



Get in the Know!

TIME TO TRAVEL CLUB UPCOMING TRIPS AND EVENTS

Time to Travel Club is no longer just for the 50 plus crowd! It is open to members and their guests, ages 21 and older, for fun and memorable trips, events and outings. **COME JOIN US!!!** Get more information by contacting John & Linda Starr at **(219) 778-2736**.

Wednesday, October 19th and Thursday, October 20th ★
City of Frankenmuth Tour & Henry Ford Museum
Frankenmuth & Dearborn • Michigan (\$295.00 per person)

Sunday, November 13th ★ **Beef & Boards**
Dinner & The Addams Family Show • Indianapolis, Indiana (\$127.00 per person)

Saturday, December 10th ★ **Blue Gate Dinner Theatre**
Buffet & Our Family Christmas Show • Shipshewana, Indiana (\$114.00 per person)

All tips are included in the price. Cancellation insurance available upon request.

HOLIDAY SKIP-A-PAY IS ALMOST HERE!

Turn to Allegius for the extra cash you need this holiday season. Take advantage of our Skip-A-Pay program with your current loan. This program lets you skip a loan payment for either your November or December qualifying loan payment(s). Use the funds however you need this holiday season!



Stop in or visit **ALLEGIUS.ORG** to get started.

There is a low \$35 processing fee deducted from your 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 may apply. Contact us for details.

5 Tips for Shopping Online Safely This Holiday Season

1. Start with an antivirus software

Antivirus software helps to protect your information on the internet. Help it do its job by keeping it up to date with software updates. If you do not have an antivirus, there are several programs available for free as well as paid options. Your internet provider may even offer a discounted rate as part of your service.

2. Ensure the vendor website is secure

Did you find that deal you were searching for? Check to make sure the vendor uses a secure site before you make your purchase. One way to tell is if you see a closed padlock icon to the left of the browser address. You can visit **ALLEGIUS.ORG** to see an example.

3. Check the reviews

Look for reviews that do not sound overly angry and are not an isolated customer service misunderstanding. Scanning through a dozen reviews should give you a good idea of what to expect.

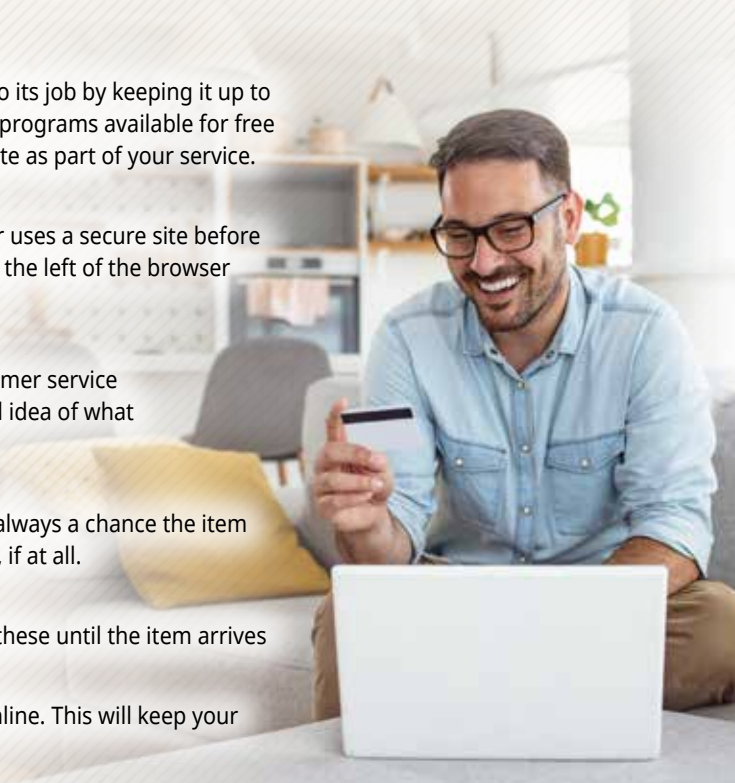
4. Check return policies

Since you are buying the item sight unseen and it has to be shipped, there is always a chance the item will not be as expected. Make sure you know how the vendor handles returns, if at all.

5. Keep your receipts

A reputable vendor will email a sales confirmation after your purchase. Keep these until the item arrives and you know you are absolutely satisfied.

Take precautions to ensure your personal information is secure when shopping online. This will keep your holiday season bright and full of cheer and safe from cyber criminals.



The 50/30/20 Rule

The 50/30/20 rule is a simple, practical rule of thumb for individuals who want a budget that's easy and effective. It offers guidelines for enjoying your income while putting savings on autopilot.

Humans are fallible—sometimes we just need guidelines. If you struggle making sense of a sea of budgeting systems and apps, consider the 50/30/20 rule. Developed by Elizabeth Warren, a senior U.S. Senator from Massachusetts and expert in bankruptcy law, the 50/30/20 rule states that your after-tax income should be roughly divided three ways:



Illustration: Chelsea Miller

50% to needs

30% to wants

20% to long-term savings

The 50/30/20 rule is not gospel and it's not a law. It's simply a guideline. The beauty of the rule is its simplicity. We humans are imperfect, and one of our greatest weaknesses is our tendency to bail when things get complicated or stressful. Sophisticated budgeting systems are complicated **and** stressful. Budgeting is something you must do your entire life. Find a way to simplify it.

To read the rest of this article and see everything Banzai offers visit **ALLEGIUS.ORG** and click on the "Plan" tab.

KASASA CARE™

MEDICARE

Make sense of your Medicare options and get enrolled with a team of licensed agents.

Visit **ALLEGIUS.ORG** and find all the Kasasa Care rewards under the "Plan" tab.



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:



©2022 723202 LKCS | lk-cs.com

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 Melly and Taz



Melly is a 6 year old sweetheart who came to us several years ago. At first she was very scared and shy but she has really come out of her shell and enjoys being with people. She is eagerly awaiting her purrever home. Is it with you?

This 7 year old love bug is looking for a home of his own. Taz came to us when his person had to move. Don't let his name fool you, he's very sweet and he loves to be petted. He doesn't like other cats however, so he would have to be your one and only.

Additional details of Melly and Taz, 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

HOLIDAY CLOSURES

COLUMBUS DAY

Monday, October 10

THANKSGIVING

Thursday, November 24 | Friday, November 25

CHRISTMAS

Saturday, December 24 | Monday, December 26