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 ALLTRIAN ALL 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!

Everyday Saving

Like any habit, practice becomes easier with time. By saving in your everyday life, you can watch your spending decrease, and your savings increase. This guide will give you practical saving tips to implement in your everyday life. When you do so, you can save more, meet your goals, and plan for your future. Having the right financial tools to save is important. Knowledge and resources go hand-in-hand. Check out these saving tips. Then, head to Alltru to open a Savings account. Read more.

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



ALLTRU CREDIT UNION CONTEST



This month, one lucky reader will win a \$50 Amazon gift card!* Visit our website and fill out the form to enter. A new winner will be randomly selected each month. Click here to enter.

Stay in-the-Know for All Things Alltru

With text messaging we'll be able to provide you with a more convenient way to stay connected, receive updates, and enjoy exclusive benefits. Texting keywords gets you quick answers to your questions. Find out about exciting events, new services, special offers, and more.

Text ALLTRUCU to 636-916-8300 to opt in to text messaging or click here to learn more.

Alltru Credit Union's **Tracy Verner Named Top** 100 St. Louisan

Tracy Verner, Community Development Manager at Alltru Credit Union, was named a "Top 100 St. Louisan to Know to Succeed in Business" by St. Louis Small Business Monthly. Verner was recognized for her contribution to developing innovative banking initiatives and community partnerships.

"I'm extremely honored to receive this recognition by the St. Louis Small Business Monthly," said Tracy Verner, Community Development Manager at Alltru Credit Union. "I'm grateful to be recognized for doing the work that I love, in the city I love, surrounded by the best team I could ever ask for. As a St. Louis native who still loves living in this great community, there's no place I'd rather be known." Read more.

Save on Home Equity **Closing Costs**

Turn your house into your dream home by upgrading this spring. Open a Home Equity loan or HELOC 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. Plus, pay no closing costs¹ for a limited time (that's a \$450 savings!). Learn more about Home **Equity loans.**

Lower Your Car Payment

Alltru's accessible Auto Loans make it easy to get those keys in your hand. If you're shopping for a new car this spring, apply for an Auto Loan with Alltru to prequalify and get leverage when you visit the dealer.

Still paying off another car loan? Refinance your existing loan with Alltru to get a low interest rate to save you money month after month. With Alltru Auto Loans, qualified buyers can enjoy their first 90 days with no car payment too². Apply for your **Auto Loan now.**





Disclosures *Amazon Contest: See Alltru's website for full giveaway details. 1. No Closing Cost Limited Time Offer: Closing cost fees will be waived for Home Equity Loans and HELOCs that are opened between 4/1/25 and 5/31/25. We reserve the right to amend or cancel any part of this offer at any time. Offer expires 5/31/25. See Alltru website for full offer and loan disclosures. Alltru Credit Union (NMLS ID # 408163). 2. 90 Days No Payment Offer: For qualified borrowers only. Offer available for

new auto loans and auto loan refinancing. Interest still accrues during the 90-day deferral period. Additional criteria may apply. See credit union for details. All loans are subject to normal lending criteria and approval. Membership and certain restrictions apply.





