



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!

Get a Low HELOC Rate

Tap into your home's equity with a Home Equity Line of Credit. A HELOC allows homeowners to borrow against the equity of their home to get a low interest rate. You only borrow what you want, when you need it.



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.

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

MEET YOUR ALLTRU REPRESENTATIVES



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



ALLTRU AUTO LOAN

No payments 'til spring!

No Car Payments 'til Spring

Keep more money in your pocket with an Auto Loan from Alltru. Our Auto Loan rates start at 4.99% APR.² No matter if this is your first car or you're growing your credit score, our flexible terms empower you to finance your car on your terms. Plus, you can apply for preapproval online to speed up your car buying process and predict your monthly payment. 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.

Apply online to enjoy no car payments until spring² for qualifying loans. [Apply now!](#)

ALLTRU CREDIT UNION CONTEST Amazon Gift Card Giveaway!

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



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



SCAN HERE
to view the
Alltru Answers
newsletters online.



Maintain a Healthy Home Buying Budget

Rent and home prices are reaching record highs, making affordable housing a challenge for many of us. One way to ensure financial stability is by setting a healthy monthly budget for housing expenses. While the general rule of thumb suggests allocating no more than 30% of your gross monthly income to housing, this ratio can serve as a helpful guideline rather than a strict rule. In this blog, we'll explore practical tips for maintaining a healthy housing budget amidst rising costs. [Read here.](#)

Watch Out for Romance Scams

The popularity of online dating has created a new path for scammers to insert themselves into people's lives with fake profiles and false promises. Romance scams are growing in popularity. Follow these tips to protect yourself from online romance scams.

- Never share banking information
- Avoid sending money
- Monitor your accounts

Check out more romance scam warnings on our blog. [Read here.](#)

Combine Checking and High Yield Savings!

Make your money work harder for you by stacking a Checking and Savings account. Alltru's Premium Checking earns a competitive yield on your balance, growing your funds without thinking about it. Plus, you can get paid up to two days early. Combine your Premium Checking account with a High Yield Online Savings account to watch your savings grow in an easy to access location. Plus, for a limited time, new members can earn a \$300 welcome bonus.³

[Open your account 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.

