



Get in the Know!

Debit and ATM Card Updates

Allegius recently updated the Debit and ATM card programs to better suit the needs and spending habits of our membership. Not only will the cards have an updated look and feel, but also be easier to use. **Take a peek at each and their enhancements:**



DEBIT CARD

- Faster delivery from date of card order
- Call to activate gives you access sooner
- Tap to Pay at available merchants
- Longer lasting card images
- Choose and change your PIN
- Peer to Peer payments such as Venmo and Paypal
- **Coming Soon** – Wallet capability with Google, Apple, Garmin, Samsung and Fitbit Pay



ATM CARD

- More focused transaction of cash withdrawals only from ATM machines
- Use for no surcharge fee at Allegius and shared branching ATMs (see **ALLEGIOUS.ORG** for locations)
- Choose and change your PIN

The updated cards will start to replace your current ones upon expiration. If you are a Debit card holder with a Savings account only or you have your transactions clearing through your Savings account, actions will be required. Please check your mail in late July for letters with more detailed explanations.

Call our Member Support Department at **(219) 787-8049** or **(800) 537-8386** and press **option 2** if you have any questions.

Five Things You Should Know About TruStage® INSURANCE

1. Offers affordable auto, home and life insurances with many great options to choose from.
2. Designed for credit union members and their families only.
3. Insurance protection is a part of a solid financial plan.
4. You will take comfort in knowing you and your family are taken care of from many of life's unexpected situations.
5. TruStage insurance products and programs have been around for nearly 80 years.

Visit **ALLEGIOUS.ORG** and find all the TruStage information under the "Plan" tab.



EASY \$150

Refer family to open an account and get up to \$150!

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

Simple for your referred family member:

- ★ No out of pocket money needed to open the Savings Account
- ★ No direct deposit required for the opened Savings Account

★ ★ **BONUS:** The new member can get **\$250** by opening a Kasasa Cash Back checking account. ★ ★

Stop in to an Allegius office or become a member through our online process. Either way, be sure to note the promotion code "EASY" for each of you to get your incentives! Limit is three referrals. See **ALLEGIOUS.ORG** for more details and information.



Credit Scores

Your credit score, also called a FICO score, is an actual number, between 300 and 850. The higher the number, the better: a score of 740 to 799 is considered very good, though the average is closer to 700. FICO is an acronym for Fair Isaac & Co., the company that is responsible for tabulating your credit score.

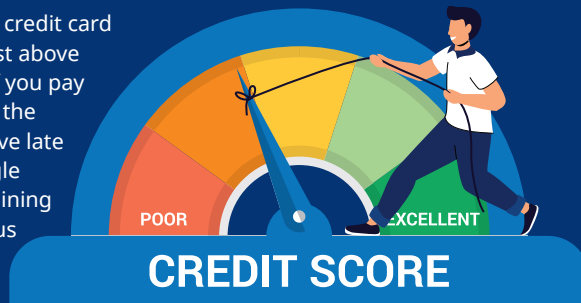
Each of the three main credit agencies — Experian, Equifax, and TransUnion — have a score for you based on your credit report at that individual agency. The agencies tend to have different information on the people they track, which means your credit report and score will vary from agency-to-agency. Those scores are what potential creditors, landlords, employers and insurers look at for an instant judgement on your creditworthiness.

That's important because lenders believe that people who are creditworthy will pay back what they owe. That's why better credit reports and higher credit scores make it easier, and cheaper, to borrow. It also makes it easier to rent an apartment, buy a house, get insurance, and a number of other day-to-day essentials.

Credit scores are the result of a compilation of several different sources of data that are available in your credit report. That data falls into four distinct categories, which are listed in order of how much weight they usually have in informing your score:

Payment History	Amounts Owed	Length of Credit History	Types of Credit Used
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You've heard before that paying credit card bills on time is crucial, and the list above is why. Your payment history – if you pay on time, if you pay in full or only the minimum balance, and if you have late or missed payments – is the single most important factor in determining your credit score. Contact Allegius for more information on your credit score.



Check everything Banzai offers by visiting ALLEGIUS.ORG and clicking on the "Plan" tab.

Get Your Vehicle Loan at Allegius



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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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 Griz and Mona



Check out this handsome 1.5 year-old boy who came to ICS as a stray this past March. **Griz** is so sweet and funny. He keeps us entertained and will do the same for you. Hopefully an Allegius member will have a place in their heart and home for him!

Isn't she just the cutest? **Mona** may act shy/timid when you initially meet her but deep down she really is a kind and gentle girl. If you take a little time to get to know her, you will see for yourself how wonderful she really is. Mona needs a peaceful home where she can be your only kitty.

Additional details of Griz and Mona, 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 still asking for appointments on Saturdays from 10:00 a.m. to 4:00 p.m. and Sundays from 1:00 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

KASASA® CARES

VISION INSURANCE

Through Kasasa, Allegius is now offering personalized eyecare at affordable prices. Get a better view of your and your family's overall eye health. Visit ALLEGIUS.ORG and find all the Kasasa Care rewards under the "Plan" tab.

