

Get in the Know!



ALLEGIOUS
CREDIT UNION

April - June 2024

Allegius Out and About



We had a blast at the Franciscan Health Hospital Women's Health Center and the Michigan City Bowling Association's "Bowl for The Cure!" The event has been a staple in the community since its inception in 2002 and has donated over \$100,000 to the Franciscan Health Michigan City Breast Care Center. Allegius is proud to support these organizations and our community.

Annual Board Election Date

Notice of Annual Meeting and Nominations for Board of Directors

The Annual Meeting will take place on **Monday, May 20, 2024, starting at 5:00 p.m.** The Burns Harbor office is located at 244 Allegius Drive. We look forward to seeing you there. In accordance with our bylaws there will be no nominations from the floor.

As a reminder, to be considered for a vacancy, nominees must have been a member in good standing for at least three (3) years prior to the deadline for petition submission, have served for a period of no less than two (2) years on a board of director appointed committee, and meet additional qualifications.

Find My Ride

Did you know Allegius can help you shop for a new vehicle?

Find My Ride lets you easily search for the specific vehicle you want and compare listings with dealerships in your area. You can even apply for a loan and the vehicle information comes straight to us. Let Allegius help you find a new ride!



5 Things You Should Know About Online Banking

- 1** Tired of waiting on the mail for your important account notices? Enroll in eNotices and eStatements using your Online Banking!
- 2** Need to know when a deposit has been made? You can configure eAlerts to notify you when a deposit is made! You can even set an amount you would like to be notified of.
- 3** Going on vacation? You can use online banking to find a Shared Branch or ATM near you.
- 4** You can change your username in the Online Banking settings!
- 5** Busy and can't make it into a branch? Apply for the loan you need through Online Banking. You don't even have to leave your home!

Refer Your Family and Friends to Allegius and Get Rewarded

For each new member you refer you will receive \$50, up to \$150, for simply having a family member or friend open a Savings Account at Allegius.

No out-of-pocket money is required to open the Savings Account, how easy is that?

Stop into an Allegius office or apply online to become a member.

Either way be sure they note the promotion code "EASY."

See <https://www.allegius.org/new-member-referral-program.html> for more details and information, or scan the QR Code!



Tax Deadline Fast Approaching!

Don't forget! The deadline for most taxpayers to file a federal tax return is April 15, 2024. Filing your tax return can be daunting, but understanding the process and taking it step by step can make it more manageable. Our friends at Banzai have an article and coaching session to help guide you through the essential steps to ensure a smooth and accurate filing experience.



Step 1: Decide How to File

There are multiple ways to file, each one with different time and cost requirements.

- **Paper Tax Return:** Print, fill out, and mail in your tax forms to the IRS. This option is often more difficult than e-filing, as you will have less guidance on what to do and leads to slower processing times.
- **Free File:** If your adjusted gross income is \$79,000 or less, you may be eligible to use an IRS Free File partner to e-file your taxes. With this, you select a partner, answer a series of questions, and receive a properly filled-out tax form, including information on whether you owe taxes or will receive a refund, all for free.
- **Free Fillable Forms:** If your adjusted gross income (AGI) is over the limit for Free File, you can also use the free digital fillable forms. You can either print the document or use PDF editing software to fill it out, but you must input the data and do the math yourself.
- **Commercial E-Filing Software:** You can use commercial e-filing software such as TurboTax, H&R Block, Tax Slayer, etc. to guide you through the filing process. These programs may offer more advanced filing options, such as assistance with audits and state filing, but they come at a cost, usually ranging from \$100 to \$200.
- **Hire a Professional:** If you have a complex situation, it may be worth it to hire a professional to do your taxes for you. They will let you know what documents they need, fill out your tax return, and ensure everything is correct when they send it to the IRS. The drawback is that professionals can be expensive. The most basic tax return typically costs around \$220 and increases from there.



Step 2: Choose Filing Status

Your filing status is the category of life situation you fall into, as designated by the IRS. The options are single, married filing separately, married filing jointly, head of household, or qualifying widow(er). The one you select/fit can significantly affect your tax liability. If you're unsure about which status to choose, the IRS provides a helpful tool called the "filing status tool" to assist you in determining the appropriate filing status.



Step 3: Gather Documents

Filing your taxes requires lots of specific documentation. This will include your Social Security number, details of dependents, income documentation such as W-2 and 1099 forms, and receipts or documentation for deductions and credits. Depending on your situation, you may require additional information or documents such as rental income, self-employment income, and Social Security benefits.

To read the rest of this article and utilize the coaching tool visit:
<https://allegius.banzai.org/wellness/resources/completing-a-return>

Banzai!



To read more, scan the QR Code!

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 Patchouli

Patchouli just needed time to feel safe as well as encouragement to come out from under the blankets. It helped her so much when volunteers would talk to her and reach under the blanket to pet her. As she got used to people, she would move around under the blanket any time she recognized a volunteer's voice and happily welcomed the attention.



Patchouli is now out and about and she is such a sweet, precious girl. She is ready to meet her potential family head on!

Additional details about Patchouli, 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.

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

Website: allegius.org

Visit us on:  

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CU MORTGAGE SERVICES

Heather Opperman | NMLS#1632904

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

Call: (219) 756-1101 x409

Email: cumortgageservice.com

HOLIDAY CLOSURES

MEMORIAL DAY

Monday, May 27

INDEPENDENCE DAY

Thursday, July 4


Memorial Day

* REMEMBER AND HONOR *

