

# 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.



**Mahlik**  
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!

## Save Fast with a Certificate of Deposit

Your savings can be working harder for you when you open a Certificate of Deposit. With as little as \$250, you can open a 9-month special rate CD<sup>3</sup> with a 4.20% APY\* to keep your money growing. Whether you're saving for a short-term expense or a long-term goal, a CD can keep you on track. [Open a high-yield CD now.](#)

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

## YOUR EXCLUSIVE ALLTRU OFFERS

Use these codes when you apply to earn cash bonuses with these exclusive employer offers.<sup>5</sup>

**\$300**

**New Member Checking**

Code: BENEFITS300

**\$200**

**Auto Loan**

Code: ALLTRULOAN

**\$50**

**Credit Card**

Code: ALLTRUCARD

## Open a Cubby Savings Account for Your Kids

Develop foundational money habits in your kids at an early age by opening their own savings account. Kids ages 7 and under can get a Cubby Savings account at Alltru as a safe place to start saving money. Their balances will grow quickly with a 5.01% APY\*<sup>2</sup>. Plus, we have resources to help you reinforce healthy saving lessons. [Learn more about a Cubby Savings account on our website.](#)



## Get Interest-Earning Checking + Savings

Did you know your money can grow interest in both your checking and savings accounts? With a Premium Checking<sup>4</sup> account, your money will grow as you're waiting to spend it. Move the rest to a High Yield Online Savings account to grow toward your goals. Plus, you can move money seamlessly between the accounts, get exclusive benefits like 24/7 telehealth and auto savings, and early paycheck deposit.

Use code BENEFITS to get a \$300 bonus when you open your accounts and meet the qualifying actions.<sup>5</sup>

[Open your accounts online.](#)

## ALLTRU CREDIT UNION CONTEST Amazon Gift Card Giveaway!

This month, one lucky reader will win a \$50 Amazon gift card.<sup>1</sup> Congrats to Colette D. for winning our August 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.



## Why are Payday Loans Bad?

A payday loan is a very short-term loan, generally \$500 or less, that's due in a couple of weeks (usually a pay cycle). Payday loans are also known as cash advance loans, post-dated check loans, check advance loans, or deferred deposit loans. They are advertised as a quick and easy solution to a temporary cash-flow problem. In reality, a payday loan rarely ends up being easy or temporary! Learn why payday loans create a financial trap and how you can use a safer alternative instead. [Read more on our blog.](#)

## No Car Payments for 90 Days

A down payment on a car is a major expense. We know how hard it can be to adjust your budget for another loan payment, especially with an unexpected but necessary purchase. When you finance your car loan through Alltru, you can enjoy your first 90 days with no car payment.<sup>6</sup> This buffer gives you time to revisit your budget, plan for future payments, and boost your savings again. Our low rates and flexible terms help give you affordable options.

[Apply online for preapproval in minutes.](#)



\*APY=Annual Percentage Yield. APR=Annual Percentage Rate. Rates subject to change. 1. Amazon Contest: See Alltru's website for full giveaway details. 2. Cubby Youth Savings earns 5.01% APY\* on the first \$250; balances over \$250 earn 0.05% APY. 3. Rate subject to change. 9-Month Special Rate CD requires new funds and must be opened by Alltru Financial Benefits Coordinator. Early withdrawal penalties may apply. See CU for details. 4. Certain benefits are provided by Econocheck Corporation and are not offered, performed or insured by Alltru. Some Benefits require authentication, registration and/or activation. Additional terms may apply. See [www.alltrucu.clubchecking.com](http://www.alltrucu.clubchecking.com) for details. 5. Eligibility, restrictions and qualifying behaviors apply to receive bonuses. See website for details. 6. 90-day no payment available to qualified buyers on new or refinanced auto loans opened in-branch or online. Interest accrues during the deferral period.

