



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!

Low HELOC Rates Are Here

Many homeowners secured low mortgage rates in recent years, and refinancing today often means giving up those rates. A Home Equity Line of Credit (HELOC) allows borrowers to access the equity in their home without refinancing their existing mortgages.

A HELOC provides flexible access to funds for planned expenses or unexpected costs. We offer an introductory HELOC rate as low as 5.69% APR¹ for the first six months, with ongoing rates that are typically lower than standard credit card rates.



[Get approved for a Home Equity Line of Credit online.](#)



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Community Development Manager

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 this year!

ALLTRU CREDIT UNION CONTEST

Amazon Gift Card Giveaway!

This month, one lucky reader will win a \$50 Amazon gift card.* **Congrats to Marilyn T. for winning our December contest!**

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

New Year, New Rate

If you were waiting until 2026 to buy your next car, now is your time! Alltru's Auto Loan rates start at 4.99% APR.² Whether you're buying a new or new-to-you car, we offer terms up to 84 months. Plus, applying for preapproval online gives you leverage at the dealership to get a low sale price. You can also refinance your current loan from a different lender to get a low rate with Alltru. We make the process easy and hassle-free.

Enjoy your first 90 days with no car payments² for qualifying loans.

[Apply now!](#)



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



Best Budgeting Methods for 2026

In the simplest of terms, a budget is a plan for your money. It's money in versus money out and how you plan to spend it. Budgeting is more common than ever: over 86% of Americans say they have a budget, yet 74% admit rising costs make it difficult to stick it. Choosing a method that fits your lifestyle can be the difference between frustration and success. Learn about these four common budgeting methods to find one that works with your lifestyle and goals this year. [Read here.](#)

Checking + High Yield Savings = Big Rewards!

A new year is a great time to reset your finances and make your money work harder for you. With Alltru's Premium Checking, your everyday balance earns a competitive yield, helping you build momentum throughout the year. Premium Checking also includes valuable extras like identity theft protection, 24/7 telehealth access, lifestyle discounts, and more. Pair it a High Yield Online Savings account to watch your savings grow even faster! Plus, for a limited time, new members can earn a \$300 welcome bonus.³ [Open your account online.](#)

alltru.
CREDIT UNION

Earn \$300
+2.00%^{APY*} on
Savings!



Meghan
Alltru Member

*APY = Annual Percentage Yield. Qualifying behaviors apply to receive offer. See credit union for details. Federally insured by NCUA.

SCAN HERE
to view the
Alltru Answers
newsletters online.



Disclosures *Amazon Contest: See [Alltru's website](#) for full giveaway details. 1. After 6-month intro rate, HELOC will have a variable rate that can adjust monthly. 2. 90 days no payment offer only for qualified borrowers. Offer available for new auto loans and auto loan refinancing. Interest still accrues during the 90 day deferral period. Additional criteria may apply. 3. Some checking benefits require authentication, registration and/or activation. Qualifying behaviors apply to receive \$300 welcome offer. See CU for details. 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 all offers.



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Small Business Development Center