

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!

Learn How to Improve Your Credit

Want to take steps to improve your credit score before the end of the year? Meet with a Certified Credit Union Financial Counselor for a free, 15-minute credit review, even if you aren't a member.² In a credit review, we'll help you understand what's helping or hurting your credit score, identify achievable ways to improve your credit, and create a plan, even if you don't open an account.

[Schedule an appointment. No obligation.](#)

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

YOUR EXCLUSIVE ALLTRU OFFERS

Use these codes on your application to take advantage of these exclusive employer offers.

\$300

New Member Checking

Code: BENEFITS300

\$200

Auto Loan

Code: ALLTRULAN

\$50

Credit Card

Code: ALLTRUCARD

Financial Transparency with Kids

Talking to your kids about money isn't always easy, especially when finances are tight. How much you share will depend on their age, maturity, and what's happening in your family. But when financial changes may affect them, an age-appropriate conversation can help them understand what to expect.

[Read our blog for tips and talking points for discussing finances with your kids.](#)



Choose the Right Checking + Savings Account

Your money can work for you, even while it's sitting in your checking and savings accounts! With a Premium Checking³ account, your money can earn interest while you wait to spend it. Then, put the money you don't plan to spend right away into a High Yield Online Savings account, where it can earn even more.

Use code **BENEFITS** to get a \$300 bonus when you open your accounts and complete the qualifying actions.⁴

[Open your accounts online.](#)

ALLTRU CREDIT UNION CONTEST Amazon Gift Card Giveaway!

This month, one lucky reader will win a \$50 Amazon gift card.¹ Congrats to Melanie S. for winning our September 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.



It's Cybersecurity Awareness Month

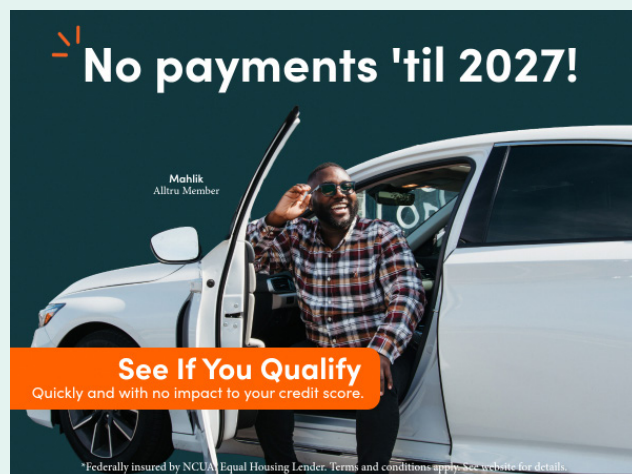


October is Cybersecurity Awareness Month. We want to equip you with the knowledge and resources you need to keep yourself and your finances safe.

- Visit our social media for weekly cybersecurity tips.
- Set up two-factor authentication on your accounts. [Click here for instructions.](#)
- Learn more about how we keep your identity safe [on our website.](#)

No Car Payments until 2027

Skip your car payments until 2027 when you get an Auto Loan this month from Alltru.⁵ A down payment on a car is a major expense. With no car payment for the rest of this year, you can get through the holiday season before having to worry about making your first payment. Plus, our low rates and flexible terms help give you affordable options that fit your budget. [Apply online for preapproval in minutes.](#)



Disclosures 1. Amazon Contest: See [Alltru's website](#) for full giveaway details. 2. The credit review appointment is free, with no obligation or sales pitch. See CU for details. 3. 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](#) for details. 4. Eligibility, restrictions and qualifying behaviors apply to receive bonuses. [See website for details.](#) 5. 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.

