



WHAT'S NEW WITH YOUR CREDIT UNION?

OCTOBER - JANUARY 2021 ★ allegius.org

\$200 FOR BACK TO SCHOOL ACCOUNTS

Your son, daughter, grandson, or granddaughter is eligible for \$100 for becoming a new member AND \$100 for opening a new Kasasa Cash Back checking account. They need to be 16 to 24 years of age and currently attending high school, college or a trade school.

Now that school is back in session, it's also time to get them started with learning the importance of money management. We make it easy and affordable for today's teenagers and young adults to open accounts. **No upfront money needed to open either account.** We deposit the initial incentive amounts into the accounts to get them started!! Allegius membership and the Free Kasasa Cash Back Checking account are the perfect combination of affordability and rewards. Kasasa Cash Back offers 4% cash back on debit card purchases and ATM fee refunds. Other bonuses:

- VISA Debit card with merchant and online purchase acceptability
- 24/7 Mobile and online banking access for account tracking
- Manage card with mobile banking alerts and temporary locking option
- First order of checks free
- Ability of parents, grandparents or family members to transfer funds into Back to School accounts
- Overdraft transfer availability to avoid insufficient funds fees

They are already members? No problem! They can simply open a Kasasa Cash Back checking account and receive the \$100 incentive.

Visit Allegius.org for more Back to School details.

Use promo code "BTS" when applying online or at an Allegius office.



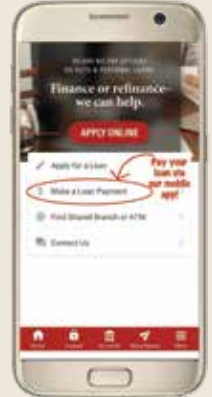
POCKET PLANNERS

Stop by any of Allegius' four offices to get your 2021 pocket planner calendar. A long, withstanding tradition continues as a thank you for being a member. Don't delay as these calendars go fast! *Limit one per member. While supplies last.*



MOBILE APP LOAN PAYMENT

Allegius can now take loan payments on our mobile app. Get it at the app store today!



LOOKING FOR A FRIEND?

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.

This quarter's highlight is Chicory. This wonderful girl is just over a year old. She's easy going and loves treats. Chicory may not be a lap kitty, but she enjoys snuggling up right beside you. If you're looking for a new friend to spend the chilly fall nights with you must come meet her.



Additional details of Chicory 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.

A special thank you goes out to all Allegius members who have adopted cats and kittens! 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



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In a time for needed smiles, I can help.
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10951 Broadway, Ste. 100

Crown Point, IN 46307

(219) 756-1101 x409

Visit us online at: cumortgageservice.com

5 TIPS FOR SHOPPING ONLINE SAFELY THIS HOLIDAY SEASON



Believe it or not, local stores are already starting to prepare for the Christmas holiday season. With merchandise inventory not as abundant and the fear of personal space infringement looming large in our consciousness due to COVID-19, this is going to be a big year for online shopping. Two big tips are, start searching the internet earlier this year and making those purchases with your Allegius VISA card.

To protect your identity and financial information from any cyber fraud, here are 5 additional tips for shopping online safely this holiday season.

1. Start with antivirus software

If you don't have an antivirus program installed on your computer, that is the place to start before you shop and give out sensitive personal information like your credit card number. Several antivirus software packages are available, so check reviews. Your Internet provider may offer a discounted price as part of your service.

2. Look for security on the vendor website

Did you find that deal you were looking for? Check to make sure the vendor uses a secure site to process the sale. Here's one way you can tell: There should be a letter "s" after the "http" in the web address and you should also see a closed padlock icon to the left of the browser address.

3. Check reviews

Look for reviews that don't sound overly angry and aren't an isolated customer service misunderstanding. A dozen or so reviews should give you a good idea of what to expect. Also, look for seals of approval by agencies like the **Better Business Bureau to confirm a vendor's reputation.**

4. Read return policies

You've investigated the vendor and found your item of choice at a great price. Time to buy, right? Make sure you check return policies. Since you're buying the item sight unseen, and it has to be transported, there's always a chance things don't work out. Make sure you know how the vendor handles returns, if at all.

5. Keep receipts

Any reputable vendor will email you a sales confirmation after your purchase. Don't delete these emails until the item has arrived and you know that you are absolutely satisfied. While the vendor should have any sales data on their end, the receipt has information that you want to be armed with should you need to call customer service or return a purchase.

Take precautions to make sure your personal information is secure when shopping online. Then your holiday season can be merry, bright, and safe from cyber crooks.

SKATE INTO SAVINGS

Turn to Allegius for the extra cash you need by taking advantage of our convenient **Holiday Skip A Pay** with your current loan. This option lets you skip a loan payment over the holidays and use the money for something else. You can choose to skip either your November or December qualifying payment(s).

You can use the funds for any need such as gifts, travel and décor! You don't have to rely on your credit cards or slip into financial trouble this holiday season. Choose to skip a loan payment for extra cash. Stop in or visit allegius.org to get started!

There is a low \$35 processing fee deducted from your savings or checking account. Interest will continue to accrue on the loan(s) during the month you skip. Offer excludes Credit Builder and 1st and 2nd mortgage loans. Other restrictions apply. See us for details.



HOLIDAY CLOSURES

Columbus Day

Monday, October 12

Thanksgiving

Thursday, November 26

Friday, November 27

Christmas

Thursday, December 24

- Branches open 8:30 a.m. to 12:30 p.m.

- Burns Harbor will be Closed

Friday, December 25

Saturday, December 26

New Year's

Friday, January 1, 2021

