

# 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.



**La Keshia**  
Alltru Member

## Alltru Credit Union: Your Financial Wellness Partners

April is Financial Literacy Month! 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. Boost your financial literacy with the [Zogo](#) app—completely free. Plus, this month you can earn bonus points for completing learning modules to redeem for real rewards! Ready to make the most of these benefits? Explore our financial tips below or reach out to us for a free financial review!

### Upgrade to Value Checking, Get \$300

Upgrade your checking account to one that works behind the scenes for you! With Value Checking at Alltru, you can get 24/7 telehealth access with no copay, nationwide fuel savings, and cellphone protection. Plus, your account comes with identity theft monitoring and dark web monitoring to keep your identity and finances safe. These services cost hundreds of dollars annually on their own but are included with your Value Checking account! New members can get a \$300 bonus by using promo code BENEFITS300 on the application<sup>1</sup>. [Apply online to start.](#)



MEET YOUR ALLTRU REPRESENTATIVES



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*Community Development Manager*



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*St. Louis Area*



**Prov Hall**

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*St. Charles Area*

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



## No Closing Costs on Home Equity Loan

Borrow smarter by using your home's equity. Instead of relying on high-interest credit cards or personal loans, you can tap into

your home to secure a lower rate. Right now, you can get no closing costs on your Home Equity Loan with Alltru. With rates starting at 6.59% APR\* and flexible terms<sup>2</sup>, you have the freedom to fund your projects your way, whether that's home improvements, essential repairs, education costs, a vacation, or more!

This is a limited time offer. [Visit our website to apply for a Home Equity Loan.](#)

## Lower Your Car Rate By 1.00%

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 by at least 1.00% APR and help you lower your payment to save more. Rates start at 4.74% APR\*<sup>4</sup>, and your first payment isn't due for 90 days<sup>5</sup>.

Members refinance to:

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

Refinancing is easy. This limited time offer ends on April 30.

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

## 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 March 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.



## Maximize Your Tax Refund

Are you getting a tax refund this year? Your tax refund could do more than sit in your checking account. Put it to work and start earning more with savings options designed to help your money grow faster.

- Earn over 5X the national savings average with a [High Yield Online Savings account](#)<sup>3</sup>. Enjoy competitive rates, no monthly fees, and easy online access to your money whenever you need it.
- Want predictable growth? [Certificates of Deposit](#) let you lock in a higher rate and watch your savings grow over time. Open a CD with as little as \$250 and choose a term that fits your goals.
- Save for retirement with potential tax benefits from an [Individual Retirement Account](#). Choose from Traditional or Roth options depending on your needs and potentially reduce your tax burden.
- Save for medical expenses tax-free through a [Health Savings Account](#) (HSA). An HSA helps you prepare for healthcare costs, plus your included debit card can be used for eligible medical expenses like doctor visits, prescriptions, and vision care.



## Credit Score 101

Having a good credit score can help you with almost all of life's major decisions like buying a car, buying a house, and more. Good credit can also help you save money on insurance, utilities, and even cell phone services. But establishing and maintaining a good line of credit is not always easy and it is important to understand what it takes to build strong credit. Learn the basics of your credit report, credit score, and how to monitor your credit for a healthy financial future. [Read our blog to learn more.](#)

**Disclosures** \* Amazon Contest: See [Alltru's website](#) for full giveaway details. 1. \$1.00 deposit and valid ID required. Membership restrictions apply. Dividends are not paid on Value Checking. No minimum balance requirements apply. Some services offered by Econocheck are not insured by Alltru. See website for full details. 2. Closing costs waived on Home Equity Loans and HELOCs opened 4/1/26-5/31/26. Offer subject to change or cancellation at any time. Expires 5/31/26. 3. Effective 12/15/25, the 2.00% APY on an Alltru High Yield Online Savings Account is 5.1 times higher than the National average based on FDIC weekly rates as of 12/15/25. 4. Rates effective 2/3/26. Floor rate is 4.74% APR (includes 0.25% Auto Pay discount). Expires 4/30/26. 5. 90-day no payment available to qualified buyers on new or refinanced auto loans opened in-branch or online. Interest accrues during 90-day deferral period. APY=Annual Percentage Yield. 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.

