

The Bottom Line

www.autotruckfcu.org

A quarterly publication for members of Autotruck Federal Credit Union

The New J. Huston Reinle Office



*Grand Opening And
Dedication Celebration*
Thursday, October 16

9am - 4pm

Ribbon Cutting at 2pm

Special guest speaker Congressman John Yarmuth

J. Huston Reinle Office
13210 O'Bannon Station Way
In the Eastpoint Business Center,
off LaGrange Road and the Gene Snyder Freeway
(502) 244-2272

Hours - Lobby and Drive-thru:
Mon., Tue., Wed. Thurs. - Fri.
9am - 5pm 9am - 6pm

Make plans now to join us on **International Credit Union Day, Thursday, October 16** for a special **Grand Opening Celebration and Dedication**. The new branch is named for J. Huston Reinle, AFCU's President. Mr. Reinle has been a member of AFCU since 1970, served as Assistant General Manager from 1970 - 1982 and has been our President since 1983. Mr. Reinle's dedication and hardwork have helped our Credit Union grow and expand over the past years. Under his direction AFCU has opened an office in Bowling Green, Kentucky, allowed members access to funds at Credit Union Service Centers nationwide and led the development of the new location on O'Bannon Station Way in Eastern Jefferson County. Mr. Reinle is a true Credit Union pioneer and has led the charge to offer more and enhanced products and services to members and their families.

Refreshments

Register to WIN a flat screen TV

Live radio remote

"Big Talk On Small Business"
on-site during the
celebration from 9am - noon

Daily drawings

Tuesday - Friday we will have
daily drawings for a \$100 gas card



Cornucopia Of Savings

Free \$100 Kroger Gift Card* when you finance a vehicle for \$10,000 or more

Free \$50 Kroger Gift Card* when you finance a vehicle for \$5,000 to \$9,999

Have a loan financed at another financial institution? Refinancing at AFCU might lower your payment and the total interest on the loan. Call us today to find out how to refinance your auto loan from another lender and receive a free Kroger Gift Card.

*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. Loan must close at an AFCU office.

Zero Closing Cost* Home Equity Loans

- Consolidate Bills
 - Home Improvements
 - Education
 - New Car
 - Vacation
 - Recreational Vehicle
- Apply today!*

*Zero closing costs does not apply to existing AFCU Home Equity Loans. Minimum loan amount of \$10,000. 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. Must meet credit requirements. Offer available on Home Equity loans for a limited time only. Property insurance required. Flood insurance may be required. Restrictions apply. See AFCU for further details.

Christmas Club

Christmas Club Checks will be available for pickup at AFCU offices after November 3. Checks are not mailed automatically, however, you may request a check by calling the office nearest you. If you wish to continue your Christmas Club Account for next year, no action is necessary. If you wish to make any changes to your Christmas Club Account call AFCU.



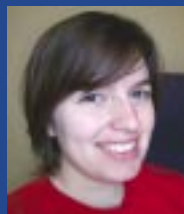
An AFCU Christmas Club Account is a great way to save the money you need for holiday expenses. If you don't have an account, call us or stop by today to open one.

Clyde Hughlett Scholarship Winners

Congratulations to the winners of this year's scholarships which were awarded in memory of long-time friend and board member Clyde Hughlett. Normally two \$1,000 scholarships are awarded annually. However, this year we were able to award a third scholarship that was made available through bereavement funds donated in memory of Mr. Hughlett.



Christina Bizzle
from LaGrange, KY
attending Hanover College.



Leah Blair
from Louisville, KY
attending Western Kentucky University.



Ashley Hoyt
from Rockfield, KY
(Bowling Green) attending
Western Kentucky University.

Receive A Bonus When You Open A New Account

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

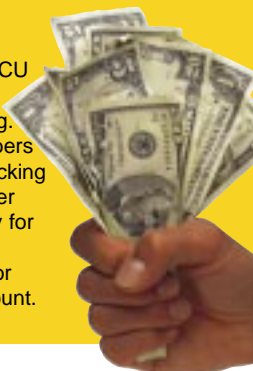
OR

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**

*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 December 31. 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.



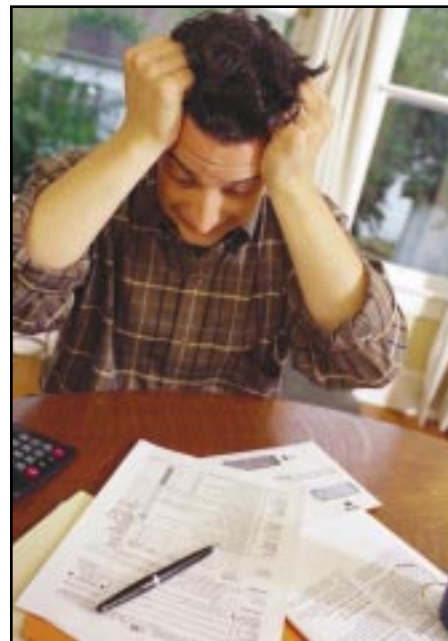
WHEREVER YOU ARE FINANCIALLY, *We can help you move ahead!*

FRESH START CHECKING

Have you been turned down for a checking account? 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 CCCS and complete their Fresh Start Program. Then bring the certificate of completion to AFCU and we will open a checking account for you.

FEELING OVERWHELMED?

Rising gas prices, layoffs, a national mortgage crisis...it's not surprising that many members are feeling overwhelmed with financial problems. AFCU understands the struggles many of you are facing and that's why we have partnered with Consumer Credit Counseling Service. CCCS has offices throughout the state and is 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, and you work with committed, certified counselors.



Contact Consumer Credit Counseling Service today at (800) 355-2227 or log onto www.cccservices.com for more details about the many programs available to help you with your finances. AFCU wants to help you solve money problems and get on the road to financial freedom.

**Some conditions apply. Contact AFCU for complete details.*

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. *Call us today to apply.*

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

Restrictions may apply



New Service

Member Business Loans

Starting a business and need money for financing? Or, maybe you already own a business and need money to help purchase new equipment. Whether you are a new, or long-time business owner make sure to check with AFCU first when you need financing. Our new Member Business Loan program will help you get the money you need with a rate and a payment that works with your bottom line. Call us today for more details.



Skip Your January Loan Payment

AFCU wants to put more cash back in your pocket for the holidays. That's why we are giving you the opportunity to skip your January loan payment. 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 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 January payment. Other restrictions may apply.

Yes! I want to skip my January 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.

HOLIDAY CLOSINGS

- Columbus Day** - October 13
- Thanksgiving** - November 27-28
- Christmas** - December 24 -25
- New Year's** - December 31 and January 1, 2009



The Board and staff of AFCU wish you and your family a very safe and happy holiday season.

HOME EQUITY RATE CHANGE NOTICE

Our home equity loan program, EQUITY LINE, offers a variable rate. This variable rate gives you the benefit of receiving the best rate affordable at your credit union. The EQUITY LINE program adjusts rates on April 1 and October 1 of each year. This rate is based on the highest prime rate from the Money Rate column as stated in the Wall Street Journal ten (10) days prior to the adjustment dates, with a minimum rate of 5.00%.

Therefore, as of October 1, 2008 the rate for existing EQUITY LINE loans will be 5.00% Annual Percentage Rate until April 1, 2009. If you have a home equity loan with AFCU, please remember that your payment will not change. The maturity of your loan will be extended or shortened.

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

