



# 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 Partner

Alltru members have access to financial wellness tools and resources designed to help reduce financial stress and achieve goals faster. Take advantage of one-on-one financial coaching, personalized guidance on budgeting, saving, and debt repayment, and banking perks like better rates and lower fees on accounts and loans. Plus, earn rewards while improving 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!



## Let's Volunteer Together

We're proud to help build a stronger St. Louis through community involvement. Recently, our Community Development team joined SHRM of Greater St. Louis and more than 150 volunteers for a cleanup effort in Forest Park.

As a credit union committed to giving back, we're ready to partner with you to expand your impact. Whether you're looking for event sponsorship, nonprofit support, or volunteers for a service project, we're here to help.

Contact your Community Development representative to explore ways we can make an impact together.

## MEET YOUR ALLTRU REPRESENTATIVES



**Tracy Verner**  
(636) 639-0592

[TVerner@alltrucu.org](mailto: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](mailto:KPaige@alltrucu.org)

*St. Louis Area*



**Prov Hall**  
(636) 357-2908

[PHall@alltrucu.org](mailto:PHall@alltrucu.org)

*St. Charles Area*



## Free Youth Checking, Free Debit Card + \$50 Bonus\*

### Get Your Kids a \$50 Bonus with TruSpend Checking

Set up your kids for a strong financial future with TruSpend Checking.

TruSpend is for kids ages 8-18 and includes a free Visa debit card and mobile banking access. With parental controls, you can stay on top of your child's spending and take advantage of teachable money moments.

Use the promo code YOUTH50 for a \$50 bonus when you open the account.<sup>1</sup> [Apply online to start.](#)

### ALLTRU CREDIT UNION CONTEST Amazon Gift Card Giveaway!

This month, one lucky reader will win a \$50 Amazon gift card.\* Congrats to Tammy J. for winning our May 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.



## Get a Free 15-Minute Credit Review

Create a plan to improve your credit with a free credit review. Schedule a free 15-minute credit review with a trained credit counselor at Alltru to review your credit report together in a judgement-free zone. We'll review your payment history, credit utilization, account types and balances, and collections or derogatory marks.

We can explore options like credit-builder loans or debt refinancing, and you'll leave with a clear plan to improve your credit, even if you don't open an account.

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

## Smart Ways to Use Your Equity

If you're a homeowner, you have a powerful financial tool at your disposal when you need extra funds. A Home Equity Line of Credit can provide the flexibility you're looking for. By borrowing against the equity in your home, you can unlock additional financial options while using your house as collateral. [Read our blog to learn more.](#)

Why pay **6.37%**<sup>APR<sup>1</sup></sup> → When you could pay **3.99%**<sup>APR<sup>2</sup></sup> on your Auto Loan

## Beat the National Average on Your Next Auto Loan

Save more money every month with a low car payment. Our auto loan rates start at 3.99% APR<sup>2</sup>, while the national average is 6.37% APR.<sup>3</sup> A lower monthly payment means more money in your pocket. Plus, you may qualify for 90 days of no payments.<sup>4</sup>

Whether you're buying a new or used car or refinancing your current loan, a better auto loan starts here. This limited time offer ends on July 31. [Visit our website to apply for your car loan in minutes.](#)

**Disclosures** \* Amazon Contest: See [Alltru's website](#) for full giveaway details. 1. Open using offer code YOUTH50. Offer expires 6/30/26. 2. Rate effective 6/1/26. As low as 3.99% APR for qualified borrowers for 36-month term. 3. Competitor rate reflects average new vehicle loan APR for consumers based on Experian Q4 2025 State of the Automotive Finance Market report. 4. 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.

