NOVEMBER 2026

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!

Shop Safely Online This Holiday Season



Do you want to avoid long lines and large crowds this holiday season? Shopping online lets you zip through your list with just a few button clicks. But before you whip out your card, make sure you're shopping on a secure website.
Read our blog for online shopping safety tips.

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	$200	$50
New Member Checking	**Auto Loan**	**Credit Card**
Code: BENEFITS300	Code: ALLTRULOAN	Code: ALLTRUCARD

Eligibility, restrictions, and qualifying behaviors apply. See website for details.

Visit Our Downtown Branch on Market Street

Our Downtown branch has relocated to Market Street. Our move reflects our continued commitment to downtown St. Louis and the community we're proud to serve. Our new location allows for greater accessibility, improved parking, and the same friendly staff waiting to help you.

Visit our new branch at 2908 Market Street.



Market Street Ribbon Cutting Event

Transfer Your Credit Card Balance for a Low Rate

Transferring your credit card balance to a low-rate card can save you hundreds of dollars in interest over time. With our Premier Rate Visa credit card, you can get a lower interest rate plus, a 4.99% introductory APR for 12 months on balance transfers.[2] Enjoy convenient payments with your mobile wallet or tap-to-pay options.

Open your accounts online.

ALLTRU CREDIT UNION CONTEST

Amazon Gift Card Giveaway!

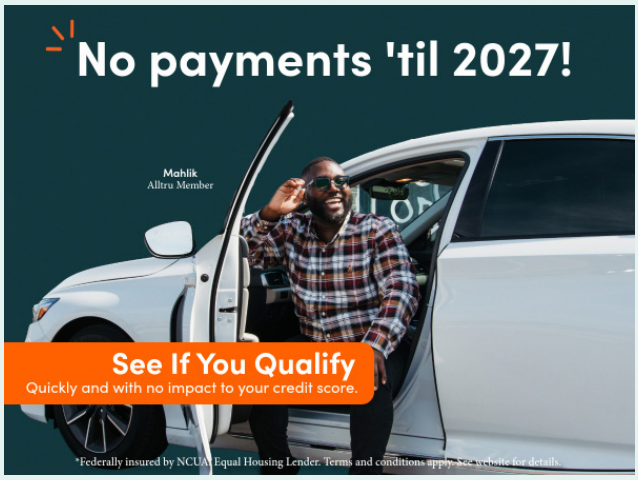
This month, one lucky reader will win a $50 Amazon gift card.[1] Congrats to Brooks D. for winning our October contest! Visit our website and fill out the form to enter. A new winner will be randomly selected each month. Click here to enter.

Lock in an Exclusive 9-Month CD Rate!

Get a head start on your 2027 savings goals with an exclusive offer just for our employer partners! Our 9-month Special Rate CD earns 0.10% APY above our highest advertised CD rate, giving you an even better way to grow your savings. That means you can currently earn 4.51% APY[3]!

No Car Payments until 2027

Skip your car payments until 2027 when you get an Auto Loan this month from Alltru.[4] A down payment on a car is a big expense, so give your budget a little breathing room through the holiday season. With no car payment for the rest of this year, you can enjoy the holiday season before your first payment is due. Plus, our low rates and flexible terms give you affordable options to fit your budget. Apply online for preapproval in minutes.



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

SCAN HERE to view the Alltru Answers newsletters online.

Disclosures APY=Annual Percentage Yield. APR=Annual Percentage Rate. Rates subject to change. 1. Amazon Contest: See Alltru's website for full giveaway details. 2. 4.99% intro APR for 12 months on NEW credit cards and for NEW credit card balance transfers only. See website for details. 3. Rate as of 10/30/26 but subject to change. See website for details. 4. 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.

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