

# 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!

**ZOO LOVERS**  
ALLTRU CREDIT UNION CONTEST



### Zoo Lovers Day Giveaway – Win a St. Louis Zoo Membership!

April 8 is National Zoo Lovers Day! We are celebrating with a special contest to give away a St. Louis Zoo Membership!

Mark your calendar for April 8 to enter the contest. [Follow Alltru Credit Union on Facebook](#), like the contest post, tag a friend you want to go with you, and share the post 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.



**Ken Paige**  
(636) 896-8214  
KPaige@alltrucu.org  
St. Louis Area



**Prov Hall**  
(636) 357-2908  
PHall@alltrucu.org  
St. Charles Area



## Upgrade to Value Checking

Alltru's newest checking account is here. With our new Value Checking\*, you get accessible and secure banking with lifestyle perks and everyday saving opportunities. Get \$600 of cellphone protection, roadside assistance, 24/7 telehealth and more.

Paying for these services on their own can cost hundreds of dollars each year. At Alltru, all of these perks plus more are included with your Value Checking account. Plus, every checking account comes with online and mobile banking, access to 30,000+ ATMs, and are federally insured by the NCUA. [Open your Value Checking account now.](#)

## Credit Score Success

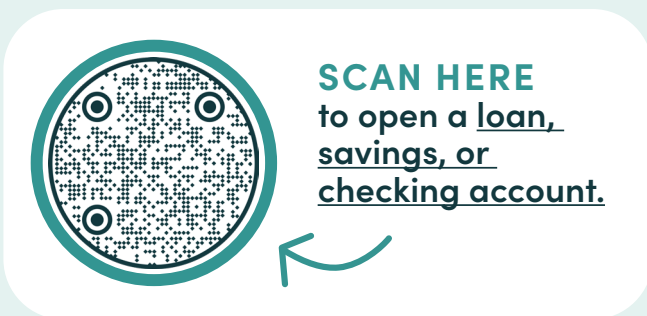
Your credit score is a key indicator of your financial history. Many people know that having a high credit score is important. However, they don't understand why it's important or how to improve their own. We're here to help you achieve credit score success. Alltru can help you understand the basics of a credit score, how it decreases, how it increases, and how you can ensure yours is trending upward. [Read More.](#)

## How Will You Use Your Tax Refund? Jumpstart Your Retirement Savings with an IRA

It's tax season. If you're getting a refund this year, make the most of it by contributing to your retirement savings. Alltru Individual Retirement Accounts<sup>2</sup>, or IRAs, help you secure your future with a higher rate of return – and no risk of market downturns. We offer four different savings options, depending on your goals and your specific tax situation. Contributions to your IRA Savings account can have tax benefits through a Traditional or Roth IRA, so check with your tax advisor for full details. [Compare Alltru IRAs.](#)

## Put Your Home Equity to Use

Need extra funds for a project? Use the equity of your home to fund your expenses. Open a Home Equity loan or HELOC<sup>1</sup> with Alltru to borrow against the equity of your home with low rates. You have the option to borrow money all at once or to borrow as you go. Find the perfect home loan for your needs. [Learn more about Home Equity loans.](#)



**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. No dividends are paid on Value Checking Accounts. No minimum balance requirements apply to this Account. Alltru Credit Union has partnered with Econocheck Corporation to offer certain products and services. These products and services are not offered, performed or insured by Alltru Credit Union. See website for full details. 1. Loans are subject to normal lending criteria and approval. HELOCs have a variable rate that can adjust monthly based on changes in the Prime Rate. Rates and terms subject to change based on market conditions and borrower eligibility. Home Equity Loans and HELOCs are only available in Missouri and Illinois and are not valid for homes in a trust. Minimum loan amount of \$10,000. Alltru Credit Union (NMLS ID # 408163). 2. Early withdrawal penalties may apply for Individual Retirement Accounts (IRAs). All IRAs require a minimum deposit of \$250. See website for rates and terms.