



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 Kesha
Alltru Member

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!

PREMIUM CHECKING that earns more!

\$300 + 1% APY*

BONUS

On your everyday balance.

Premium Checking

Does your checking account protect your identity, give you lifestyle discounts, and earn interest? It can when you switch to Premium Checking at Alltru. Our Premium Checking account includes identity theft monitoring and dark web monitoring to keep your money safe. Get discounts on gas purchases, dining, and roadside assistance. Plus, your account balance earns a 1.00% APY yield¹ and you can get paid up to two days early with Early Pay.²

New members can get a \$300 bonus by using promo code **BENEFITS300** on the application³.

[Apply online to start.](#)

MEET YOUR ALLTRU REPRESENTATIVES



Tracy Verner
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Community Development Manager



Ken Paige

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St. Louis Area



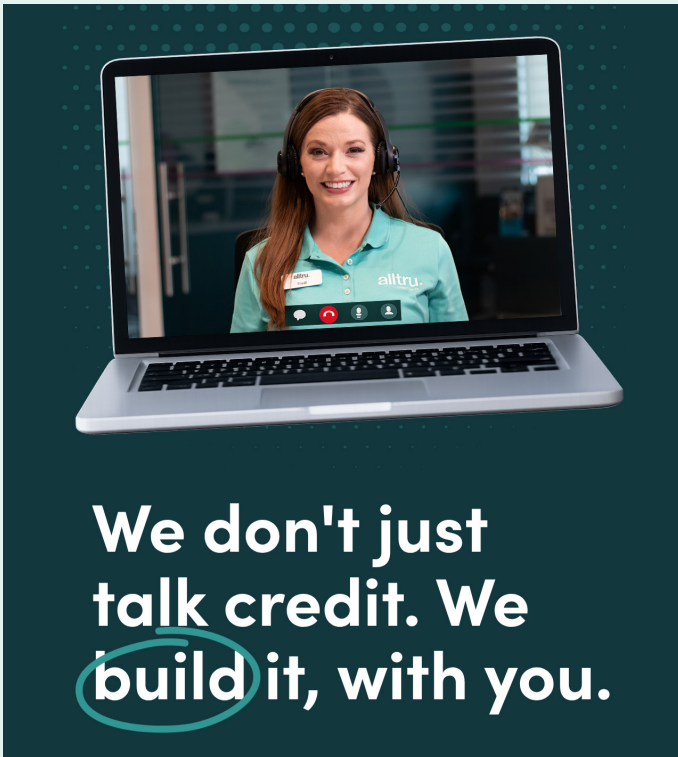
Prov Hall

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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.



Get a Free 15- Minute Credit Review

Looking for ways to improve your credit but don't know where to start? Schedule a free 15-minute credit review with a trained credit counselor at Alltru.

In just 15 minutes, we'll help you:

- Understand what's helping or hurting your credit score
- Identify realistic, achievable ways to improve your credit
- Explore options like credit-builder loans or debt refinancing
- Leave with a clear plan, even if you don't open an account

You don't need to be an Alltru member to schedule a free credit check-up. There's no requirement to open an account either. We want to empower you with actionable steps to improve your credit.

Schedule your free credit review at any of our branches or virtually. [Visit our website to start.](#)



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



ALLTRU CREDIT UNION CONTEST

Amazon Gift Card Giveaway!

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

Poor Credit Score Comeback

Many of us learn the hard way in life. Several little mistakes or unfortunate situations can lead to a poor credit score. Unintentionally lowering your credit score is easier than raising it. Who doesn't want to drive the newest car, buy luxurious home décor and eat at fine dining restaurants regularly? If you're stuck with a low credit score, taking the steps to raise your credit score can be beneficial in the short term and the long run. While it takes time, here's how you can come back from a poor credit score. [Read our blog to learn more.](#)



Lower Your Car Payment

You could be paying less for your monthly car payment. For a limited time, we'll lower your car loan interest rate by 1.00% APR, with rates as low as 4.74% APR.⁴ Plus, you may qualify for 90 days of no payments.⁵

By refinancing your car loan, you'll save money on your interest rate every month. Applying is easy and only takes minutes. This limited time offer ends on May 31. [Visit our website to apply to refinance your car loan.](#)



SCAN HERE
to view the
Alltru Answers
newsletters online.



Disclosures * Amazon Contest: See [Alltru's website](#) for full giveaway details. 1. APY=Annual Percentage Yield. Rates effective 3/18/25. Rates are subject to change. 2. Early Pay is automatic and there is no fee. Please visit our Membership and Account Agreement for our deposit agreement and funds availability policy. 3. \$1.00 deposit and valid ID required. Membership restrictions apply. No minimum balance requirements apply. Some services offered by Econocheck are not insured by Alltru. See website for full details. 4. Rates effective 2/3/26. Floor rate is 4.74% APR (includes 0.25% Auto Pay discount). Expires 5/31/26. 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.

