Line

www.autotruckfcu.org

A quarterly publication for members of Autotruck Federal Credit Union

Finance your vehicle with AFCU!

Free Gas

**FREE \$100
Gas Card***

when you finance \$10,000 or more.

**FREE \$50
Gas Card***

when you finance \$5,000 to \$9,999.

*Offer available for a limited time only. Applies to autos, trucks, motorcycles and motor homes. Minimum loan amount of \$5,000. Must meet credit requirements. Does not apply to the refinancing of existing AFCU loans.



**NOW IS THE TIME TO
BUY THE HOME OF
YOUR DREAMS!**

Available on new purchases and refinances from another financial institution.

Call us today to schedule your pre-qualifying.

A loan officer will issue a \$1,000 certificate to be used at closing.

*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 certificate per member. Not valid on discounted rates. Must meet credit requirements. Offer ends August 30. Property insurance required. Flood insurance may be required. Restrictions apply. See AFCU for further details.

Traveling Overseas?

If your travel plans take you out of the United States, make sure to call AFCU to find out if there are any blocks on your Debit Card or VISA Credit Card in the country you are visiting. For security purposes, card usage is blocked in certain countries. However, if you check with AFCU first we can make arrangements for you to be able to have access to your card.



Discount Tickets

AFCU is selling discounted tickets to area amusement parks. A day at one of the parks is fun for the whole family. Log on to our web site

www.autotruckfcu.org
for a complete list of parks and prices.



Pick Your Plan & Get Your Bonus

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

Benefits Of AFCU Checking

- No monthly fee
- No per check fee
- MasterMoney Debit Card
- Courtesy Pay Overdraft Service
- Online Account Access
- Bill Pay
- E-Statements
- And more!



*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 August 30. 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.

ACCESS YOUR ACCOUNTS WHEN YOU TRAVEL

If you are traveling this summer, close to home or far away, you have access to your AFCU accounts at Credit Union Service Centers nationwide. There are over 3,200 Service Centers located throughout the United States.

For the most up-to-date information and locations you can go to our web site at www.autotruckfcu.org, or call toll-free (800) 919-2872. The web site shows you a map for the locations and lets you sign up to receive email notifications when a new Service Center opens, download a complete directory and read about credit unions and the convenience of using a shared branch. The phone locator service lets you search the directory by zip code or street. Both enable you to get the address, phone and hours for any of the centers. In addition the information is available in Spanish.

Many of the Service Centers have ATMs and Saturday hours. You can make deposits, withdrawals, loan payments, transfers and more. It's like taking AFCU with you on vacation or having a location in your neighborhood.



Feel Overwhelmed With Financial Problems?



With the rising costs of gas, downtime at Ford Motor Company, layoffs and the national mortgage crisis, many of you may be finding yourself in a situation that feels overwhelming. It seems a lot harder these days to make the paycheck stretch to cover all the expenses.

If you are having financial problems, rest assured that your Credit Union is here to help. We understand the struggles many of you face. That's why we have partnered with Consumer Credit Counseling Service.

They have offices throughout the state and are ready to assist AFCU members in managing debt and getting back on the right financial track. Learn to master the essential skills for successful money management, wise credit use and wealth building. Their programs are comprehensive and accredited. You will work with committed, certified counselors who know how to help with your

financial problems. AFCU wants to help you with the tools you need to solve money problems and get on the road to financial freedom.

Just call Consumer Credit Counseling Service today at (800) 355-2227 or go to www.cccservices.com for more information.



Do You Need A Fresh Start?

Have You Been Turned Down For A Checking Account?

If you have been declined for a checking account in the past, we have good news. Through a partnership with Consumer Credit Counseling Service, AFCU is making it possible for you to once again take advantage of the convenience and financial freedom of a checking account. All you need to do is contact Consumer Credit Counseling Services (CCCS) and complete their Fresh Start Program. Then bring the certificate of completion to AFCU and we will open* a checking account for you. It's that easy! Contact CCCS today at (800) 355-2227 or log onto www.cccservices.com for more details.

*Some conditions apply. Contact the Credit Union for complete details.

New Branch Office Opening Soon

The new J. Huston Reinle Branch office, located at 13210 O'Bannon Station Way in the Eastpoint Business Development Center, off LaGrange Road and the Gene Snyder Freeway, offers many benefits for members.

Watch for more details about our grand opening celebration.

Once the new location opens, we will be closing the current Springhurst Branch at 9466 Brownsboro Road.



SKIP A LOAN PAYMENT

JUST IN TIME FOR SUMMER

AFCU wants to put more cash back in your pocket this summer. That's why we are giving you the opportunity to skip your August loan payment. To be eligible for this Skip-A-Payment offer you must:

- 1. Be current on all loans**
- 2. Inform AFCU in writing by July 31, 2008**

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 and Home Equity Loans. 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 outlined here and send this form to AFCU by July 31, 2008.

HOLIDAY CLOSINGS

Labor Day - Monday, September 1
Columbus Day - Monday, October 13

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

