

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!

Credit Score 101

Having a good credit score can help you with almost all of life's major decisions like buying a car, buying a house, getting a new job, and more. Good credit can also help you save money on insurance, utilities, and even cell phone services. But establishing and maintaining a good line of credit is not always easy and it is important to understand what it takes to build strong credit. [Learn more about the basics of your credit score.](#)



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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Alltru Florissant Branch Ribbon Cutting Ceremony

ALLTRU CREDIT UNION CONTEST

Amazon Gift Card Giveaway!

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.](#)

Home Shopping Made Easy

Financing your home has never been easier. With Alltru, you can choose from a thirty-year fixed rate mortgage, a fifteen-year fixed rate mortgage, and adjustable-rate mortgages#. Get preapproved to get leverage in contract negotiations too. Most members close on their home within 60 days. If you need help determining how much your mortgage payment will be, check out our [mortgage payment calculator](#).

Save for Your Kid's Future

The back-to-school season is just around the corner. With shopping and schedules on the mind, now is a great time to plan ahead for your child's future education expenses. A Coverdell Education IRA¹ allows you to save money tax-free! These funds can be used to pay for elementary, high school, or college education expenses such as books, tuition, or technology. [Learn more about a Coverdell Education IRA with Alltru.](#)

Alltru is Growing!

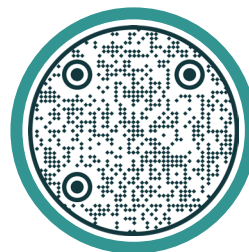
As an Alltru member, you can invite your loved ones to join the Better Way to Bank. Membership is open to those who live, work, worship, or attend school in St. Louis City, St. Louis County, or St. Charles County. It's also open to the immediate family (father, mother, sibling, grandparent, etc.) of current Alltru members.

High Yield CD in Florissant

We're excited to welcome you to our brand-new Florissant location. To celebrate, we're offering a special-rate Certificate of Deposit exclusively for new members when you open the account at the Florissant branch. Lock in a competitive 4.65% APY² on an 8-month CD with just \$250 in new funds. Start building your savings with confidence. [Visit the Florissant branch to open your CD today!](#)



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



SCAN HERE
to view the
Alltru Answers
newsletters online.

Disclosures * Amazon Contest: See Alltru's website for full giveaway details. 1. Early withdraw penalties may apply for Individual Retirement Accounts (IRAs). All IRAs require a minimum deposit of \$250. 2. APY=Annual Percentage Yield. The 8-Month CD rate is subject to change at any time, is for new members only, must be opened at the Florissant location, requires a minimum deposit of \$250 in new funds, and has a cap of \$100,000 per member. Early withdrawal may result in a penalty. # Mortgage loans are only available in Missouri and Illinois and are subject to credit qualifications and approval. See credit union for additional details. NMLS ID # 408163.

