

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!



Last Chance for a 0.25% Mortgage Rate Discount

This summer is the perfect time to buy your next home! With a mortgage from Alltru, you can receive a 0.25%¹ rate discount. For a \$450,000 home at 6.62% APR, that could mean about \$74 less each month and \$26,000 in savings over the life of your loan.

Whether you're buying your first home or just changing neighborhoods, buying a home is a long-term investment that can help you grow equity and meet your financial goals. Get started and [apply for your low-rate mortgage online.](#)

MEET YOUR ALLTRU REPRESENTATIVES



Tracy Verner
(636) 639-0592

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

St. Louis Area



Prov Hall

(636) 357-2908

PHall@alltrucu.org

St. Charles Area



Understand Your Credit Score

Your credit score and history play a large role in your eligibility for loans and low rate interest rates. If you want to understand your credit and find ways to improve it, schedule a free, 15-minute credit review.²

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

Ready to take the next step toward a high credit score? [Schedule your no-obligation appointment.](#)

Boost Your Growth with Checking + High Yield Savings

Combine Checking with High Yield Savings! Make your money work harder for you by stacking a Checking and Savings account. Alltru's Premium Checking earns a competitive yield on your balance, growing your funds without thinking about it. Plus, you can get paid up to two days early. Combine your Premium Checking account with a High Yield Online Savings account to make your money work even harder while keeping it available when you need it. Plus, for a limited time, new members can earn a \$300 welcome bonus.³

[Open your accounts online.](#)

ALLTRU CREDIT UNION CONTEST Amazon Gift Card Giveaway!

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

Investing for Beginners: Understanding Your Retirement Savings Options

A common misconception is that investing is for people with a lot of money. Investing is just a way to grow your wealth over time. Your investment plans will depend on your life situation including how much you can contribute, what your savings goals are, how much you've already saved and more. [Read our blog to learn the basics of investing for your retirement.](#)



Low Auto Loan Rates Starting at 3.99% APR

A low car loan rate can save you hundreds of dollars each year and make your monthly payment more affordable. Whether you're buying a new or new-to-you vehicle or refinancing your current auto loan, you could qualify for rates as low as 3.99% APR.⁴ Plus, qualified borrowers can enjoy their first 90 days payment free, giving you extra breathing room in your budget.⁵

This limited-time offer ends August 31. [Visit our website to apply for your car loan in minutes.](#)



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



SCAN HERE
to view the
Alltru Answers
newsletters online.



Disclosures *Amazon Contest: See [Alltru's website](#) for full giveaway details. 1. Rates and terms may change at any time. Offer valid for new first mortgage applications received 7/1/26–8/31/26. A 0.25% rate reduction applies to qualifying fixed-rate mortgage loans only. Estimated savings is for informational purposes. Offer ends 8/31/26. 2. The credit review appointment is free, with no obligation or sales pitch. See CU for details. 3. Some checking benefits require authentication, registration and/or activation. Qualifying behaviors apply to receive \$300 welcome offer. See CU for details. 4. Rate effective 6/1/26. As low as 3.99% APR for qualified borrowers for 36-month term. 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. 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.

