



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!

America Saves Week is Coming

[America Saves Week](#) is April 6-10, 2026.

This nationwide celebration encourages Americans to start saving. Together, we'll elevate a national conversation that encourages individuals to take small steps that make a big impact when it comes to their financial future, no matter where you are in your financial journey.



This is a great opportunity to bring our Community Development team onsite to talk with your employees about strategic saving. We can meet them in the breakroom, common area, or a conference room. Availability is limited, so contact Tracy Verner to schedule a visit.

MEET YOUR ALLTRU REPRESENTATIVES



Tracy Verner
(636) 639-0592

TVerner@alltrucu.org

Community Development Manager

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

KPaige@alltrucu.org

St. Louis Area



Prov Hall
(636) 357-2908

PHall@alltrucu.org

St. Charles Area



**We'll beat
your auto rate +
90 days no pay!¹**

Rates as low as 4.74%^{APR*}

Maximize Your Retirement Savings + Tax Deductions

You can still make prior year contributions for tax deductions until April 15, 2026! Add funds to your HSA or IRA to save for your future and reap tax benefits this year too. Our Health Savings Account (HSA) has a competitive interest rate to help you quickly save for your medical expenses. Plus, our variety of Individual Retirement Accounts will help you save for your future and for your life milestones. [Read more about tax deductions here.](#)

Want to open accounts with Alltru? [Visit our website to start.](#)

ALLTRU CREDIT UNION CONTEST Amazon Gift Card Giveaway!

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



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to open a loan,
savings, or
checking account.



Refinance Your Car Loan and We'll Beat Your Rate

Refinance Your Car Loan and We'll Beat Your Rate Still paying on your car loan? If your credit or finances have improved, now could be a great time to refinance.

We'll beat your current rate and help you lower your payment or save over time. Rates start at 4.74% APR¹, and your first payment isn't due for 90 days².

Members refinance to:

- Lower their monthly payment
- Take advantage of a better rate
- Save money over the life of the loan

Refinancing is easy. Don't wait. This is a limited time offer.

[Visit our website to apply to refinance your car loan.](#)



Encourage Healthy Money Habits in Your Kids

Freedom for kids. Control for parents. Zero monthly fee. Teach your kids healthy money habits with a checking account made just for them. TruSpend Checking is for kids ages 8-17.

With your joint account, you get:

- A free debit card for your child
- Easy account setup with digital banking access
- Parental controls to encourage smart money management

Get your kids on the path to better banking. Plus, your kid can earn a \$50 bonus using the code YOUTH50³!

[Open your child's account online.](#)



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to view the
Alltru Answers
newsletters online.



Disclosures *Amazon Contest: See [Alltru's website](#) for full giveaway details. 1. Rates effective 2/3/26. Floor rate is 4.74% APR (includes 0.25% Auto Pay discount). Offer expires 4/30/26. 2. 90-day no payment applies to new auto loans and auto loan refinances for qualified buyers. Interest accrues during 90-day deferral period. 3. Apply online, over the phone, or at a branch using offer code YOUTH50. Offer expires 3/31/26. 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.

