

The Bottom Line

www.autotruckfcu.org

A quarterly publication for members of Autotruck Federal Credit Union

2nd Annual Clyde Hughlett Scholarship

Applications are now being accepted for three \$1,000 college scholarships for the Fall semester. The Scholarships are in honor of long-time friend and founding member, Clyde Hughlett.

This year there are three scholarships instead of two. The third \$1,000 scholarship is from the Bereavement Funds donated in memory of Mr. Hughlett.

Applications can be downloaded from our web site www.autotruckfcu.org. The application and all necessary documents must be received no later than July 1, 2008. Applicants must be a member of Autotruck Federal Credit Union to be eligible.

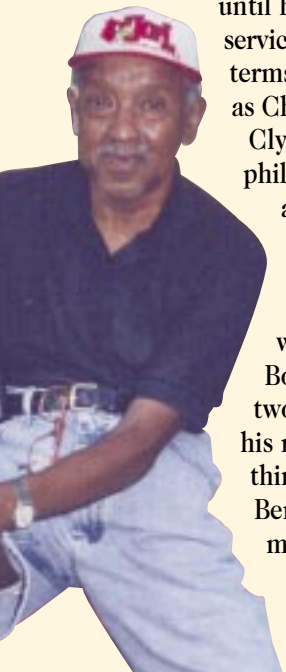


In Memory Of Clyde Hughlett

We are all deeply saddened at the loss of our long-time friend Clyde Hughlett, who passed away. Clyde began his outstanding career of dedicated service to the credit union movement when he became a charter member of Autotruck Federal Credit Union in 1961.

He served with distinction as a member of the Credit Committee from 1961-1969 and served as a member of the Board of Directors from 1970 until his death. During his 47 years of service to Autotruck, he served numerous terms as the First Vice Chairman and as Chairman of the Board in 1995-1996.

Clyde believed in the credit union philosophy of "people helping people" and he demonstrated it throughout his life. We will forever be thankful for his dedication, commitment, service and friendship. As a special way to honor Clyde, last year the Board of Directors decided to offer two \$1,000 scholarships annually in his name. This year there will be a third scholarship funded by Bereavement Funds. Although we will miss him greatly, he will continue to be remembered and honored.



**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 available for a limited time only. Property insurance required. Flood insurance may be required. Restrictions apply. See AFCU for further details.

Caught In The Payday Trap? Right Choice Alternative Loan

We are happy to introduce our newest service the “Right Choice Alternative Loan.” This special loan program is designed to help members who need a small loan, up to \$500, to carry them over until they receive their next paycheck. Direct deposit of pay is required, with repayment to begin with the first direct deposit following disbursement of the loan and can be financed up to a 90 day period.

Right Choice is designed to be an alternative to expensive for-profit payday lenders that often charge rates up to 300%! It also helps build a positive credit history when a borrower repays their loan on time. Our goal is to aid members in resolving personal financial distress to include education/counseling in budgeting and financial planning so the need for such emergency advances diminishes over time.



The Right Choice Alternative Loan is available using minimal underwriting criteria:

- AFCU 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 6 months (cannot be a seasonal or temporary job)

Make your first stop Autotruck Federal Credit Union!

New Branch Office Opening This Summer

We are excited to announce the opening of the new J. Huston Reinle Branch office this summer. Located at 13210 O’Bannon Station Way in the Eastpoint Business Development Center, off LaGrange Road and the Gene Snyder Freeway. This new location offers many benefits for members. There will be drive-thru lanes, a drive-thru ATM, plenty of parking and a lot more.

“This new branch will be much more convenient and the drive-thru lanes will offer easy access to members,” said Larry Moore, AFCU’s VP of Branch Operations. “Especially for those members living or working, at or near KTP.”

The branch is named in honor of AFCU’s current CEO, J. Huston Reinle, who has served the members of Autotruck for almost 40 years. “Huston has given so much to the Credit Union and his dedication to AFCU will now be remembered and honored at our new location,” said Steve Rixman, Chairman of the Board of Directors.

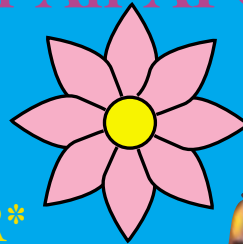
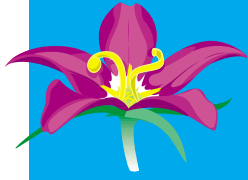


Watch for more details about our grand opening celebration. Once the new location opens, we will be closing the current Springhurst Branch at 9466 Brownsboro Road.

Spring Into Savings With An AFCU Auto Loan

rates as low as

5.00% APR*



Have a loan financed someplace else? Call us to find out how AFCU financing might save you money and lower your monthly payment.

*Annual Percentage Rate. Effective February 1, 2008, and subject to change without notice. Your actual rate is determined by your credit score and term of loan. Terms may vary based upon vehicle age condition and mileage. Does not apply to the refinancing of existing AFCU loans.

ZERO CLOSING COSTS* HOME EQUITY LOANS

UP TO 100% FINANCING AVAILABLE

- CONSOLIDATE BILLS
- HOME IMPROVEMENTS
- EDUCATION
- NEW CAR
- VACATION



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.

Protect Your Most Important Asset - Your Identity

So you may think your home, your car, your diamonds are all your most important assets, right? Actually many of us take for granted our most important asset - our identity. That's right. Your identity is an important asset and just like you keep your home and car locked and your diamonds in a safe place, your identity needs a high level of protection too.

That's because identity theft is one of the fastest growing crimes of all time. Once a thief has your identity they can wreck your credit which will cost you money and may take a long time to repair.

Please protect your identity and your personal information. Remember it's an important asset. If a stranger walks up and asks for your car, you probably wouldn't give it to them. Don't give them your account numbers either. You always have to be on guard because identity thieves are very creative and convincing in their methods. Many times they call on the phone and use tactics to confuse you, or mislead you. They may even misrepresent themselves as your financial institution or even the IRS.



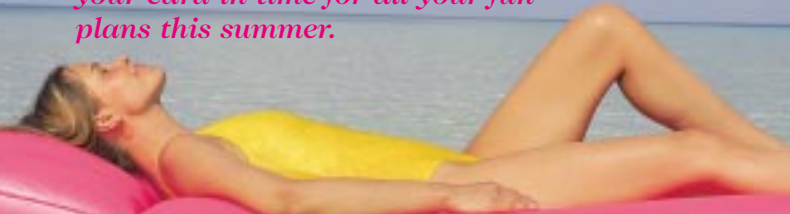
Never give important personal information such as account numbers, credit card numbers, checking account numbers and social security numbers out over the telephone unless you initiate the call. The IRS, Autotruck FCU, or any other lender, will NEVER ask you for any account information over the phone or over the Internet.

Take VISA On Vacation

Summer will be here before you know it and one of the best ways to pay for expenses on your vacation is to use your AFCU VISA. VISA can be used around the world for shopping, travel and cash.

Our card, with its low-fixed rate and no annual fee will save you money over other cards that charge high rates and fees. Beware of many slick advertisements for very low rates or even 0%. Those deals may end up costing you more than you think and get you caught in a high interest rate credit trap that may take years to pay off.

Call us today for an application so you'll have your card in time for all your fun plans this summer.

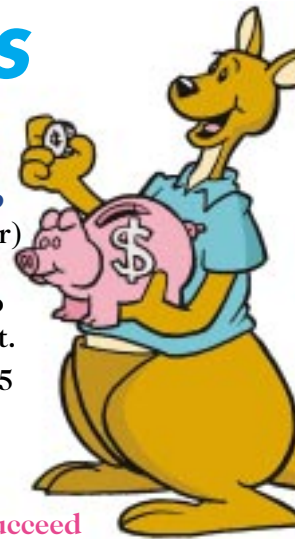


HOME EQUITY RATE CHANGE NOTICE

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 5.0%.

Therefore, as of April 1, 2008 the rate for existing EQUITY LINE loans will be 5.25% Annual Percentage Rate until October 1, 2008. 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.

JUST FOR KIDS AND TEENS!



- Open a new **KIRBY Kangaroo Club Account** for your child (12 and under) and they can reach into KIRBY's pouch for an extra cash bonus (up to \$10) to be deposited to their account.

- Earn one KIRBY Dollar for every \$5 deposited. KIRBY Dollars can be redeemed for prizes.
(maximum of 20 credits per deposit)

- When your teenager opens a **CU Succeed Account** we will match their opening deposit up to \$25. (For a limited time only. \$25 must remain in account for at least 90 days. Existing members must open a new CU Succeed Account to qualify for deposit match. One matching deposit per qualifying member.)

- Visit us during **National Credit Union Youth Week, April 20-26**, for special giveaways.



Look for our annual Privacy Policy included with this statement.

HOLIDAY CLOSINGS

Memorial Day - **Monday, May 26**
Independence Day - **Friday, July 4**

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

