

A quarterly publication for members of Autotruck Federal Credit Union

The Bottom Line

www.autotruckfcu.org

SCORE BIG

get up to

1/2%

discount* on your loan

*Receive a .25% discount off your loan rate with each of the following: 1. AFCU checking account with direct deposit of net pay. 2. Automatic loan payment from a qualified AFCU account with sufficient payroll deduction to cover the loan amount. Maximum rate reduction of .50%. Offer does not apply to any loan secured by real estate (both first and second mortgages) or any loan secured by shares or share certificates. Offer not available for refinancing of existing AFCU loans. Rates subject to change. Offer valid for a limited time. Cannot be combined with other offers.

**Earn Up To
\$100 Bonus**
When You Open A New
Account With Direct Deposit

Direct Deposit is the fastest way for you to receive your money on payday. You can access the funds with your MasterMoney Debit Card, at an ATM, even online. You can also choose to have the money transferred to savings, or to make a loan payment. It's easy and it's free – plus you can earn up to \$100 Bonus* at AFCU.

*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, 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

2009 SCHOLARSHIP WINNERS

Congratulations to this year's recipients of the Clyde Hughlett Scholarship. The scholarship is in memory of long-time friend and Board member Clyde Hughlett.



Savannah Coin
from Louisville, Ky
attending University
of Kentucky



Elaine J. Brown
from Alkaton, Ky
attending Western
Kentucky University

CHRISTMAS CLUB

Christmas Club checks will be available for pickup at AFCU offices after November 6. 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.

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.



Let Us Know If You Change Your Address Or Phone Numbers

If you change your address or telephone number, it is very important that you notify AFCU in writing immediately. Filling out a change of address form at the Post Office does NOT automatically update your address at AFCU. With the rise in identity theft, it is even more important than ever that we are able to get in touch with you.

WATCH OUT FOR TEXT MESSAGE SCAM

There's a new identity theft crime called SMiShing which uses cell phone text messages to persuade victims to provide personal information such as credit card numbers and PINs. The text message may contain either a website address or more commonly, a phone number that connects to an automated voice response system, which then asks for personal information. Please protect your identity and be aware of these scams. Never give out personal information such as account numbers unless you initiate the call. *AFCU will NEVER text or call you and ask for personal information or account numbers.*



Home Equity Rate Change Notice

The EQUITY LINE program adjusts rates on April 1 and October 1 of each year. This rate is based on the highest prime rate as stated in the Wall Street Journal ten (10) days prior to the adjustment dates, with a minimum rate of 5.0%.

Therefore, as of October 1, 2009, the rate for existing EQUITY LINE loans will remain at 5.0% Annual Percentage Rate until April 1, 2010.

Skip-A-Payment Just in time for Christmas!

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 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.

Autotruck

Federal Credit Union

www.autotruckfcu.org

afcuf@autotruckfcu.org

Loan-By-Phone

Call the office nearest you

Audio Teller - 24/7

(502) 459-6200 • (800) 250-3786

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

HOLIDAY CLOSINGS

Columbus Day - Oct. 12

Thanksgiving - Nov. 26-27

Christmas - Dec. 24-25

New Year's - Dec. 31 & Jan. 1, 2010

