alltru.
CREDIT UNION

OWNER'S MANUAL

Meghan
Alltru Member

Welcome to Alltru.

When it comes to your money, you have a million decisions to make. Every day you have to think about how and where you will spend your money. You will worry if you are saving enough. And you may even be thinking about whether you need to borrow money. The great news is that you are on the right path. You now are an owner of a cooperative credit union, wholly focused on making you more financially stable and secure. Alltru Credit Union is your partner for all the decisions you have in front of you and we couldn't be more excited to help.

You should also know that Alltru is here for your community. We are a Community Development Financial Institution (CDFI), which means we work specifically to provide accessible products and services to everyone in your community, regardless of their income, credit score or ability. We believe that for too long the banking industry has been intentionally intimidating and difficult to work with and Alltru is mission driven to break down hurdles to wealth building for all. Your investment in Alltru makes us stronger and that means, you are in fact creating a stronger St. Louis for all.

For more information about our mission, visit TheBetterWayToBank.org or scan the QR code here.

FROM OUR MEMBER

“Compared to a big bank, Alltru really cares about you as a person. It feels a lot different from any other bank because its more about me than just my money.”

Marcy
Alltru Member

Table of Contents.

YOUR FIRST STEPS

We are here to provide you with the tools to help you with every financial decision in front of you. Use this guidebook as a resource not only in your first weeks and months, but whenever you need a little extra support as new financial questions find you.

PART 1: ABOUT YOUR MEMBERSHIP

06 The Alltru Difference
08 Access Your Account Your Way
10 Common Financial Roadblocks

PART 2: HOW TO USE YOUR MEMBERSHIP

11 New Member Checklist
- First Day
- First Week
- First Month
- First Year

12 Goal Setting
13 How to Buy or Refinance a House
14 How to Build Credit
16 How to Build Savings
18 How to Spend Better
20 How to Prepare for Retirement
21 How to Buy or Refinance a Car
22 How to Teach Kids About Money
23 How to Learning Center

The Alltru Difference: The Better Way to Bank

It seems like there's a bank on every corner, and they're constantly advertising for your business. A credit union is a lot like a bank – but Alltru Credit Union is better.

1. YOU'RE NOT A CUSTOMER. YOU'RE AN OWNER.

When you join Alltru Credit Union, you become a member and owner. Along with your fellow owners, you have the chance to elect or run for our volunteer board of directors. You get a direct line to the top – and you can rest assured they're looking out for your best interests because they don't make income from the decisions they make on your behalf.

2. WE ARE A COMMUNITY DEVELOPMENT BANKING INSTITUTION.

We believe stronger communities benefit everyone. We are proud to both take the lead and stand beside our members as we make our cities even better places to live, work and play. We are an official Community Development Financial Institution (CDFI), meaning it is part of our primary mission to deploy accessible and affordable loans to residents experiencing low income and credit challenges, and maintain accountability to our communities.

Sean
Alltru Member

3. BETTER, MORE PERSONALIZED SERVICE.

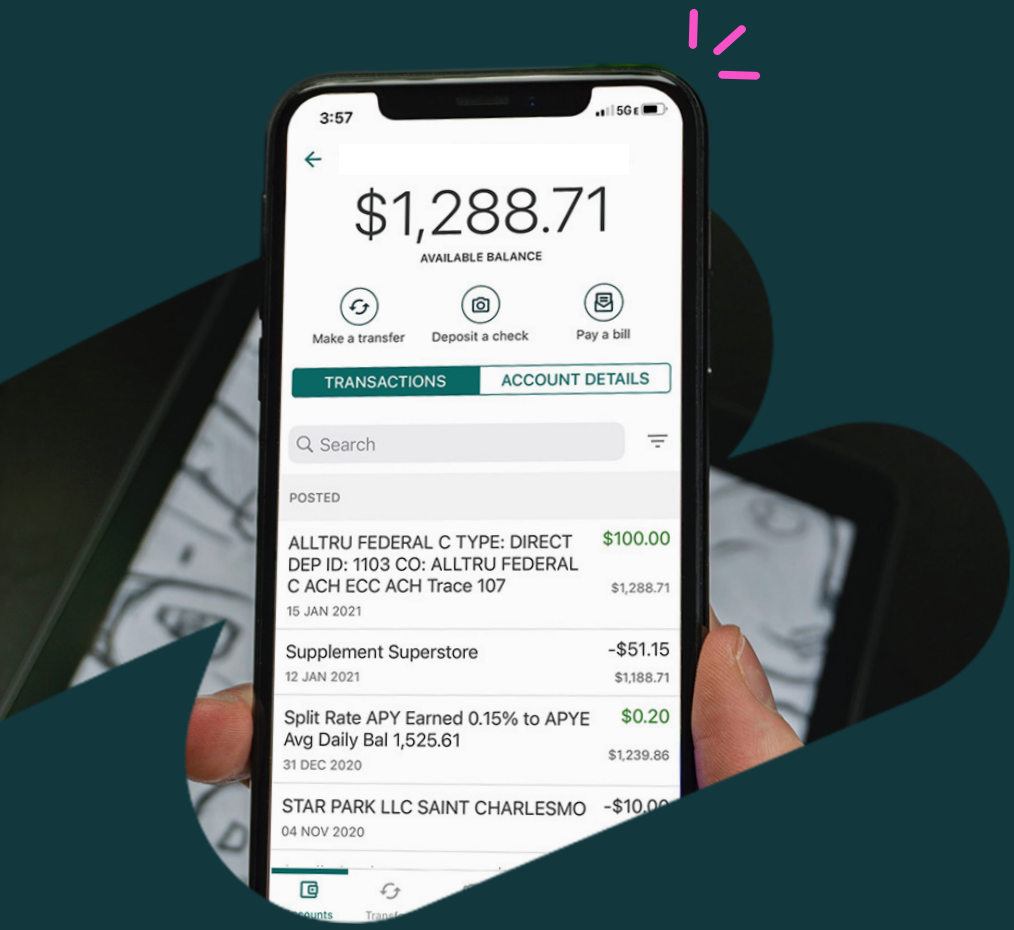
It's easy to get lost at a bank, to feel like just another set of numbers. Not so at Alltru Credit Union. The staff at your local branch will get to know you (if that's what you want). Most importantly, whether you work with us in person, online or over the phone, we'll take the time to help you get the products you need. No hard sales. Because we are a member owned cooperative, we only exist to help you reach your goals.

4. HIGHER-INTEREST SAVINGS. LOWER-INTEREST LOANS.

Alltru Credit Union is a not for profit banking institution. So, unlike a bank, we're not here to make money off you. We're here to save you money. With us, you'll earn more on your savings and pay less on your loans.

5. BRANCHES AND ATMS ACROSS THE COUNTRY.

Your money is your money, so you should be able to access it anywhere. Alltru is part of nationwide network of credit unions, giving you free access to 5,000 branches and 30,000 free ATMs from coast to coast. See a full list of CO-OP ATM locations on our website.



Access Your Account Your Way

This isn't the future of banking–it's happening right now. Our online and mobile tools mean you can manage your financial life anywhere, anytime. We have a variety of ways for you to send and save money, and we've put it all at your fingertips.

1. VIDEO BANKING AND CHAT

When you need to have a conversation with Alltru but you don't have the time to come in, you can visit our website to initiate a face to face video chat or text chat with an Alltru representative. Or download Alltru's Video Banking app.

2. FREE ONLINE BILL PAY

With our free online bill pay, you can receive, view and pay bills all in one location and set up email alerts for bill arrivals.

3. CARD MANAGEMENT

If you've lost or had your debit card stolen, you can easily turn your card off instantly with digital banking. When it's found, you can turn it right back on with the flip of a switch at any time of day.

4. SAVINGS GOALS

You have big and small goals. Use our tools in digital banking to set up transfers and establish your savings goals. Make your dreams a reality by making a plan.

5. ALERTS AND NOTIFICATIONS

When your balance goes below a set threshold, or a debit card purchase is made or it's just time to pay your utility bills, digital banking will be your best friend. Set up notifications and alerts to keep your finances on time and on track.

6. ALL YOUR ACCOUNTS IN ONE PLACE

Add your accounts from other institutions in your Alltru digital banking account and view all of your financial information (balances, transaction history, merchant spending averages) in one place for on-the-go organization.

Check out online and mobile banking.

Download on the App Store

GET IT ON Google Play

Common Roadblocks

Everyone wants financial stability and success, but we are all experiencing our finances differently. Alltru Credit Union wants to help you understand your unique situation and how you can best move forward.

Which of the following roadblocks do you relate to right now?

- **My monthly expenses are more than my income.**
  See page 15 for Free Budget and Credit Counseling
- **My credit is damaged or I have no credit.**
  See page 14 for Credit Builder Loan
- **I have an unexpected expense but no emergency savings balance.**
  See page 16 for High Yield Online Savings
- **I'm buried in debt.**
  See page 14 for Debt Consolidation Loan
- **I don't have any idea how to prepare for retirement.**
  See page 20 for Investment Services
- **I don't feel qualified to teach my kids about money.**
  See page 22 about Youth Spending and Savings accounts

No matter where you are currently with your finances, Alltru was created to help you navigate it all. Call us or stop by. We'd love to help you build a plan.

New Member Checklist

When you become a new owner at Alltru, you may not know where to start. Use the guide below to make the transition as easy and effective as possible.

FIRST DAY

- [ ] Enroll in digital banking and download the Alltru mobile banking app.
- [ ] Put your new account card somewhere secure.

FIRST WEEK

- [ ] Move your direct deposits and automatic payments to your new checking account.
- [ ] Set up account alerts in digital banking.
- [ ] Sign up for eStatements in digital banking.
- [ ] Text ALLTRUCU to 636-916-8300 to enroll in texting to enter to win contests, get the latest news and more!
- [ ] Use your new debit card for the first time.

FIRST MONTH

- [ ] Schedule a personal finance counseling session to find out how Alltru can lower your loan payments or build a credit repair plan.
- [ ] Set up your savings plan inside digital banking.
- [ ] Set up your payees in bill pay and begin paying your monthly bills.

FIRST YEAR

- [ ] Attend the Alltru Annual Meeting to vote on your Board of Directors.
- [ ] Schedule a meeting with Alltru Investment Services to establish your investment plan.

Michael
Alltru Member

Goal Setting

Your financial needs may change quickly. A new job, baby or divorce may put you on a whole new unexpected path without notice. Your financial goals should be actively pursued, but as you face new terrains in life, know that we are behind you and ready to help you adapt.

The following pages are going to talk about common ways to address big and small financial situations. Alltru has a product or service to help you along every path. Call, click or stop by so we can talk more and help you make the complicated decisions.

How to Buy or Refinance a House

Mortgage

If you are considering a refinance of your existing mortgage loan, let Alltru be your partner. We can help you determine if now is the right time for you, and walk you through every step of the process.

As you start to buy a home, you'll quickly learn that not everyone is looking out for you, and that even the smallest detail can cost you a lot of time and money. We offer fixed-rate and adjustable-rate mortgages so you can fund your house with the best option possible. The entire team at Alltru is here to help you make the right decisions along the way.

Home Equity Loan or Line of Credit

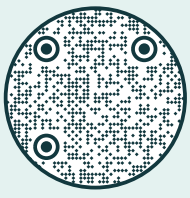
A home equity loan acts like a traditional loan – helping you draw on the equity of your home to borrow money at a low rate. You can use the money for anything: home repairs or upgrades, education expenses, even a vacation. It's up to you.

- Competitive rates and flexible terms up to 15 years.
- No hidden fees.
- Funds you can use your way, all supported by a friendly, knowledgeable staff.

Home Improvement

Ready to boost your home's curb appeal? Looking to give your house a little TLC? Alltru Credit Union can help you make those dreams come true, even if you haven't built much equity in your home yet. With an Alltru Home Improvement loan, you'll get a lower rate than with a credit card or store financing arrangement. Plus, we'll make it easy to consolidate your improvements into one, easy monthly payment.

- Loan amounts from $2,500 to $25,000. A wide range of projects needs a wide range of funds.
- Flexible terms up to 180 months. We know things take time.
- Friendly, knowledgeable support staff. We're here when you need us.



Check out our home loan products.

*All loans are subject to normal lending criteria and approval. See credit union website for details.
NMLS ID # 408163

How to Build Credit

Credit Builder Loan

The money you borrow will be held as collateral as you make your monthly payments – and when your loan is paid off, the money will be released to you. You'll have saved a nice chunk of money, and you'll have established credit or improved your credit score, which can help you qualify for lower loan rates in the future. Plus, when you make all loan payments on time, we will refund you half of the interest paid right back to you. It's a great first step to a bright financial future!

- ✓ **Loan amounts from $300-$2,000**
- ✓ **Loan terms up to 24 months**
- ✓ **Payment history reported to credit bureaus**
- ✓ **50% of interest refunded with on-time payments**

Debt Consolidation and Personal Loans

Use a Personal Loan to refinance multiple balances into a single loan payment. These loans don't require any collateral and have flexibility for the amount you need and varied terms to make repayment possible.

Line of Credit

Could you use a little extra cash? Sure, we all could now and then. Now you can tie a line of credit to your Alltru Credit Union savings or checking account and grab a little cash when you need it.

Blue Secure Credit Card

Secured by funds in your account – this credit card gives you access to low-cost credit without high fees or interest. It works just like an ordinary credit card and is the easiest, fastest way for you to rebuild your credit.

Jessica
Alltru Member

Budget and Credit Counseling

Our Certified Financial Counselors are dedicated and passionate about helping people meet their financial goals. We're trained to help our members with their credit and enhance their lives through one-on-one financial counseling.

If you need help with home budgeting, debt management, credit rebuilding, or any other financial concern, we can help. And best of all, this service is free for Alltru members. Your counselor will review your credit report with you thoroughly and help you find areas where you can make improvements.* It's completely free and confidential and only takes about 30 minutes.

Take the first step, make an appointment online to meet with one of our certified financial counselors at your nearest branch location. We won't judge you, we'll help you!

*Credit report used in Financial Review will be pulled from freeannualcreditreport.com. All loans are subject to normal lending criteria and approval. See credit union website for details.

How to Build Savings

RollUp Savings

Your debit card purchases can help you reach your savings goals. That's right – with each purchase, we'll round up to the next dollar and put the change in your RollUp Savings account. It's easy, automatic and painless – bringing new meaning to the phrase, "keep the change."

High Yield Online Savings

What if your savings could grow faster just by having your money with Alltru? It can, with our High Yield Online Savings account.[1] You'll get the freedom to manage your account online while your money grows – with no monthly service charges and no minimum balance.

Holiday Savings

If you're like most people, you want to make the holidays a special time – and the Holiday Savings account from Alltru can help you set aside funds each month so that you are prepared. Your funds are automatically transferred into your Alltru Checking account in mid-October.

Meaghan
Alltru Member

Health Savings Account (HSA)

Healthcare expenses can be scary – but we can help you ease the sting a little. Your Alltru Health Savings Account (HSA)[2] lets you save toward future medical expenses. Even better, these savings are pre-tax – so you're effectively reducing your taxable income, which saves you even more.

CDs & IRAs

It's your future – so at Alltru, we give you a lot of different ways to save for it. Whether you're putting money away for a short-term goal or saving for retirement. Our Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs)[3] let you set money aside and earn more interest than a traditional savings account. Another option is an IRA Savings account[4]. This lets you save money over time, so you can open the long-term savings product of your choice when you are ready.

Money Market

You've worked hard for your money – now it's time to make sure it returns the favor. With Alltru's Money Market[5] accounts, the more you save, the more interest you'll earn. And unlike CDs or IRA accounts, you always have access to your money.

Each account is federally insured up to $250,000 by the National Credit Union Administration (NCUA). Compare savings here.

1. Qualification to earn dividends at the disclosed rate on a High Yield Online Savings account 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. 2. Alltru Credit Union makes the HSA account as a custodian only. See the HSA disclosure online at TheBetterWayToBank.org for eligibility, additional requirements and tax implications. 3. CDs & IRAs – Early withdraw penalties may apply. See website for full disclosure and qualifications. 4. IRA Savings – There is no minimum deposit required to open an IRA Savings account. You can withdraw from the IRA Savings account without facing an early withdrawal penalty. However, keep in mind that penalties may still apply to your Individual Retirement Account (IRA) as a whole. For more information about IRA contributions and the tax benefits they offer, consult with a tax advisor. 5. Money Market Accounts –You must maintain at least $250 in your Money Market account each day to obtain the disclosed APY and to avoid a $10 service charge.

How to Spend Better

Premium Checking

You've worked hard for your money, so it should work for you too. We give you convenient banking with security, lifestyle perks, and opportunities to grow and preserve your wealth and peace of mind.

Features:

- 1.00% APY* on balance
- Identity theft monitoring and resolution services
- 24/7 telehealth access and more!

Monthly Service Charge:

$8 fee waived for monthly balances greater than $15,000.

Value Checking

Use the checking account that matches your on-the-go lifestyle. Save on everyday expenses with convenient benefits exclusive for Value Checking.

Features:

- $600 in cell phone protection
- Fuel savings nationwide
- Roadside assistance coverage

Monthly Service Charge:

$5 per month

Basic Checking

Straightforward banking needs mean straightforward banking solutions. With Alltru Basic Checking, we cover the basics of what you need from a checking account.

Features:

- Free Visa debit card
- Free online banking, bill pay and more with eStatements
- Make withdrawals from 30,000 ATMs nationwide

No Monthly Fees

*APY=Annual Percentage Yield. Rates are subject to change. For complete checking account disclosures, including terms, conditions, and qualification requirements for each account type, please visit TheBetterWayToBank.org. Alltru Credit Union has partnered with Econocheck Corporation to offer certain products and services for their Premium and Value checking accountholders. These products and services are not offered, performed or insured by Alltru Credit Union. Insurance products are not insured by NCUA or any Federal Government Agency and are not a deposit of or insured by the Credit Union or any Credit Union affiliate. Credit Monitoring and Score are for informational and educational purposes only. There are various types of credit scores, and Alltru may use a different type of credit score to make lending decisions.

Opportunity Checking

Brighter tomorrows are ahead. When other institutions have said you don't qualify for a checking account, Alltru is here to give you the second chance you deserve.

Features:

- For second chances and credit scores under 550
- Free budget and credit counseling
- After 12 months, accounts are auto reviewed for eligibility to transfer to a Basic Checking account

Monthly Service Charge:

$8 with direct deposit

$10 without direct deposit

Business Checking

Small businesses are the lifeblood of our community. That's why we've designed our Business Checking accounts to give you the most control of your money – while giving you access to tools that can help you grow.

Features:

- Free debit cards
- Unlimited check writing
- Access to overdraft protection
- Convenient 24/7 online and mobile banking
- Nationwide co-op access with 5,000+ branches

Visa Credit Cards

Our range of Visa cards let you select a card to match your spending habits and needs – from rewards to low-rate to credit building credit cards.

Alltru Signature Rewards
Earn 1.00% cash back, travel rewards, or gift cards[1].

Alltru Premier Rate
Say farewell to high interest rates.

Every Alltru Visa card includes:

- **Access to the free Visa credit card app**
- **Contactless payments via Apple Pay, Android Pay and Samsung Pay**
- **Zero fraud liability protection**
- **Helpful, friendly, local service**

1. Rewards are not earned on balance transfers. Purchase rewards may be redeemed at CURewards.com. Every 2,500 points may be converted for $25 cash back to the credit card account. For more details, please visit TheBetterWayToBank.org for rates and service charge tables, as well as Additional Disclosures. NMLS ID # 408163

alltru.
INVESTMENT SERVICES

How to Prepare for Retirement

Planning and Investing

Meet with our Investment Services team to start planning for your future. We start with a great conversation, focused on your goals and your needs. We evaluate and analyze everything we learn to chart a path for you to address your goals.

Our investment recommendations are just the start. We stay connected and monitor and evaluate how your investments are performing relative to your goals and offer advice along the way.

Total Financial Picture

Where do you stand today – and where do you want to go in the future? Not sure? Don't worry. We can help you answer that and these questions:

- When can I retire?
- Can I pay for my kids' education?
- What happens to my family if my income stops?

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Alltru Credit Union and Alltru Investment Services **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using Alltru Investment Services, and may also be employees of Alltru Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of Alltru Credit Union or Alltru Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value

The LPL Financial Registered Representatives associated may only discuss and/or transact securities business with residents of the following states: CA, CO, FL, IL, MO, MT, OK, SC.

Alltru Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html for more detailed information.

Paige
Alltru Member

How to Buy or Refinance a Car

Let Alltru walk you through the process of buying your next car or save money by refinancing your car quickly and easily.

Auto Loans

If you love the car you have, but want to lower your payment, Alltru is the place to start. Let us quickly and easily refinance your existing auto loan from another lender with no fees or closing costs to lower your payment and/or your rate.

- Low rates and flexible terms up to 84 months and financing up to 120% of MSRP and NADA.
- No hidden fees and no pre-payment penalties.
- For qualified buyers, the first 90 days are payment free!
- Check out our list of preferred dealers on our website

Boat, RV and Motorcycle

Dreaming of adventure and the open road – or water? We can get you there. We offer a range of RV, boat and motorcycle loans that put your next big trip a lot closer than you think.

Payment Protection

If you get sick or you total your vehicle, a loan insurance product will cover your payments or pay off your loan.

Check out our payment protection options here.

*All loans are subject to normal lending criteria and approval. See credit union website for details.

Alijah + Emrie
Alltru Members

How to Teach Kids About Money

Kids start learning the moment they are born. Whether you know it or not, they are learning and picking up your habits which is why it's key to set a good example for them to follow later. At Alltru Credit Union, we have great accounts to start them off on the right financial path.

Cubby Youth Savings

There's nothing more rewarding than watching your savings grow. Alltru will help you instill this lesson early, with a fun savings account that packs rewards around every turn for kids 7 and under.

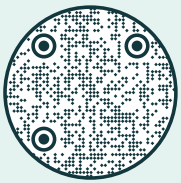
TruSpend Checking

There's nothing like the feeling of financial independence, and Alltru is here to help your kids get a taste of it. Our TruSpend Checking account makes it easy for you to show your kids how to manage their money, one of the most valuable lifelong skills they can have. For ages 8 to 17, they'll get access to their own debit card, our easy-to-use mobile app, and the freedom to spend, track, and build lifelong money skills.

‘How To’ Learning Center

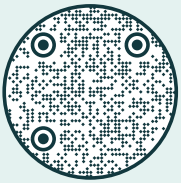
We’ve got everything you need all in one place including how to guides, tutorials and FAQs to help you on your financial journey. Whether it’s walking you through how to self-service your account or how to use video banking, we’re here for you.

Browse our online Learning Center to find resources on a variety topics like:



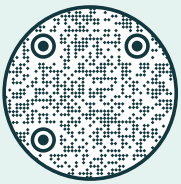
How to use video banking

How to Teach Kids and Teens about Money



How to setup automatic transfers

How to set up and use mobile check deposits (SnapDeposit)



How to make a loan payment

And more!

Alltru Branch Locations

Shared Branches

Visit our website to view all shared branch locations. Text your ZIP code to 91989 to find nearby ATM and Shared Branch locations.

Downtown St. Louis
1407 Washington Avenue
St. Louis, MO 63103
**No Drive-Thru Access*

Florissant
3240 North Highway 67
Florissant, MO 63033

Hazelwood
5916 North Lindbergh
Hazelwood, MO 63042

St. Charles
1721 Zumbehl Road
St. Charles, MO 63303

Wentzville
1232 Wentzville Parkway
Wentzville, MO 63385

Lobby + Drive-Thru Hours

Mon – Fri | 9:00am – 5:00pm
Saturday | 9:00am – 1:00pm

If you live, work, worship, or attend school in St. Charles county, St. Louis county, or the City of St. Louis you're eligible to become a member of Alltru Credit Union. You can also join if you have an immediate family member who is already a member of Alltru.

alltru.
CREDIT UNION

(636) 916-8300 | TheBetterWayToBank.org

FOLLOW US!

NCUA
U.S. DEPARTMENT OF THE TREASURY CERTIFIED CDFI
EQUAL HOUSING LENDER

Routing & Transit #281080739

081225v17