

Alltru Answers.

Alltru Credit Union is here to meet your financial needs. Unlike a bank, Alltru is member owned. We are all in this together and we are here to serve you. Financial security starts with accessible banking tools and easy to understand tips. Welcome to Alltru Credit Union. Let us know how we can help.



Alltru Credit Union: Your Financial Wellness Partners

Alltru members have access to financial wellness tools and resources to help you reduce financial stress and achieve your goals faster. Take advantage of one-on-one financial coaching, personalized advice on budgeting, saving, and debt repayment, and enjoy banking perks like better rates and lower fees on accounts and loans. Plus, earn rewards while boosting your financial literacy with the [Zogo](#) app—completely free. Ready to make the most of these benefits? Explore our financial tips below or reach out to us for a free financial review!



314 Day Giveaway – Win a \$100 Imo's Gift Card!

Happy 314 Day everyone! We love St. Louis and we know there are lots of things to love about The Lou! Tells us your favorite things about St. Louis for a chance to win a \$100 gift card to Imo's Pizza!

Mark your calendar for March 14 to enter the contest. [Follow Alltru Credit Union on Facebook](#), like the contest post, comment your favorite things about St. Louis, and share to your page to enter.

MEET YOUR ALLTRU REPRESENTATIVES



Want to learn more about financial wellness? Connect with your Alltru Credit Union Representatives to answer questions and open accounts.



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Meghan O.
Alltru Member



Don't Miss Out on Tax Savings – Contribute to Your HSA or IRA by April 15th!

Did you know you can still [make 2024 contributions to your HSA or IRA until April 15, 2025](#)—and potentially lower your taxes? If you haven't maxed out your contributions yet, now is the time to boost your savings while taking advantage of tax benefits. Why does this matter? HSA contributions help cover medical expenses and reduce taxable income, while IRA contributions can help you save for retirement and may qualify you for tax deductions. Take control of your financial future by making your contribution before the deadline. Visit your tax professional for details about your benefits.

Maximize Your Home Value and Potential

Your home is likely the most expensive purchase you'll make in your life. Many know that it takes years of mortgage payments to build equity. If you're wondering what to do with the equity in your home, you can repurpose it to unleash your home's potential. Increasing the value of your home is a wise investment, whether you plan to stay in your home for years or sell in the next few months. Let's make that Pinterest board a reality. [Read more.](#)

Take Control of Your Savings with a 7-Month CD

Looking for a low-risk way to grow your money fast? Open a 7-month CD with our limited-time 4.50% APY* and earn nearly 100 times more than a traditional savings account. It only takes \$250 to open your CD. With guaranteed returns, your money grows safely and securely.

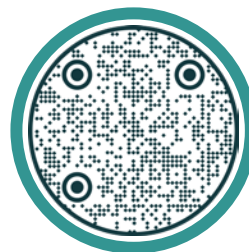
You work hard for your money—now let it work harder for you. [Open a CD today online](#) or at your nearest Alltru branch to lock in your special rate.

Automatic Savings: The Easiest Way to Build Your Emergency Fund

Life is full of surprises—having an emergency fund can help you handle unexpected expenses without stress. The easiest way to save is to set up an automatic transfer from each paycheck into a separate savings account. Even just \$10-\$20 per paycheck adds up over time! Alltru Credit Union makes it easy with High-Yield Online Savings¹ accounts and budgeting tools to help you stay on track. [Open a High-Yield Online Savings account now!](#)



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to open a [loan](#),
[savings](#), or
[checking account](#).



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to view the
[Alltru Answers](#)
[newsletters online](#).

Disclosures To open a new account, you'll need a \$1.00 deposit and a valid ID. Accounts are subject to field of membership restrictions. *APY=Annual Percentage Yield. Rates effective 2/18/25. Rates are subject to change. Early withdraw penalties may apply for Certificates of Deposit (CDs). All CDs require a minimum deposit of \$250 with the exception of the special term CDs. 7 MONTH SPECIAL CD RATE TERMS: 7 Month Rate for CDs requires \$250 minimum deposit and 100% of funds as new funds not currently on deposit at Alltru. A penalty may be imposed for early withdrawal on Certificates of Deposit accounts. Effective 1/6/25, the 4.50% APY on an Alltru 7 Month Certificate of Deposit is 90 times higher than the .05% APY on an Alltru Primary Savings Account. *APY=Annual Percentage Yield. Rates effective 9/25/24. Rates are subject to change. 1. High Yield Online Savings Account balances between \$0-\$25,000 will earn a 2.00% APY, if qualifications are met. Balances greater than \$25,000 will receive the primary savings account APY of 0.05%. Qualification to earn dividends at the disclosed rate include: (a) consent to receive your periodic statements electronically; and (b) have an open, active checking account with us, with at least 1 ACH deposit or withdrawal per month. No minimum balance requirements apply. All transactions, including transfers, deposits, and withdrawals, must be conducted online. Only one High Yield Online Savings account may be opened per social security number. Effective 8/14/24, the 2.00% APY on an Alltru High Yield Online Savings Account is 4.4 times higher than the National average based on FDIC weekly rates as of 8/1/24.