

2025

Annual Report



Danielle
Alltru Member

alltru.
CREDIT UNION

The Better
Way To Bank®

Our Core Focus

Help people achieve their financial dreams by providing accessible financial tools.

Our Three Uniques

(A) Local Not for Profit Financial Cooperative (THAT IS) Impacting the Community with Accessible Financial Tools (IN A PLACE WHERE YOU ARE) Not Just a Credit Score

Our Core Values

(WE ARE) Brave, Big Hearted, Banking Nerds (WHO) Do the Right Thing (WITH) Curiosity!



spark
stl

David, Tracy + Ken
Alltru Employees

Together we make our communities stronger.

Fifty-eight years ago, a small group of Union Aerospace Machinists in North St. Louis County began pooling their funds together. They trusted one another. They started this credit union with the belief that everything is possible when people work together with integrity and trust.

Alltru is a name that reflects our collective ownership and demonstrates our shared integrity. We are all in this together, just as we always have been. Just as we always will be.

There is much work still to do, but together we make our communities stronger. Thank you for going on this journey with us.



Michelle Rosner
Chief Executive Officer

2025

Message from the CEO

Dear Members,

2025 was a year of remarkable progress and renewed purpose for Alltru Credit Union. From opening our beautiful new Florissant branch to achieving stellar deposit growth, our credit union continued to thrive even as the broader economy presented new challenges. Strong loan demand and sound financial management helped us maintain one of the best net interest margins among all Missouri credit unions, a testament to both our strategy and our commitment to members.

We also exceeded our net income goal and celebrated a major milestone in our 50-year history with the highest employee engagement score ever recorded.

That achievement, and our Great Place To Work certification, reflect just how deeply our team believes in our mission. It takes people who care to make the dream a reality, and our employees live that truth every day. We know people are more than a three-digit credit score. We have

“It takes people who care to make the dream a reality, and our employees live that truth every day.”

the power to positively impact people’s lives with affordable loans and accessible

checking accounts. Helping people get to a better place financially propels us to do more every day!

Our membership grew by 2% and deposits increased by nearly 14%, a clear indicator that members continue to see Alltru as their trusted financial partner. As a Community Development Financial Institution (CDFI), we remained true to our purpose, booking 61% of our loans in CDFI census tracts and expanding access to affordable financial services for individuals and families who need them most.

Throughout the year, we stayed focused on our four primary goals: employee engagement, member growth, community presence, and strategic growth. These guiding priorities ensure that every decision we make builds a stronger, more inclusive credit union for generations to come.

To our members, thank you for inspiring us to do better each year. It's your

“Throughout the year, we stayed focused on our four primary goals: employee engagement, member growth, community presence, and strategic growth.”

partnership and trust that keeps us moving forward. Just as iron sharpens iron, we strengthen one another, so together, we can continue building the best credit union for our members, employees, and the communities we proudly serve.
#alltruway

Sincerely,

Michelle R. Rosner

Michelle R. Rosner, CEO
Alltru Federal Credit Union



**Florissant Branch
Ribbon Cutting**



Gina Hakenewerth
Chairwoman of the Board

2025

Chairwoman's Message

Dear Members and Stakeholders,

As we reflect on 2025, I could not be prouder of how far Alltru Credit Union has come and the impact we continue to make for our members and communities. This past year showcased the strength of our cooperative spirit and the power of purpose-driven leadership.

Alltru was honored to be named a 2025 Top Credit Union in St. Louis by the St. Louis Business Journal and a 2025 Future 50 Company by St. Louis Small Business Monthly. We also received the 2025 Great Benefits Award from Mployer, earned WalletHub's recognition for Best Credit Builder Loan, and proudly continued our distinction as a multi-year Great Place to Work Certified organization.

Financial Highlights for 2025

- **Total Assets:** \$393 million, reflecting a 9% increase from the previous year.
- **Net Income:** \$3.9 million, after Employee Success Sharing
- **Loan Growth:** 5%, with total loans reaching \$308 million.
- **Deposit Growth:** 15%, with total deposits amounting to \$356 million.
- **Capital Ratio:** 9.52%, well above regulatory requirements.
- **Return on Assets (ROA):** 1.06%
- **Loans Deployed in CDFI Census Tracts:** 61% of our loans

These recognitions affirm what we already know—our people and our mission make us exceptional.

As a Community Development Financial Institution (CDFI), Alltru continues to advance its mission of expanding access to fair, affordable financial services. In 2025, we booked 61% of our loans within CDFI census tracts, directly supporting individuals and families who are often underserved by traditional financial institutions. We also achieved over 2% net member growth, had one of the strongest net interest margins of any Missouri credit union, and surpassed our net income goal, further strengthening our ability to reinvest in our members and communities.

Looking Ahead

As we move through 2026, our focus remains steadfast: to empower our members and enrich the communities we serve. We are excited to deepen our presence in downtown St. Louis through the renovation of a new, more accessible location—continuing our long-standing commitment to serve this vibrant community. Guided by our mission, we will keep innovating, adapting, and growing—always with our members' best interests at heart.

On behalf of the Board of Directors, I want to extend my heartfelt gratitude to our members, employees, and leadership team.

“Our focus remains steadfast: to empower our members and enrich the communities we serve.”

Your trust, engagement, and dedication drive our success each and every day. Together, we will continue building a stronger, more inclusive financial future for all.

Sincerely,
Gina Hakenewerth

Gina Hakenewerth
Chairwoman of the Board
Alltru Federal Credit Union



**Volunteer Day
December 2025**
Alltru Employees

CORE VALUES



BRAVE



BIG HEARTED



BANKING NERD

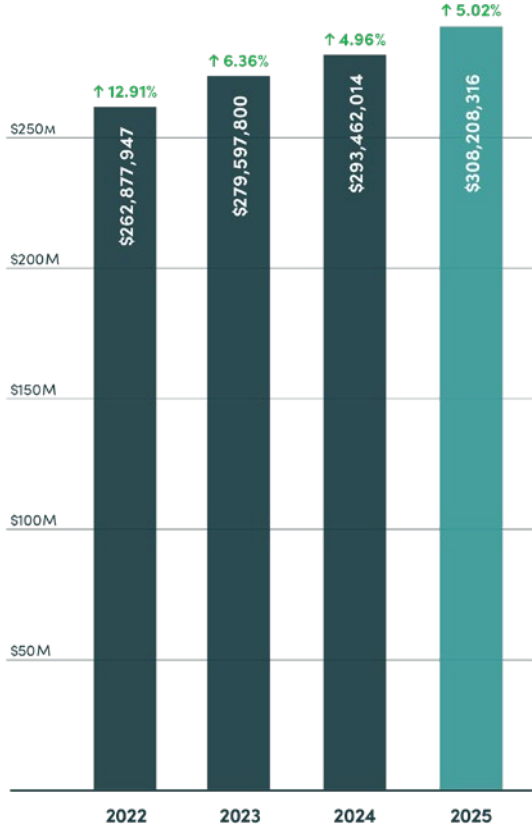


DO THE RIGHT THING

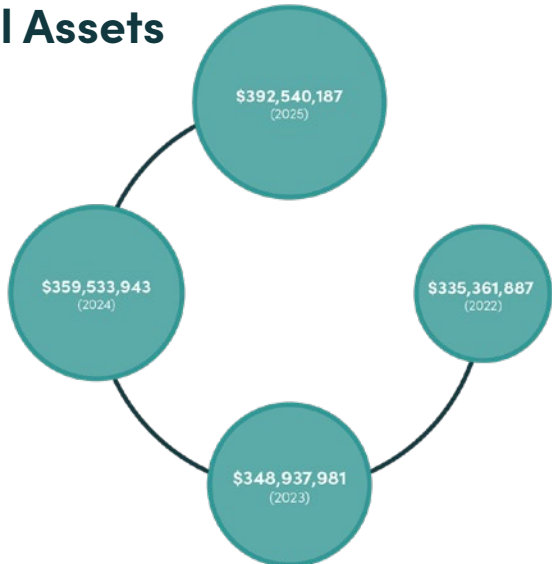


CURIOSITY

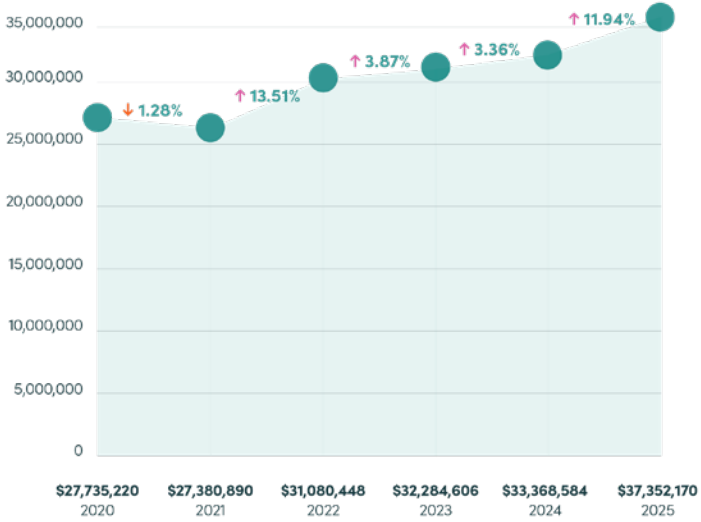
Net Loan Growth



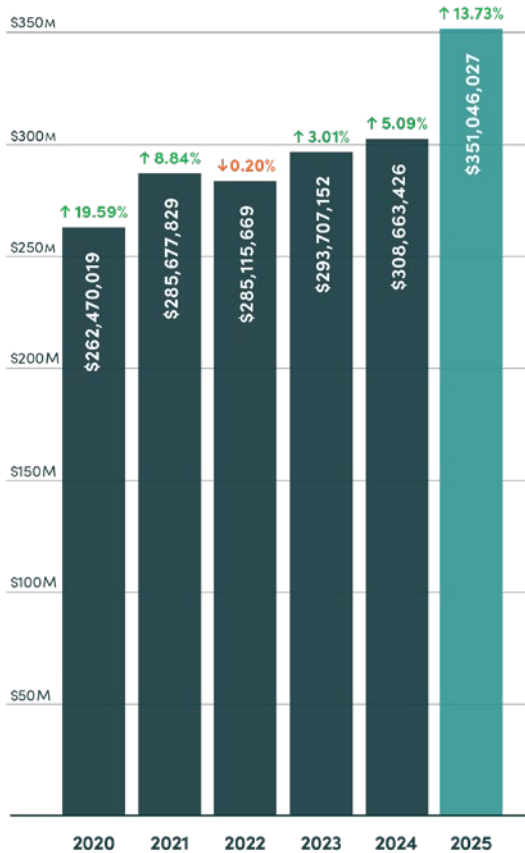
Total Assets



Total Net Worth Growth



Total Member Deposits



Comparative Balance Sheet

Assets	2025*	2024
Cash on-hand and in Banks	\$3,464,868	\$3,573,256
Investments & Deposits	\$48,245,795	\$40,590,479
Loans to Members	\$308,208,316	\$293,462,014
Land, Office Property, & Equip.	\$15,080,838	\$13,990,957
Other Assets	\$17,540,370	\$7,917,237
Total Assets	\$392,540,187	\$359,533,943
Liability and Equity		
Member Savings	\$351,046,027	\$308,663,426
Nonmember Deposits	\$4,747,000	\$1,983,000
Accrued Expenses & Other Liabilities	\$4,576,697	\$22,538,334
Total Liabilities	\$360,096,724	\$333,184,760
Equity and Reserves		
Regular Reserves	\$2,923,808	\$2,923,808
Reserve for Contingency	\$34,428,362	\$30,444,776
Unrealized Gains (Losses) on Investments	(\$4,908,707)	(\$7,019,401)
Total Equity and Reserves	\$32,443,463	\$26,349,183
Total Liabilities, Equity & Reserves	\$392,540,187	\$359,533,943

Comparative Income Statement

	2025*	2024
Interest Income	\$26,737,870	\$23,443,518
Interest Expense	\$4,819,329	\$4,539,933
Net Interest Income	\$21,918,541	\$18,903,585
Provision for Loan Losses	\$7,270,480	\$4,899,659
Net Interest Income After Provision	\$14,648,061	\$14,003,926
Other Income	\$6,871,701	\$6,515,999
Other Non Interest Expenses	\$17,536,176	\$19,435,945
Net Income	\$3,983,586	\$1,083,980



Tyrome Petty
Alltru Supervisory
Committee Chairman

2025

Supervisory Committee Report

As part of our commitment to transparency and sound governance, I am pleased to present the Supervisory Committee report for the 2025 Annual Meeting.

The purpose of the Supervisory Committee is to ensure that the financial condition of the credit union is accurately and fairly presented in the credit union's financial statements; and the credit union's management practices and procedures are sufficient to safeguard members' assets. The Committee supervises an annual external audit of the financial condition of the credit union, verifies account information, and reports the results to the Board of Directors. The Certified Public Accounting firm of Forvis Mazars CPAs was retained by the Committee and is performing the annual audit of the credit union's financial statements. The National Credit Union Administration conducted their examination of the credit union during April of 2025.

In addition to these audits and examinations, the Committee conducts periodic tests of the credit union's operations, risk management controls, compliance with regulations and accounting practices. All items disclosed by the above-referenced audits, examinations, and tests have been addressed and any necessary corrective action(s) has been taken. It is the unanimous opinion of the Supervisory Committee that Alltru Federal Credit Union is a financially solid credit union and is being operated safely and soundly while providing quality member service.

Respectfully submitted,

Tyrome Petty
Supervisory Committee Chairman

ALLTRU BOARD MEMBERS & MANAGEMENT

Board of Directors

Gina Hakenewerth, Chairwoman

Bob Cote, Vice Chairman

James Setzekorn, Board Secretary

Phyllis Bruemer, Board Director

Stanley Kohn, Board Director

Lawrence Pionke, Board Director

Christopher Wood, Board Director

Supervisory Committee

Tyrome Petty, Supervisory Committee Chairman

Todd Grizzle, Committee Member

Kasie Orso, Committee Member

Robert Rutkowski, Committee Member

Associate Volunteer Program

Robert Rutkowski, Associate Volunteer

Executive Management

Michelle Rosner, Chief Executive Officer

Lone Jensen, Chief Member Experience Officer

Dave Franke, Chief Financial Officer

Kacie Alexander, VP of Talent & Culture

Laura Woods, VP of Brand and Product Strategy

Donn Dischert, VP of Technology

Kimberly Stocks, VP of Lending and Deposit Operations



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