

# 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!

### How to Save Toward a Goal

Do you have a large expense to pay for in the near future? Do you need a reason to spend less money? Why not spend some extra money since you have it? You might hear people talk about a large purchase they recently made and wonder how they could afford the expense. You can find yourself in the same situation by saving toward a goal. [Read more to learn the 5 steps to saving toward a goal.](#)



## 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



\*See credit union for details.  
Federally insured by NCUA.

## Introducing Alltru's New Premium Checking Account

Alltru's new Premium Checking<sup>2</sup> account offers secure, convenient banking and valuable lifestyle perks. Earn a 1.00% APY\* on your account balance. In addition, receive up to \$600 in cellphone protection, roadside assistance, 24/7 telehealth access, and more.

These services can cost hundreds of dollars each year, but with Premium Checking, these benefits are included with your account. In addition, every Alltru checking account comes with free online and mobile banking, access to over 30,000 ATMs nationwide, and are federally insured by the NCUA. [Open your Premium Checking account now.](#)

## ALLTRU CREDIT UNION CONTEST

### Amazon Gift Card Giveaway!

This month, one lucky reader will win a \$50 Amazon gift card!<sup>1</sup> Visit our website and fill out the form to enter. A new winner will be randomly selected each month. [Click here to enter.](#)

## Kids Can Save Too

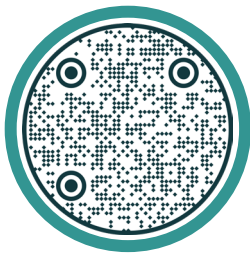
Help your child develop smart money habits early with the Alltru Cubby Youth Savings account.<sup>3</sup> Designed for kids 12 and under, this account offers a 5.01% APY\* on the first \$250, providing a great incentive for young savers to watch their money grow. To make saving fun, kids receive prizes for deposits over \$10 and a special gift on their birthdays. Opening an account is easy and gives your child the opportunity to learn about money. Start your child's financial journey today with Alltru's Cubby Youth Savings account. [Open online using code Kids25 for an extra \\$25 as a perk for your child opening their account.](#)

## Special Rate CDs are Here

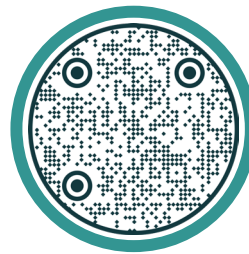
Financial stability has never been easier. With a special-rate 13-month Certificate of Deposit,<sup>4</sup> you can lock in a 4.30% APY\* and guarantee growth in your account while avoiding the risk of market fluctuations. Only \$250 is needed to secure this special rate. Start building your savings with confidence. [Open a Certificate of Deposit now.](#)

## Enroll in Online Banking

Every Alltru account comes with access to online banking. Through online banking, you can check your account balances, view transactions, pay bills, and more. Online banking is free and designed to streamline your life, allowing you to skip trips to the branch and handle your banking needs easily. Plus, you can enroll in eStatements to receive your account statements online, providing quick access to the past 12 months of statements. It's easy to get account access from anywhere. [Learn how to enroll in online banking.](#)



**SCAN HERE**  
to open a loan,  
savings, or  
checking account.



**SCAN HERE**  
to view the  
Alltru Answers  
newsletters online.

**Disclosures** \*APY=Annual Percentage Yield. Rates are subject to change. 1. Amazon Contest: See Alltru's website for full giveaway details. 2. Rates effective 3/18/25. No minimum balance requirements apply to this Account. No transaction limitations apply to this Account. An \$8.00 monthly service fee will apply unless a daily average balance of \$15,000 is maintained. New and converted accounts will not be charged a monthly service fee for the first statement period if the account is opened after the 15th day of the previous month. 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 Alltru website for full details. 3. Rates effective 3/1/21. Cubby Youth Savings Accounts earn 5.01% APY on the first \$250. Balances over \$250 will earn a rate of 0.05% APY. To qualify for \$25 bonus, member account(s) must be in good standing and must open a new Cubby Youth Savings, StepOne savings or StepOne checking account with a minimum deposit of \$25 using special offer code KIDS25 on the application. The matching deposit is limited to one per child and will be automatically deposited into the youth members Alltru savings account within 15 days of qualifying behaviors being met. The bonus will be included as earned interest, is taxable, and may have tax implications; please consult your tax attorney for additional information. 4. Rates effective 5/20/25. 13 Month Special Rate for CDs requires \$250 minimum deposit and 50% of funds as new funds not currently on deposit at Alltru. A penalty may be imposed for early withdrawal on Certificates of Deposit accounts.

