

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!

Give Your Kids the Gift of a Debit Card

Don't stuff your kids' stockings with cash this year. Instead, give them a free debit card from Alltru. Our new TruSpend Checking account is for kids ages 8-17. TruSpend Checking accounts come with a free Visa debit card so you kids can learn to shop responsibly in a store or online. Plus, parental controls keep you in charge and informed about their spending habits. Parents can also access their kids' accounts anywhere with online and mobile banking.

[Get your free debit card online or in a branch.](#)



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
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St. Louis Area



Prov Hall
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No Car Payments Until 2026

Now is the perfect time to get an Auto Loan with Alltru. Finance your loan with us this month and enjoy no car payments until 2026! Apply online to get preapproved and negotiate your best option at the dealership.

You can also refinance your car loan to get a better rate and take advantage of no payments until next year. Rates start at 4.99% APR² and flexible terms are available up to 84 months.

[Apply for your Auto Loan now.](#)

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 October contest!
Visit our website and fill out the form to enter. A new winner will be randomly selected each month. [Click here to enter.](#)

3 Ways that Credit Cards Can Work for You

Credit cards often get a bad reputation, and for good reason if they're used carelessly. But when managed wisely, they can actually be powerful financial tools. In fact, credit cards can actually benefit your finances in a few different ways, from helping your credit score to scoring you free stuff, just for paying with them. [Read our top three ways that credit cards can help your finances.](#)



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



Save on Insurance Costs

At Alltru, we're here to help you on every step of your financial journey. How long has it been since you compared insurance rates on your home or car? See how much you can save through TruStage Insurance. We've partnered with TruStage Insurance to bring you the best service, the best rates and the best coverage. TruStage offers Alltru members the following coverage:

- Life Insurance
- Car Insurance
- Homeowners Insurance
- Renters Insurance
- Accidental Death & Dismemberment (AD&D)

[Get a free quote online.](#)



Shop Smarter, Stress Less This Holiday Season

The holidays are just around the corner and so are the expenses that come with them. Save more on your holiday shopping this year with an Alltru Low Rate Visa® Credit Card. Enjoy a competitive low rate that helps you spend more on gifts and less on interest.

Already have a credit card balance? Transfer it to a Low Rate Visa and get a 4.99% APR¹ introductory rate for your first 12 months. Hurry as it's only available for a limited time!

[Apply online for fast approval.](#)



SCAN HERE
to view the
Alltru Answers
newsletters online.



Disclosures *Amazon Contest: See [Alltru's website](#) for full giveaway details. 1. 4.99% intro APR for 12 months on NEW credit cards and for NEW credit card balance transfers only. After 12 months, the APR will be a variable rate based on the Prime Rate. 2. Rates effective 6/30/25. Auto Loan floor rate is 4.99% APR. 90 days no payment offer for qualified borrowers only. APR=Annual Percentage Rate. Rates are subject to change. All loans are subject to normal lending criteria and requirements. See website for full details on both offers.

