



# 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 Offer Extended

Did you know that mortgage rates recently dropped? That means now is a great time to buy your new home! Whether you're looking for a 15-year, 30-year, or adjustable-rate mortgage, we offer competitive options to help you move in sooner and save more over the life of your loan.



Even if you have a mortgage, you can refinance to lock in at a lower interest rate. Lower interest rates mean that you'll pay less toward interest in your monthly payments during the term.

Plus, we extended our 0.25% rate reduction for mortgages!<sup>1</sup> This offer ends 1/15/2026. [Apply online.](#)



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



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Prov, Tracy + Ken Alltru Community Development Team

## Thank You for Letting Us Support Your Team

We're grateful for the chance to support our community with real financial wellness. Partnering with local businesses like yours allows us to offer free financial education, tools, and products where they matter most. Thank you for welcoming us during open enrollment season. We look forward to continuing this work together next year!

### ALLTRU CREDIT UNION CONTEST

### Amazon Gift Card Giveaway!

This month, one lucky reader will win a \$50 Amazon gift card\*  
**Congrats to Lisa C-S. 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.](#)



### Meet Trudi

Meet Trudi, Alltru's new virtual assistant, who is now live on our website to make banking faster and more convenient. Trudi gives you instant answers to common questions, helps you find product and branch information, and guides you through online and mobile banking steps anytime, day or night. [Click the chat icon on our website to get started.](#)



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



## End-of-Year Financial Checklist

The year is quickly coming to an end so it's time to get your finances in order. Get a head start on the new year by creating healthy new money habits. Here's our end-of-year financial checklist.

- Maximize Your Retirement Contributions
- Max Out Your HSA
- Maximize Your Savings
- Update Your Beneficiaries
- Modify Your Tax Withholdings

[Read more on our blog.](#)

## Shop Smarter, Stress Less This Holiday Season

The average American is expected to spend \$890-\$1,552 on holiday expenses this year. At Alltru, our Premier Rate Visa credit card allows you to spend less on interest rates and more on what matters the most this time of year.

Transfer your balance to our Premier Rate Visa credit card to start reducing your overall debt and monthly payments. For a limited time, get a 4.99% APR<sup>2</sup> for your first 12 months on balance transfers. [Apply for your credit card online.](#)



## Online Shopping Safety

Do you want to avoid long lines and large crowds this holiday season? Shopping online lets you zip through your list with just a few clicks. But before you whip out your plastic, make sure you check that you're on a secure website.

[Check out our top five tips to keep you safe during the holidays on our blog.](#)



**SCAN HERE**  
 to view the  
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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 8/15/25-1/15/26. 2. Introductory 4.99% 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. 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.

