

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!

**We'll beat
your auto rate +
90 days no pay!¹**

Rates as low as 4.74%^{APR}



We'll Beat Your Rate

If you're paying too much for your car payments, it's time to refinance your loan. Bring your Auto Loan to Alltru and we'll beat your current rate! Rates start at 4.74% APR¹. Plus, your first payment isn't due for 90 days. [Apply online to refinance your loan.](#)

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



ALLTRU CREDIT UNION CONTEST

Amazon Gift Card Giveaway!

This month, one lucky reader will win a \$50 Amazon gift card*
Congrats to Michelle B. for winning our July contest!
 Visit our website and fill out the form to enter. A new winner will be randomly selected each month. [Click here to enter.](#)

Save More with Alltru

Alltru Credit Union members get more than big bank customers. By being part of a cooperative, you can get higher interest rates on savings accounts. Our High Yield Online Savings account rate is 4x higher than the national average!⁴ This means you can save money faster to help you achieve your financial goals. [Open an account online.](#)

How to Save Money While Raising Kids

Did you know that it costs over \$19,000 on average to raise a kid in Missouri? Multiply that by 18 and you've spent over \$342,000! While the costs of raising a child, let alone a whole family, continue to rise, you can implement smart changes into your lifestyle to help you save some money while raising kids. [Read the full blog here.](#)

Upgrade to Value Checking

Alltru's newest checking account is here. With our new Value Checking² account, 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. New members can get a \$300 bonus with the promo code CHECKING300³. [Open your Value Checking account now.](#)



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. APR=Annual Percentage Rate. Rates effective 6/30/25. Rates are subject to change. All loans are subject to normal lending criteria and requirements. Special offer floor rate is 4.74% APR (which includes a 0.25% discount for Auto Pay). 90 days no payment offer for qualified borrowers only. See website for full details. Offer expires 9/15/2025. 2. To open a new account, you'll need a \$1.00 deposit and a valid ID. Accounts are subject to field of membership restrictions. See website for full details. 3. New Member Checking Offer: To open a new account, you'll need a \$1.00 deposit and a valid ID. Accounts are subject to field of membership restrictions. Apply online, over the phone, or at a branch using offer code CHECKING300 by 8/31/25 and complete qualifying behaviors. See website for full offer details. Offer expires 8/31/25. 4. Effective 8/14/24, the 2.00% APY on an Alltru High Yield Online Savings Account is 4.4 times higher than the National average based on FDIC weekly rates as of 8/1/24.

