

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!



Limited Time Mortgage Rate Reduction

Your home is more than a place to live; it's a powerful financial tool. By financing or refinancing your [mortgage](#) at Alltru, you'll enjoy a 0.25%¹ rate reduction that could put money back in your pocket. For a \$450,000 home at 6.62% APR,* that could mean about \$74 less each month and \$26,000 in savings over life of your loan. Having more money in your pocket means freedom to reach your goals. This exclusive offer ends 11/15/25.

MEET YOUR ALLTRU REPRESENTATIVES



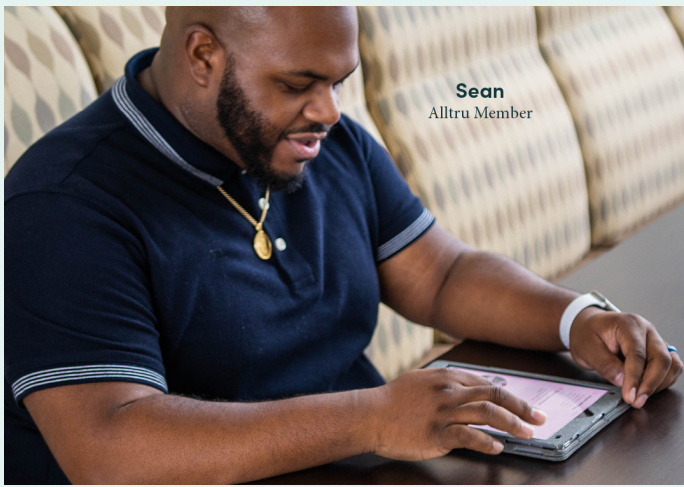
Want to learn more about financial wellness? Connect with your Alltru Credit Union Representatives to answer questions and open accounts.



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Alltru Member

ALLTRU CREDIT UNION CONTEST

Amazon Gift Card Giveaway!

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

No Car Payments Until 2026

Get an Auto Loan with Alltru and have no car payments until 2026! Whether you finance with us or refinance your loan from another lender, you can enjoy 90 days with no payments. Plus, rates start at 4.99% APR² and flexible terms up to 84 months. Apply online in only minutes to get preapproved, which gives you leverage to negotiate the best deal at the dealership. [Get started now!](#)

Determining Your Home Buying Budget

Whether you're a first-time home buyer or you've owned a house before, the cost of owning a home will stick with you for years down the road. It's important that you find a home that fits within your budget so you don't end up with financial strain or unnecessary debt. How can you determine the right home-buying budget? [Read our seven tips for determining your budget.](#)

Cybersecurity Awareness

October is Cybersecurity Awareness Month. Scammers constantly scheme to steal your data. This month, we're helping you stay aware of how your data can be compromised and how you can protect yourself. Here are four tips for keeping your personal information and finances safe this month.

- Don't reuse passwords. Different accounts should have different passwords, and you should change them regularly. Make your passwords complex and don't write them down where they can be easily stolen. Storing passwords in a secure password app on your phone is ideal. By using a combination of lower-case letters, upper-case letters, numbers, and special character, you can keep your accounts secure from scammers.
- Turn on two-factor authentication. In addition to creating multiple, strong passwords, it's important to turn on two-factor authentication, when possible. This creates an additional layer of security that makes it harder for hackers to access your accounts. [Read this resource to learn how to set up two-factor authentication for your Alltru account.](#)
- Be cautious using public wi-fi. While free public wi-fi is convenient, scammers target open networks, so avoid banking or shopping on them. Use a personal hotspot or wait until you're on a secure connection for online shopping.
- Backup your data. Storage is cheap, but losing important files and data isn't. Hackers don't always steal data, sometimes they encrypt or erase it. Keep a backup so you always have a secure copy if your primary source is compromised.



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. Rates and terms may change at any time. Offer valid for new first mortgage applications received 8/15/25–11/15/25. A 0.25% rate reduction applies to qualifying fixed-rate mortgage loans only. Estimated savings is for informational purposes. Offer ends 11/15/25. 2. APR=Annual Percentage Rate. Rates effective 6/30/25. Floor rate is 4.99% APR. (90 days no payment offer for qualified borrowers only. NMLS ID #408163. Rates are subject to change. All loans are subject to normal lending criteria and requirements. See website for full details on both offers. Equal Housing Lender.

