

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

You still have time to refinance your loan with Alltru. Now through September 15, we'll refinance your Auto Loan with a rate starting at 4.74% APR.² Qualified buyers can also receive the first 90 days with no payment. 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.



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TruSpend Checking for Kids is Here

Teaching financial literacy to kids starts with a strong understanding of how money works. Once you establish your foundation, you can help your kids grow with hands-on practice. At Alltru Credit Union, we have great accounts to start them off on the right financial path that can easily fit their growing needs, like our new TruSpend Checking account.

ACCOUNT FEATURES:

- Kids, tweens, and teens are welcome. This checking account is for kids ages 8+.
- Manage money from anywhere. Our mobile banking app and account management tools make it easy.
- Free Visa debit card. Teach them to shop responsibly wherever they are.
- Parental Controls. Stay on top of your child's spending with custom parental controls and take advantage of teachable money moments.
- Gamified financial education resources. Learn financial literacy from anywhere with Zogo gaming.

Open an account in a branch or [online](#).

ALLTRU CREDIT UNION CONTEST

Amazon Gift Card Giveaway!

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

Accessible Banking for St. Louis

Over half of workers whose households earn over \$100,000 are still stressed about finances. The same is true for households earning under this threshold. At Alltru, we believe in providing accessible banking solutions to our community. As an employee of a partner company, you can join Alltru and experience The Better Way to Bank for yourself. New members can also receive a \$300 bonus when they open a Checking account.¹ [Apply to join Alltru now.](#)

Fun Ways to Teach Kids about Money

You'd be surprised at how much kids learn just by observing you. Simple tasks like tying your shoe or vacuuming the floor are easier to pick up, while other lessons require more intentional and on-going effort to teach. [Teaching kids about money](#) is one of these things. Fortunately, we have fun and effective ways to teach your children about money, helping them build solid financial habits from an early age. [Read our tips for teaching kids about money.](#)



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. 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. 2. 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.

