



Get in the Know!



ALLEGIOUS
CREDIT UNION

April - June 2023

Allegius Out and About

In February, Allegius was out in the community supporting the Michigan City Bowling Association's "Bowl For The Cure." We were happy to present a donation to help support the amazing work the Franciscan Health Hospital Women's Health Center does for our community!



Annual Board Election Date

Notice of Annual Meeting and Nominations for Board of Directors

The Annual Meeting will take place on **Monday, May 15th, 2023, starting at 5:00 p.m.** The Burns Harbor office is located at 244 Allegius Drive. We look forward to seeing you there. In accordance with our bylaws there will be no nominations from the floor.

As a reminder, to be considered for a vacancy, nominees must have been a member in good standing for at least three (3) years prior to the deadline for petition submission, have served for a period of no less than two (2) years on a board of director appointed committee, and meet additional qualifications.

5 Things You Should Know About Online Banking

- 1** Tired of waiting on the mail for your important account notices? Enroll in eNotices right from your Online Banking!
- 2** You can configure eAlerts on balance thresholds, ACH deposits, and much more!
- 3** You can change your username in the Online Banking settings!
- 4** Need to view an old statement? eStatements let's you revisit your account history. You can even print a copy of your statement!
- 5** Who doesn't have a busy life? Apply for the loan you need while you are at home relaxing – all through Online Banking!

Referral QR Code

Let us help you "refresh" your finances this spring! Refer family and friends to open an account and get up to \$150. Simple!



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

Simple for you and your referred member, and no out of pocket money is required to open the Savings Account.

Stop in to an Allegius office or scan the QR code to 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 <https://www.allegius.org/new-member-referral-program.html> for more details and information.



Scan QR Code for
more details



Teaching Children About Money

Whether you're teaching finances to your kids, your grandkids, or those of a loved one, it's absolutely essential to teach children how to manage the money they have and invest for the future.

Spending: An understanding of spending, including the ability to budget for and track it, is perhaps the most essential money skill you can teach to a child. Children need to recognize that purchases cost money and that money is in limited supply—they can't just buy everything they want. They must plan ahead so that they can afford everything they need, and this is why a budget is a necessity. It's important to acknowledge that budgeting always involves making adjustments. They shouldn't expect to get it right the first time.

Spending Simulation: For younger kids, you can simulate the experience of spending to teach them about tradeoffs. Give your child some money (maybe \$5) and set up a small, at-home store. The store could include one item that will cost the whole \$5, a few between \$2 and \$3, and multiple small things for \$1 or less. These items can be small toys, treats, or even "coupons" for extra time playing games or a movie night. The point isn't what they're buying, but that the child recognizes that they can't get everything—they'll have to prioritize what they want most. Repeat the store every so often, perhaps with money they earn instead, to see how their understanding grows.

Expense Tracking: For older kids, help them track all of their spending for a week or month. They can do it on a piece of paper, a spreadsheet, or even an app. At the end of the tracking period, have them evaluate all of their choices. Did they spend more than they expected? Less? What would they like to change? Help them create a target for the next period and suggest ways they can improve. Repeat the process to see what changes. You may even offer a reward if your child is able to meet a goal you agree on.

To read the rest of this article and learn more about teaching children about money and everything Banzai offers visit [ALLEGIUS.ORG](https://www.allegius.org) and click on the "Plan" tab.

Or go to: [ALLEGIUS.BANZAI.ORG/WELLNESS/RESOURCES/TEACHING-CHILDREN-ABOUT-MONEY](https://www.allegius.org/wellness/resources/teaching-children-about-money)

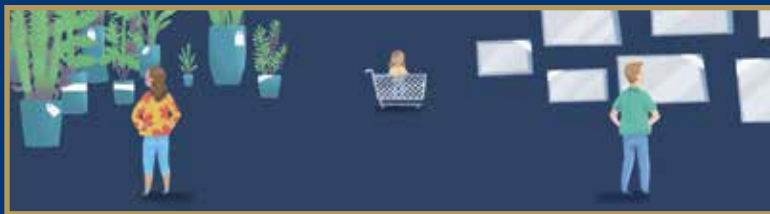


Illustration: Cristi Cash

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](https://www.allegius.org)

Visit us on:  

©2023 727355 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 Francis and Tony



Francis and Tony are two inseparable one year young brothers who are looking for their forever home together. Since these two handsome boys are very shy, they are looking for a quiet family that will give them the time they need to adjust to their new home. Francis is more outgoing and Tony is more reserved but they both will accept pets as well as being held. Come meet them to see if they are the right fit for your home.

Additional details of Francis and Tony, 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

GOOD FRIDAY

Friday, April 7

MEMORIAL DAY

Monday, May 29

INDEPENDENCE DAY

Tuesday, July 4