



# Get in the Know!

## Notice of Annual Meeting and Nominations for the Board of Directors

The annual meeting will be held on **Monday, May 20, 2024**, at our Burns Harbor office. In accordance with our bylaws, there will be no nominations from the floor. To be considered for a vacancy, nominees must have served for a period of no less than two (2) years on a Board of Director appointed committee, must be at least 21 years of age, and meet additional qualifications. If eligible, nominations may be made by petition, signed by one percent (1%) of the total membership.

### Candidates Selected by the Nominating Committee are:



#### Russell Fortini

Russell Fortini of Chesterton has been an Allegius member in good standing for over 45 years and for the past 20 has been a director on Allegius' Board of Directors. Included with his current Vice-Chairman duties, Russell is a member of Allegius' Executive Asset and Liability Committees. Locally, he has served on various community, union, charitable, and political boards, and committees for the past 40 years. The accomplishments he feels qualify him for the board of directorship are his proven ability to work with all types of people to accomplish a common goal. Russell is now retired from Arcelor Mittal with over 45 years of service.



#### Darlene Pearman

Darlene Pearman of Portage has been an Allegius member in good standing for over 33 years and for the past 19 years has been on the Board of Directors. She currently holds the Assistant Treasurer position on the Board of Directors. Darlene is also a current member of the Policy and Planning Committees for the credit union. She has a BS degree in Actuarial Science from Indiana University, completed Volunteer Achievement programs for credit unions (achieving the Supervisory Committee Track), and has achieved the Edward A. Filene and Fridrich W. Raffeisen Awards. Darlene was an Allegius employee from 1987-1989 and was employed at Arcelor Mittal Steel and a member of USWA Local 6787 for over 30 years. Darlene is now retired. Overall, she has been an active volunteer for 34 years with the credit union.



#### Jack Tipold

Jack Tipold of Valparaiso has been an Allegius member in good standing for 32 years and for the past 17 years has served as a Supervisory Committee member. He currently holds the Treasurer position and is Chairman of the Supervisory Committee. He feels that as a Board of Director he can provide leadership and knowledge that will contribute to the financial and competitive needs required for the continued success of Allegius Credit Union. Jack is a veteran of the United States Air Force and holds a Bachelor of Science in Criminal Justice from Indiana University. He has been employed at the Cleveland Cliffs Burns Harbor plant for 30 years and has served on a number of committees with Local 6787 and currently holds a position as an executive officer of 6787 and with the USW International representing District 7. Some of his other community roles have been Director of the Shorewood Forest Utility Board, a political co-chair for Precinct 3 and the Safety Director for Union Township Little League.

## Toys For Tots

We were overflowing with gratitude and joy as we celebrated the incredible generosity of our members and staff. Together, we were able to raise over \$4,900 for this great program and spread cheer this holiday season. These generous donations allowed us to purchase over 280 toys for local children and families. **Allegius wishes to extend a heartfelt thank you** to everyone who contributed, this would not have been possible without your kindness and compassion.

We would like to recognize Allegius' very own Courtney Evans! Courtney was instrumental in the success of the event. She spent many hours of her own time gathering coupons, shopping sales, and going to stores to ensure we provided quality toys that children want to play with.



*Pictured from left to right: Ryan Bromley, Allegius staff member; Ashlee Skalka, Allegius staff member; Kayci Buchanan, Allegius staff member; Courtney Evans, Allegius' Toys For Tots organizer; Reggie Hess, Toys For Tots Local Director; John Figueroa, Allegius staff member; Marcella Wood, Allegius staff member; Amanda Dickey, Allegius staff member; and Kristin Marsh, Allegius staff member.*



# Refinancing Loans

Making payments on a loan with suboptimal terms can make you feel trapped. Luckily, refinancing can help you find more suitable terms for the loan. Refinancing replaces an old loan with a new one with terms that are better for your situation. However, there can be tradeoffs associated with refinancing.

**What Can Be Refinanced?** | While mortgage loans may be most commonly refinanced, you can refinance auto, personal, and even student loans. You can even "refinance" credit card debt by transferring the amount left to pay to another credit provider with better terms or taking out a loan to pay off the debt.

**Benefits and Risks** | The benefits of refinancing could include lowering your interest rate or monthly payment, or changing the length or type of your loan. But it's likely every benefit will come with a corresponding drawback.

**When to Refinance** | If interest rates have dropped since you got your loan or if your credit score has improved significantly, it may be worth trying to lower your interest rate with a refinanced loan. If you're struggling to make your monthly payments, lowering your payments by getting a longer term, even if it means paying more overall, can help take some of the strain off of your budget.



To read more, scan the QR Code!

Consider Allegius for your refinancing needs! We offer great rates and service. Visit [allegius.org](http://allegius.org) to inquire online or call the credit union at (800) 537-8386 to speak to an employee about your options.



## Julie's Retirement

This December we bid farewell to a wonderful member of our team. Please join us in congratulating Julie, who is retiring after 17 years of dedicated service to the credit union. Julie has been an instrumental part of our Hobart team, and we cannot thank her enough for all the hard work and dedication she has put into her role. If you know Julie, you know she loves people. She has the special ability to brighten your day just by talking to her. Julie's positive attitude, good nature, and sense of humor will be dearly missed.

We wish her the best as she begins this new chapter of life. Julie, enjoy your retirement, you've earned it!



## e-Statement Contest!

Simply enroll in e-Statements via It's Me 247 online banking from **January 1 - February 28, 2024**, to be entered into a random drawing to win one (1) Apple AirPods Max.

Please visit [allegius.org](http://allegius.org) for more information.

### LOCATIONS

#### Burns Harbor

244 Allegius Drive • Burns Harbor, Indiana 46304

Fax: (219) 787- 9580

ATM: Before Arcelor Mittal's Main Gate Entrance, North Wall of BHAA Building

#### Burns Harbor Lobby & Drive-Up Hours

Monday - Friday: 7:00 a.m. - 4:00 p.m.

#### Hobart

2027 East 37th Avenue • Hobart, Indiana 46342

ATM: Drive-up

#### Michigan City

1015 E. US Hwy. 20 • Michigan City, Indiana 46360

ATM: Drive-up

#### Valparaiso

175 W. Lincolnway, Suite E • Valparaiso, Indiana 46383

(Napoleon Center)

ATM: Drive-up

### HOBART, MICHIGAN CITY, AND VALPARAISO BRANCH HOURS

#### Lobby & Drive-Up

Monday - Thursday: 8:30 a.m. - 5:00 p.m.

Friday: 8:30 a.m. - 6:00 p.m.

Saturday: 8:30 a.m. - 12:30 p.m.

#### Contact Allegius with your questions and financial needs.

Call: (219) 787-8049  
(800) 537-8386

Email: [info@allegius.org](mailto:info@allegius.org)

Website: [allegius.org](http://allegius.org)

Visit us on:  

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## Kitty Korner

We are assisting one of our select employee groups, the Independent Cat Society (ICS), to find homes for loving kittens and cats. We want to help our members add that extra amount of love into the family as only a cat or kitten can do.

### Meet Sundae

*Sundae is a delightful two-year-young lovebug who's ready to find her forever home! Sundae has captured the ICS staff's hearts with her friendly demeanor, affectionate nature, and a story that makes her journey even more special.*



*This beautiful feline friend has been through a lot in her young life. At just two years old, Sundae has already had two litters of kittens in the span of a year. Despite her challenging start, Sundae has emerged as a resilient and loving cat who is now yearning for a loving family to call her own.*

*Sundae is not just a survivor; she's a bundle of joy! Her playful antics and affectionate purrs will bring an instant smile to your face. Sundae is a great companion who loves to cuddle and make herself at home in the company of her human friends.*

Additional details about Sundae, along with other potential friends are available at Independent Cat Society's website and Facebook page. Their facility is located at 4061 S. County Line Rd., Westville, IN. They are asking for appointments on Saturdays from 10:00 a.m. to 4:00 p.m. and Sundays from 12:00 p.m. to 4:00 p.m.

*\*All applications are subject to a review process. The review helps find the best homes for the cats and gives you and your family a chance to carefully think about your decision.*



Every week, Allegius also posts a picture and profile for the "adopt a friend Friday" on our Facebook page.

### CU MORTGAGE SERVICES

Heather Opperman | NMLS#1632904

10951 Broadway, Ste. 100 • Crown Point, IN 46307

Call: (219) 756-1101 x409

Email: [cumortgageservice.com](mailto:cumortgageservice.com)

## HOLIDAY CLOSURES

### MARTIN LUTHER KING JR. DAY

Monday, January 15

### PRESIDENT'S DAY

Monday, February 19

### GOOD FRIDAY

Friday, March 29

