

LOAN RATES

	Terms	A.P.R.*
New, Pre-Driven and Refinanced Vehicles	24 to 72 mos.	Call for Rates
<ul style="list-style-type: none"> Luxury vehicles over \$25,000 can be financed up to 84 months. Boats, Motor Homes, Campers and Trailers over \$25,000 can be financed up to 120 months. 		
Unsecured		
Line-of-Credit	Revolving	Call for Rates
Closed-End Signature	Fixed	Call for Rates
Home Loans		
First Mortgage	Fixed/Variable	Call for Rates
Home Equity Products		
Home Equity	Fixed/Variable	Call for Rates
Closed-End 2nd Mortgage	Fixed	Call for Rates
Open-End Equity		
Credit Line	Variable	Call for Rates
Fully Pledged		
Share Loans	Varies	Call for Rates

*APR - Annual Percentage Rate

SAVINGS RATES

	On Deposit	A.P.Y.*
Kasasa Cash [^]	\$0 - \$5,000	2.05%
	\$5,000 +	0.19% to 2.05%
Insured Money Market	\$25,000 or more	0.30%
	\$2,500 - \$24,999.99	0.20%
IRA Savings	\$50 or more	0.50%
Regular Savings	\$50 or more	0.20%
Christmas and Special	\$50 or more	0.20%

Certificates

Regular and IRA (Traditional and Roth)		
60+ months	\$1,000 Minimum	1.10%
48 months	\$1,000 Minimum	1.05%
36 months	\$1,000 Minimum	0.75%
24 months	\$1,000 Minimum	0.50%
12 months	\$1,000 Minimum	0.40%
6 months	\$1,000 Minimum	0.20%

*APY - Annual Percentage Yield

- Dividends on Savings Accounts are paid on the average daily balance and compounded and credited quarterly.
- There is a penalty imposed if certificate funds other than dividends are withdrawn before maturity. APY is based on the assumption that dividends will remain on deposit until maturity.

[^] Refer to website for qualifications.

Rates effective as of 1/1/18 and can change without notice. Loan Rates could vary due to Risk Based Lending guidelines. Applications can be taken at any Allegius office, online at www.allegius.org and by calling 219-787-8049 or 800-537-8386 and pressing 3 for loan services.

Federally insured by NCUA 

HOW THE TAX REFORMS WILL TAKE EFFECT

Some of the impact of the Tax Cuts & Jobs Act will be felt later than January 1.

Provided by Brad Werner

President Donald Trump signed the Tax Cuts & Jobs Act into law on December 22, and on January 1, some key details of the Internal Revenue Code will abruptly change.¹

There will be night-and-day change, both figuratively and literally. On January 1, the federal estate tax exemption will double; the standard federal income tax deduction will nearly double. The top corporate income tax rate will fall from 35% to 21%. Most business owners who make pass-through income will be able to deduct the first 20% of that income tax-free.^{2,3}

Workers may not see changes to their paychecks until February. This is because the Internal Revenue Service needs to release new withholding tables. Those tables are slated to appear in January.²

Two provisions of the TCJA may also apply retroactively for some taxpayers. A larger federal tax deduction for out-of-pocket medical expenses is allowed not just for 2018, but also for 2017. Taxpayers who itemize may write off qualifying medical expenses exceeding 7.5% of income in 2017, instead of 10% of income. Businesses that bought new capital equipment after September 27, 2017 will be permitted to fully and immediately expense those purchases for the 2017 tax year.²

Two other changes will not happen until January 1, 2019. On that day, the individual health insurance mandate is scheduled to be repealed; no taxpayer will face a penalty for not having health coverage. Another delayed change pertains to divorcing couples. Taxpayers who divorce in 2019 and succeeding years will not be able to deduct alimony payments.²

CHESTERTON ATM REMOVAL

We do apologize about the inconvenience caused by the Chesterton ATM removal on Monday, January 15, 2018, as our lease on the facility is ending. Members are invited to transfer their current checking account to a Kasasa checking account, which may refund up to \$25 per month in ATM fees, making any ATM their surcharge free ATM. Learn more about the Cash and Cash Back checking options on page one of this newsletter and at Allegius' website: www.allegius.org.

Contact Allegius at (219) 787-8049 or (800) 537-8386 for more information on the Kasasa checking accounts.



BRAD WERNER & COMPANY
Retirement and Wealth Planning
132 Venturi Dr., Suite C
Chesterton, IN 46304



Many of the changes authorized by the passage of the TCJA could expire after 2025. Congress may or may not renew them at the end of that year. The reduction of the corporate tax rate to 21% is a notable exception – that change is permanent.^{2,3}

This is a good time to plan your 2018 tax strategy. Talk to your CPA or tax preparer soon, to see how you might take advantage of the adjustments to federal tax law.

Brad Werner may be reached at (219) 929-1234 or brad@bradwerner.com or www.bradwerner.com

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Not NCUA Insured - No Credit Union Guarantees - May Lose Value

Citations.

¹ cnn.com/2017/12/22/politics/trump-sign-tax-bill-mar-a-lago/index.html [12/22/17]

² nytimes.com/interactive/2017/12/21/us/politics/will-tax-plan-affect-my-2017-taxes.html [12/21/17]

³ cbsnews.com/news/gop-tax-bill-how-the-new-tax-plan-will-affect-you/ [12/17/17]



ALLEGIUS
CREDIT UNION

INFORMATION FOR ALLEGIUS MEMBERS

JANUARY - MARCH 2018 NEWS

Kasasa® Checking Accounts Want to get paid for having a checking account?

Allegius offers two Kasasa Checking accounts that can pay you in the neighborhood of \$33 each month. Between ATM refunds and debit card cash back or high APYs, you can earn some serious cash by just doing simple activities that you probably already do. Even if you don't earn the maximum cash rewards but still earn \$5, \$10, \$20 or more per month, isn't that impressive for a checking account?



KASASA CASH*

This FREE account is best for high balances
Earn **2.05% APY*** on balances up to \$5,000
Earn **2.05% to 0.19% APY** on balances over \$5,000 depending on balance account*
Earn **0.01% APY*** if qualifications are not met
Refunds on ATM withdrawal fees nationwide (up to \$25 monthly)*
Surcharge-free ATMs via the CO-OP and Alliance One networks.

KASASA CASH BACK*

This FREE account is best for debit card transactions
Earn **4.00% cash back** on debit card purchases*
No category restrictions on purchases. Cash back earned on up to \$200 in purchases month. Earn up to \$96 cash back per year, **\$8 per month.**
Refunds on ATM withdrawal fees nationwide (up to \$25 monthly)*
Surcharge-free ATMs via the CO-OP and Alliance One networks.

HERE'S HOW EASY IT IS TO EARN YOUR CASH REWARDS.

Just do the following transactions and activities in your Kasasa Cash or Kasasa Cash Back account during each Monthly Qualification Cycle:

- Have at least 12 debit card purchases post and settle
- Be enrolled in and agree to receive e-Statements
- Be enrolled in and log into online banking at least once

Contact Allegius directly by phone or visit allegius.org, Allegius' Facebook page or any of our branches to learn more about Kasasa then be ready to open your account or switch your current Allegius checking into one of the Kasasa accounts.

*APY = Annual Percentage Yield. Limit of one Kasasa checking account per primary member, based on social security number. No minimum balance requirement for Cash or Cash Back account. ATM monthly cycle maximum refund is \$25. In Control Checking available to those who wish to receive paper statements. Current Allegius checking account holders who are in good standing may convert to Cash or Cash Back checking accounts. New checking accounts opening is based upon approval through Allegius guidelines based upon Chexsystems and credit report findings. Other conditions do apply.

INSIDE THIS ISSUE

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NOTICE OF ANNUAL MEETING

and Nominations for the Board of Directors

The Annual Meeting will be held **Monday, May 21, 2018** at 5 p.m. In accordance with our bylaws, there will be no nominations from the floor. However, nominations may be made by petition, signed by at least one percent of the total members. Eligible signers of petitions must be members in good standing (the primary member on a joint account), and at least 16 years of age. Any member interested in nomination by petition must be in good standing as of June 30, 2017, 18 years or older and submit a signed petition with required supporting documents by February 20, 2018 to: Nominating Committee, c/o Allegius Credit Union, 244 Allegius Drive, Burns Harbor, IN 46304.

Candidates Selected by the Nominating Committee are:

RUSSELL FORTINI

Russell Fortini of Chesterton has been an Allegius member in good standing for over 42 years and for the past 17 has been a director on Allegius' Board of Directors. Included with his current Vice-Chairman duties, Russell is a member of Allegius' Executive and Asset Liability Committees. Locally, he has also served on various community, union, charitable, and political boards and committees for the past 37 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 ArcelorMittal with over 45 years of service.



DARLENE S. PEARMAN

Darlene S. Pearman of Portage has been an Allegius member in good standing for over 30 years and for the past 16 years has been on the Board of Directors. She currently holds the 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 for the past 28 years has been employed at ArcelorMittal Steel and a member of USWA Local 6787. Overall, she has been an active volunteer for 28 years with the credit union.



JACK TIPOLD

Jack Tipold of Valparaiso has been an Allegius member in good standing for 26 years and for the past 11 years has served as a Supervisory Committee member, and currently is a Board of Director and 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 ArcelorMittal Burns Harbor plant for 24 years and has served on a number of committees with Local 6787 and currently holds a position as an executive officer of 6787 and also 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.



PRIME TIMES TRAVELERS CLUB

Prime Times Travelers Club is specifically designed for active lifestyles of the soon to be or current retired members. Come join us! **Family and friends over the age of 21 are invited!**

2018 SCHEDULE

WEDNESDAY, APRIL 18 "SOUTH PACIFIC" MUSICAL

- At the Drury Lane Theatre
 - Filet Mignon lunch
 - Great seating
- Per person: \$105 (Final payment due March 16)*

MAY 7 TO 10 ARK ENCOUNTER & CREATION MUSEUM

- "A tour of Biblical proportions"
 - 3 nights lodging including 3 breakfasts & 3 dinners
 - Admission to the Creation Museum & Planetarium
 - Ark Encounter & Cincinnati Art Museum stops
- Per person: \$583.00 (double) -or- \$772.00 (single)*
Final payment due by April 5

WEDNESDAY, JULY 18 MILWAUKEE FOOD & CITY TOUR

- Learn German & Irish history of Milwaukee, WI
 - Shopping and eating at local hot spots
 - Tour along Milwaukee's famous lakefront
- Per person: \$110.00 (Final payment due June 29)*

THURSDAY, AUGUST 16 SAUGATUCK, MI SIDE WALK SALE

- Merchants mark down prices for sidewalk sale
 - Selection of clothing, jewelry, art, antiques & accessories
- Per person: \$42.00 (Final payment due July 16)*

OCTOBER 6 TO 11 CHATTANOOGA, TN CHOO CHOO

- 5 nights lodging including 5 breakfasts & 2 dinners
 - 3 scenic and informative train rides
 - Southern Belle Riverboat dinner cruise
 - Wright Patterson Air Force Museum visit
 - Admission to Ruby Falls & Rock City Gardens
- Per person: \$849.00 (double) -or- \$1,098.00 (single)*
Final payment due by August 13

WEDNESDAY, NOVEMBER 14 "MAN OF LA MANCHA" MUSICAL

- Performed in the Beef & Boards Theatre
 - Great seating with a delicious lunch
- Per person: \$97.00 (Final payment due October 12)*

TOYS FOR AREA CHILDREN

Allegius thanks all members for their thoughtful gifts and monetary donations at our Burns Harbor, Hobart and Valparaiso offices totaling over \$1,900. That kind generosity, along with a \$750 donation from Allegius, was able to bring in over 400 toys so area children were able to fully enjoy the spirit of Christmas. Thank you to Allegius front line staff, Courtney Evans, and Rebecca Christy for making this year's Toys for Tots so successful.



Toys for Tots representative, Joe Baerzyski, with Allegius' Valparaiso staff members Anthony Hillsman and Shannon Emmet.



Toys for Tots representative, Reggie Hess, and Allegius staff member, Courtney Evans, with the toys collected from the Burns Harbor office.



Hobart staff members (l to r) Marlene Stubbs, Deborah Kerzel, Samantha Evans, and Catrina Zambrana proudly standing with the toys prior to Toys for Tots pick up.



LOCATIONS

BURNS HARBOR OFFICE

244 Allegius Drive
Burns Harbor, Indiana 46304
Monday - Friday: 7:00 a.m. - 4:00 p.m.
FAX: (219) 787- 9580
ATM: Before ArcelorMittal's Main Gate Entrance
North Wall of BHAA Building

HOBART BRANCH

2027 East 37th Avenue
Hobart, Indiana 46342
> Drive up ATM

MICHIGAN CITY BRANCH

1015 E. US Hwy. 20
Michigan City, Indiana 46360
> Drive up ATM

VALPARAISO BRANCH

175 W. Lincolnway, Suite E (Napoleon Center)
Valparaiso, Indiana 46383
> Drive up ATM

BRANCH HOURS

HOBART, MICHIGAN CITY, AND VALPARAISO

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.

MEMBER SUPPORT INFORMATION

Contact Allegius with questions, to get information, and for loan applications.
Call: (219) 787-8049
(800) 537-8386
Email: info@allegius.org
Website: www.allegius.org
Visit us on Facebook

HOLIDAY CLOSURES

Presidents' Day Monday, February 19
Good Friday Friday, March 30
Memorial Day Monday, May 28
Independence Day Wednesday, July 4