

WHAT'S NEW WITH YOUR **CREDIT UNION?**

JULY - SEPTEMBER 2020 **★** allegius.org



RESEARCH • COMPARE • FINANCE

WHY YOUR NEXT AUTO LOAN **SHOULD BE FROM US**

If you're in the market for a new or pre-owned vehicle, not only can Allegius help you with the financing part but we can now help you do your research with our Find My Ride program! We can help you every step of the way to get the car you want at the best price with the best financing.



This program was developed to explore all options to not only assist you in financing a vehicle, but also to look at ways to save you money by refinancing your current vehicle from another lender. Allegius can help with:

- Low credit scores
- High mileage vehicles • \$0 down payment • Limited credit history
- Older vehicles

Let us be the source for your vehicle lending.

NEW MOBILE APP

Allegius is pleased to announce the launch of a new Mobile App that will be available for download on July 15. This is NOT an update

of the current app, but rather an entirely new app that you must download.



To the left is what the new app icon looks like.

The new Allegius Mobile App provides an

enhanced mobile banking experience with a variety of new options including:

- Manage debit and VISA credit cards directly in the app
- Can temporarily lock your debit and VISA credit cards
- Fits the screen size of what you are using (ipad or cell phone)
- Set activity alerts

You still use the same username and

password and answer the same security questions as the old app. Once you upload the new app, simply click on the "Locked" option to get started. We request you delete the old app after July 15.

More tools and services are now available to make it easier for you to manage your money anytime, anywhere! Once downloaded, see what can be done to help make your account lifestyle more convenient. Contact us with any questions at info@allegius.org, (219) 787-8049 or (800) 537-8386.



CUDDLE BUDDY!

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



Additional details of Cindee and other adoptable cats are available at www.catsociety.org or follow their Facebook page at facebook.com/INCatSociety. The ICS location is now at 4061 S. County Line Rd, Westville, IN 46391, with visiting hours on Saturday - 10:00 a.m. to 4:00 p.m. and Sunday - 1:00 p.m. to 4:00 p.m.

Allegius wishes to thank those members who have been so kind to adopt over 25 cats over the past 18 months. Be sure to post your new cat on your Facebook and tag us!!

*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.



LOCATIONS

BURNS HARBOR

244 Allegius Drive Burns Harbor, Indiana 46304

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

FAX: (219) 787-9580 ATM: Before Arcelor Mittal's Main Gate Entrance, North Wall of BHAA Building

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

MICHIGAN CITY

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

VALPARAISO 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.

CONTACT

Contact Allegius with your questions and financial needs.

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

EMAIL: info@allegius.org

WEBSITE: www.allegius.org

Visit us on Facebook and Instagram

Visit our website for current rates.

Federally insured by NCUA

CU MORTGAGE SERVICES



This will not happen with us! Call Heather to refinance your mortgage and see how she can lower your monthly payment.

Heather Opperman | NMLS#1632904 10951 Broadway, Ste. 100 Crown Point, IN 46307 (219) 756-1101 x409 Visit us online at: cumortgageservice.com



Due to the current COVID-19 pandemic, here is the current status of our remaining 2020 trips:

SUNDAY, SEPTEMBER 6 FLEA MARKET & MEDIEVAL TIMES

Status is yet to be determined.

SEPTEMBER 20 TO 26 **MONTREAL & QUEBEC CITY, CANADA**

Status is yet to be determined.

OCTOBER 29 TO 31

MICHIGAN FALL JOURNEY

Status is yet to be determined.

SUNDAY, DECEMBER 6 **IRVING BERLIN'S "HOLIDAY INN"**

Status is yet to be determined.

Contact Linda and John Starr at (219) 778-2736 with any questions or concerns.

AVOID CORONAVIRUS SCAMS

Be careful! There are many scams currently in action that can hurt you financially such as fake check scams. And with the pandemic still a focus within our society, here are some main frauds and scams to avoid:

• Ignore offers for vaccinations and home test kits. Scammers are selling products to

• Don't respond to texts, emails or calls about checks from the government.



- treat or prevent COVID-19 without proof that they work. • Be wary of ads for test kits. Most test kits being advertised have not been approved by the FDA, and aren't necessarily accurate.
- Hang up on robocalls. Scammers are using illegal robocalls to pitch everything from low-priced health insurance to work-at-home schemes.
- Watch for emails claiming to be from the CDC or WHO. Use sites like coronavirus.gov and usa.gov/coronavirus to get the latest information. And don't click on links from sources you don't know.
- Do your homework when it comes to donations. Never donate in cash, by gift card, or by wiring money.

If you feel uncertain of any request, email, or snail mail inquiries, please contact us immediately for assistance. For detailed fraud and scam information we highly encourage all Allegius members to visit the Federal Trade Commission website at www.ftc.gov/coronavirus/scams-consumer-advice.

IMPORTANT ACCOUNT UPDATE: FUNDS AVAILABILITY POLICY

Allegius Credit Union has made the following changes to our Funds Availability Policy for transaction accounts, effective July 1, 2020:

- In instances in which we do not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit, the first \$225 (previously \$200) will be made available on the first business day.
- Funds deposited by check may be delayed for a longer period of time if your deposited checks total more than \$5,525 (previously \$5,000) on any one day.

A completely updated "Notice of Change to Our Funds Availability Policy and the Terms and Conditions of Your Account" with more detailed information will be mailed to each member. For questions or additional information on your account, please contact us at (219) 787-8049 or (800) 537-8386.

HOLIDAY CLOSURES

Labor Day Monday, September 7 Monday, October 12

Columbus Day

Thanksgiving Thursday, November 26 Friday, November 27

Christmas Friday, December 25 Saturday, December 26



Our club is designed for Allegius members, their family and their friends ages 21 and older. Enjoy one day local, two day regional and out of the area multiple overnight trips! Interested in being more involved? Become a committee member (for Allegius members only) by contacting Smokey Stowers at (219) 766-3931.