alltru.
CREDIT UNION

OWNER'S MANUAL

Your guide to getting the most from your Alltru membership.





Meghan
Alltru Member

Welcome to Alltru.

Congratulations and welcome to Alltru. As a member-owner, you now have access to tools designed to help you save more, borrow smarter, and build financial confidence.

When it comes to your money, you have a million decisions to make. Every day you have to think about how and where you will spend your money. You will worry if you are saving enough. And you may even be thinking about whether you need to borrow money. The great news is that you are on the right path. You now are an owner of a cooperative credit union, wholly focused on making you more financially stable and secure. Alltru Credit Union is your partner for every financial decision ahead and we couldn't be more excited to help.



You should also know that Alltru is here for your community. We are a Community Development Financial Institution (CDFI), which means we work specifically to provide accessible products and services to everyone in your community, regardless of their income, credit score or ability. We believe banking has been intimidating and difficult to navigate for far too long. That's why Alltru is committed to breaking down barriers to financial opportunity for everyone. Every new member strengthens our ability to invest in our community, creating a stronger St. Louis for all.

For more information about our mission, visit TheBetterWayToBank.org or scan the QR code here.



FROM OUR MEMBER

“Compared to a big bank, Alltru really cares about you as a person. It feels a lot different from any other bank because it’s more about me than just my money.”

Marcy
Alltru Member

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YOUR FIRST STEPS

We are here to provide you with the tools to help you with every financial decision in front of you. Use this guidebook as a resource not only in your first weeks and months, but whenever you need a little extra support as new financial questions find you.

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The Alltru Difference: The Better Way to Bank

It seems like there's a bank on every corner, and they're constantly advertising for your business. A credit union is a lot like a bank – but Alltru Credit Union is better.

1. BETTER RATES.

Alltru Credit Union is a not for profit banking institution. So, unlike a bank, we're not here to make money off you. We're here to save you money. With us, you'll earn more on your savings and pay less on your loans.

2. FREE FINANCIAL GUIDANCE.

It's easy to feel overwhelmed by financial decisions or unsure where to start. At Alltru, our team is here to help. Whether you need a free credit review, budgeting assistance, debt management guidance, or simply want to explore your options, we'll take the time to understand your goals and build a plan that works for you. No pressure. No hard sales. Just honest advice and personalized support from people who genuinely care about your financial success.

3. BRANCHES AND ATMS ACROSS THE COUNTRY.

Your money is your money, so you should be able to access it anywhere. Alltru is part of a nationwide network of credit unions, giving you free access to 5,000 branches and 30,000 free ATMs from coast to coast. See a full list of CO-OP ATM locations on our website.



Sean
Alltru Member

4. YOU'RE NOT A CUSTOMER. YOU'RE AN OWNER.

When you join Alltru Credit Union, you become a member and owner. Along with your fellow owners, you have the chance to elect or run for our volunteer board of directors. You get a direct line to the top – and you can rest assured they're looking out for your best interests because they don't make income from the decisions they make on your behalf.

5. WE ARE A COMMUNITY DEVELOPMENT BANKING INSTITUTION.

We believe stronger communities benefit everyone. We are proud to both take the lead and stand beside our members as we make our cities even better places to live, work and play. We are an official Community Development Financial Institution (CDFI), meaning it is part of our primary mission to deploy accessible and affordable loans to residents experiencing low income and credit challenges, and maintain accountability to our communities.

MEMBER FAVORITE BENEFITS

- ✓ 30,000 Surcharge-Free ATMs
- ✓ RollUp Savings
- ✓ Shared Branching
- ✓ Video Banking
- ✓ Free Financial Reviews



Emma
Alltru Member

Access Your Account Your Way

This isn't the future of banking–it's happening right now. Our online and mobile tools mean you can manage your financial life anywhere, anytime. We have a variety of ways for you to send and save money, and we've put it all at your fingertips.

HOW TO SET UP YOUR ACCOUNT

1. Download the app
2. Enable alerts
3. Add external accounts
4. Add card to Apple Pay/Google Pay
5. Set up bill pay

1. VIDEO BANKING & CHAT

Need help but don't have time to visit a branch? Connect with an Alltru representative through face-to-face video banking or live chat on our website. Want to find answers on your own? Use Trudi, our virtual assistant, to find answers and helpful resources anytime.

2. MOBILE CHECK DEPOSIT

Skip the trip to the branch and deposit checks anytime, anywhere using the Alltru mobile banking app. Simply snap a photo of your check and submit it for deposit in just a few taps. It's fast, secure, and convenient.

3. MANAGE YOUR CARDS

If you've lost or had your debit card stolen, you can easily turn your card off instantly with digital banking. When it's found, you can turn it right back on with the flip of a switch at any time of day.

4. ALERTS & NOTIFICATIONS

When your balance goes below a set threshold, or a debit card purchase is made or it's just time to pay your utility bills, digital banking will be your best friend. Set up notifications and alerts to keep your finances on time and on track.

5. BILL PAY

With our free online bill pay, you can receive, view and pay bills all in one location and set up email alerts for bill arrivals.

6. SAVINGS GOALS

You have big and small goals. Use our tools in digital banking to set up transfers and establish your savings goals. Make your dreams a reality by making a plan.

Check out online and mobile banking.

Download on the App Store

GET IT ON Google Play

Common Roadblocks

Everyone wants financial stability and success, but we are all experiencing our finances differently. Alltru Credit Union wants to help you understand your unique situation and how you can best move forward.

Which of the following roadblocks do you relate to right now?

- **My monthly expenses are more than my income.**
  Talk to us or see page 15 to learn about our free financial counseling and budgeting services.
- **My credit is damaged or I have no credit.**
  Talk to us or see page 14 for Credit Builder Loans and other credit-building solutions.
- **I have an unexpected expense but no emergency savings balance.**
  Talk to us or see page 16 for savings options that can help you prepare for the unexpected.
- **I'm buried in debt.**
  Talk to us or see page 14 for debt consolidation options.
- **I don't have any idea how to prepare for retirement.**
  Talk to us or see page 20 to learn about retirement planning and investment services.
- **I don't feel qualified to teach my kids about money.**
  Talk to us or see page 22 for youth spending and savings accounts.

No matter where you are currently with your finances, Alltru was created to help you navigate it all. Call us or stop by. We'd love to help you build a plan.

New Member Checklist

When you become a new owner at Alltru, you may not know where to start. Use the guide below to make the transition as easy and effective as possible.

FIRST DAY

- [ ] Enroll in digital banking and download the Alltru mobile banking app.
- [ ] Put your new account card somewhere secure.

FIRST WEEK

- [ ] Add Alltru card to mobile wallet.
- [ ] Set up direct deposit.
- [ ] Set up account alerts in digital banking.
- [ ] Sign up for eStatements in digital banking.
- [ ] Text ALLTRUCU to 636-916-8300 to enroll in texting.
- [ ] Use your new debit card for the first time.

FIRST MONTH

- [ ] Schedule a free financial review.
- [ ] Set up your savings plan inside digital banking.
- [ ] Set up bill pay.

FIRST YEAR

- [ ] Attend the Alltru Annual Meeting.
- [ ] Meet with Alltru Investment Services to establish investment plan.

LOOKING FOR HELP?

Our online Learning Center offers quick tutorials and FAQs to help you get the most from digital banking.



Bradley
Alltru Member

What's Your Next Financial Goal?

Financial goals look different for everyone. You may be focused on improving your credit score, buying a home, saving for the future, lowering monthly payments, or helping your children build healthy money habits. Whatever your goal may be, Alltru has products, services, and experts ready to help.

The following pages are designed to introduce some of the most common financial goals our members have and show you how Alltru can support you every step of the way.

How to Finance Your Home

Mortgage

Whether you're buying your first home, moving, or refinancing your current mortgage, Alltru is here to help. Our team will guide you through the process and help you find the right loan for your needs.

We can help you:

- Buy a home
- Refinance your current mortgage
- Explore fixed- and adjustable-rate options

Home Equity Loan or Line of Credit

Put your home's equity to work. Use the funds for home improvements, education expenses, debt consolidation, vacations, or other major purchases.

Benefits include:

- Competitive rates
- Flexible terms up to 15 years
- Local, personalized service

Home Improvement Loan

Ready to update your home? A Home Improvement Loan can help fund renovations, repairs, and upgrades with one convenient monthly payment.

Benefits include:

- Loan amounts from $2,500 to $25,000
- Flexible terms up to 180 months
- Competitive rates

Scan the QR code to learn more about our home loan options.

*All loans are subject to normal lending criteria and approval. See credit union website for details.
NMLS ID # 408163

How to Build Credit

Whether you're building credit, rebuilding your score, consolidating debt, or looking for more financial flexibility, Alltru has solutions to help.



Credit Builder Loan

The money you borrow is held as collateral while you make monthly payments. Once the loan is paid off, the funds are released to you—helping you build savings while establishing or improving your credit. Plus, when all payments are made on time, we'll refund 50% of the interest paid.

- ✓ **Loan amounts from $300–$2,000**
- ✓ **Loan terms up to 24 months**
- ✓ **Payment history reported to credit bureaus**
- ✓ **50% of interest refunded with on-time payments**

Debt Consolidation and Personal Loans

Combine multiple debts into one convenient monthly payment. Personal Loans offer flexible amounts and terms to help simplify repayment and reduce financial stress.

Line of Credit

Be prepared for unexpected expenses with a Line of Credit tied to your Alltru savings or checking account. Access funds when you need them and pay interest only on what you use.

Blue Secure Credit Card

Secured by funds in your account, the Blue Secure Credit Card helps you establish or rebuild credit without high fees or interest. It works like a traditional credit card while helping you build positive payment history.



Danielle
Alltru Member

Budget and Credit Counseling

Whether you're looking to improve your credit score, create a budget, reduce debt, or simply gain a better understanding of your finances, our Certified Financial Counselors are here to help.

Start with a **Free 15-minute Credit Review** to identify opportunities to strengthen your financial health. For more in-depth guidance, we also offer free one-on-one financial counseling for Alltru members.

We can help with:

- ✓ **Credit reviews and credit improvement strategies**
- ✓ **Budgeting and money management**
- ✓ **Debt management**
- ✓ **Financial goal setting**

Best of all, these services are completely free and confidential for Alltru members. Schedule an appointment online or visit your nearest branch to get started. We won't judge you—we'll help you.

*Credit report used in Financial Review will be pulled from freeannualcreditreport.com.
All loans are subject to normal lending criteria and approval. See credit union website for details.

How to Build Savings

RollUp Savings

Your debit card purchases can help you reach your savings goals. That's right – with each purchase, we'll round up to the next dollar and put the change in your RollUp Savings account. It's easy, automatic and painless – bringing new meaning to the phrase, "keep the change."

High Yield Online Savings

What if your savings could grow faster just by having your money with Alltru? It can, with our High Yield Online Savings account.[1] You'll get the freedom to manage your account online while your money grows – with no monthly service charges and no minimum balance.

Holiday Savings

If you're like most people, you want to make the holidays a special time – and the Holiday Savings account from Alltru can help you set aside funds each month so that you are prepared. Your funds are automatically transferred into your Alltru Checking account in mid-October.

WHICH SAVINGS ACCOUNT IS RIGHT FOR YOU?

GOAL	PRODUCT
Emergencies	High Yield Online Savings
Holidays	Holiday Savings
Healthcare	Health Savings Account
Retirement	IRA/CD
Larger Balances	Money Market

Health Savings Account (HSA)

Healthcare expenses can be scary – but we can help you ease the sting a little. Your Alltru Health Savings Account (HSA)[2] lets you save toward future medical expenses. Even better, these savings are pre-tax – so you're effectively reducing your taxable income, which saves you even more.

CDs & IRAs

It's your future – so at Alltru, we give you a lot of different ways to save for it. Whether you're putting money away for a short-term goal or saving for retirement. Our Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs)[3] let you set money aside and earn more interest than a traditional savings account. Another option is an IRA Savings account[4]. This lets you save money over time, so you can open the long-term savings product of your choice when you are ready.

Money Market

You've worked hard for your money – now it's time to make sure it returns the favor. With Alltru's Money Market[5] accounts, the more you save, the more interest you'll earn. And unlike CDs or IRA accounts, you always have access to your money.

Each account is federally insured up to $250,000 by the National Credit Union Administration (NCUA). Compare savings here.

1. Qualification to earn dividends at the disclosed rate on a High Yield Online Savings account include: (a) consent to receive your periodic statements electronically; and (b) have an open, active checking account with us, with at least 1 ACH deposit or withdrawal per month. No minimum balance requirements apply. All transactions, including transfers, deposits, and withdrawals, must be conducted online. Only one High Yield Online Savings account may be opened per social security number. 2. Alltru Credit Union makes the HSA account as a custodian only. See the HSA disclosure online at TheBetterWayToBank.org for eligibility, additional requirements and tax implications. 3. CDs & IRAs – Early withdraw penalties may apply. See website for full disclosure and qualifications. 4. IRA Savings – There is no minimum deposit required to open an IRA Savings account. You can withdraw from the IRA Savings account without facing an early withdrawal penalty. However, keep in mind that penalties may still apply to your Individual Retirement Account (IRA) as a whole. For more information about IRA contributions and the tax benefits they offer, consult with a tax advisor. 5. Money Market Accounts –You must maintain at least $250 in your Money Market account each day to obtain the disclosed APY and to avoid a $10 service charge.

How to Spend Better

From premium benefits to fee-free banking, compare Alltru's checking accounts below.

	Premium Checking	Value Checking	Basic Checking
Digital Banking	✓	✓	✓
Bill Pay	✓	✓	✓
Debit Card	✓	✓	✓
Monthly eStatements	✓	✓	✓
Direct Deposit	✓	✓	✓
Identity Theft Protection	✓	✓	
Cell Phone Protection	✓	✓	
Debit Advantage® Buyers Protection & Extended Warranty	✓	✓	
Travel & Leisure Discounts	✓	✓	
Roadside Assistance	✓	✓	
Auto Savings	✓	✓	
Telehealth	✓	✓	
Competitive Yield on Total Balance	✓		
Monthly Service Fee	$8.00 (waived with $15K avg balance)	$5.00	$0.00

Compare all checking account features and benefits online.

Premium Checking

Ideal for members who want premium benefits, identity protection, and competitive dividends.

Value Checking

Great for members looking for everyday protection and lifestyle benefits.

Basic Checking

Simple, fee-free checking with the essentials.

*APY=Annual Percentage Yield. Rates are subject to change. For complete checking account disclosures, including terms, conditions, and qualification requirements for each account type, please visit TheBetterWayToBank.org. Alltru Credit Union has partnered with Econocheck Corporation to offer certain products and services for their Premium and Value checking account holders. These products and services are not offered, performed or insured by Alltru Credit Union. Insurance products are not insured by NCUA or any Federal Government Agency and are not a deposit of or insured by the Credit Union or any Credit Union affiliate. Credit Monitoring and Score are for informational and educational purposes only. There are various types of credit scores, and Alltru may use a different type of credit score to make lending decisions.



La Kesha
Alltru Member

Opportunity Checking

A second-chance checking account designed to help members get back on track.

Business Checking

Small businesses are the lifeblood of our community. That's why we've designed our Business Checking accounts to give you the most control of your money – while giving you access to tools that can help you grow.

Features:

- Free debit cards
- Unlimited check writing
- Access to overdraft protection
- Convenient 24/7 online and mobile banking
- Nationwide co-op access with 5,000+ branches

Visa Credit Cards

Our range of Visa cards let you select a card to match your spending habits and needs – from rewards to low-rate to credit building credit cards.

Alltru Signature Rewards
Earn 1.00% cash back, travel rewards, or gift cards[1].

Alltru Premier Rate
Say farewell to high interest rates.

1. Rewards are not earned on balance transfers. Purchase rewards may be redeemed at CURewards.com. Every 2,500 points may be converted for $25 cash back to the credit card account. For more details, please visit TheBetterWayToBank.org for rates and service charge tables, as well as Additional Disclosures. NMLS ID # 408163

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INVESTMENT SERVICES

How to Prepare for Retirement

Planning and Investing

Meet with our Investment Services team to start planning for your future. We start with a great conversation, focused on your goals and your needs. We evaluate and analyze everything we learn to chart a path for you to address your goals.

Our investment recommendations are just the start. We stay connected and monitor and evaluate how your investments are performing relative to your goals and offer advice along the way.

Questions We Can Help Answer:

- When can I retire?
- Am I saving enough?
- Can I pay for college?
- What happens if I become disabled?

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Alltru Credit Union and Alltru Investment Services **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using Alltru Investment Services, and may also be employees of Alltru Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of Alltru Credit Union or Alltru Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value

The LPL Financial Registered Representatives associated may only discuss and/or transact securities business with residents of the following states: CA, CO, FL, IL, MO, MT, OK, SC.

Alltru Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html for more detailed information.



Alexa
Alltru Member

How to Finance a Vehicle

Let Alltru walk you through the process of buying your next car or save money by refinancing your car quickly and easily.

Auto Loans

If you love the car you have, but want to lower your payment, Alltru is the place to start. Let us quickly and easily refinance your existing auto loan from another lender with no fees or closing costs to lower your payment and/or your rate.

- Low rates and flexible terms up to 84 months and financing up to 120% of MSRP and NADA.
- No hidden fees and no pre-payment penalties.
- For qualified buyers, the first 90 days are payment free!
- Check out our list of preferred dealers on our website

Boat, RV and Motorcycle

Dreaming of adventure and the open road – or water? We can get you there. We offer a range of RV, boat and motorcycle loans that put your next big trip a lot closer than you think.

Payment Protection

If you get sick or you total your vehicle, a loan insurance product will cover your payments or pay off your loan.

Check out our payment protection options here.

*All loans are subject to normal lending criteria and approval. See credit union website for details.



Alijah + Emrie
Alltru Members

How to Teach Kids About Money

Kids start learning the moment they are born. Whether you know it or not, they are learning and picking up your habits which is why it's key to set a good example for them to follow later. At Alltru Credit Union, we have great accounts to start them off on the right financial path.

Cubby Youth Savings | Ages 0-7

There's nothing more rewarding than watching your savings grow. Alltru will help you instill this lesson early, with a fun savings account that packs rewards around every turn for kids 7 and under.

Scan the QR code to learn more about the TruSpend Account.

TruSpend Checking | Ages 8-17

There's nothing like the feeling of financial independence, and Alltru is here to help your kids get a taste of it. Our TruSpend Checking account makes it easy for you to show your kids how to manage their money, one of the most valuable lifelong skills they can have. For ages 8 to 17, they'll get access to their own debit card, our easy-to-use mobile app, and the freedom to spend, track, and build lifelong money skills.



Learning Center Resources

We've got everything you need all in one place including how to guides, tutorials and FAQs to help you on your financial journey. Whether it's walking you through how to self-service your account or how to use video banking, we're here for you.

Browse our online Learning Center to find resources on a variety topics like:

How to use video banking

How to set up automatic transfers

How to make a loan payment

And more!

Alltru Branch Locations

Shared Branches

Visit our website to view all shared branch locations. Text your ZIP code to 91989 to find nearby ATM and Shared Branch locations.

Downtown St. Louis

1407 Washington Avenue
St. Louis, MO 63103
**No Drive-Thru Access*

Florissant

3240 North Highway 67
Florissant, MO 63033

Hazelwood

5916 North Lindbergh Blvd.
Hazelwood, MO 63042

St. Charles

1721 Zumbehl Road
St. Charles, MO 63303

Wentzville

1232 Wentzville Parkway
Wentzville, MO 63385

Lobby + Drive-Thru Hours

Mon – Fri | 9:00am – 5:00pm
Saturday | 9:00am – 1:00pm

If you live, work, worship, or attend school in St. Charles county, St. Louis county, or the City of St. Louis you're eligible to become a member of Alltru Credit Union. You can also join if you have an immediate family member who is already a member of Alltru.

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CREDIT UNION

(636) 916-8300 | TheBetterWayToBank.org

FOLLOW US!

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U.S. DEPARTMENT OF THE TREASURY CERTIFIED CDFI
EQUAL HOUSING LENDER

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