



# Get in the Know!



ALLEGIUS  
CREDIT UNION

October - December 2023

## Allegius Out and About

Our sponsorship of the Valparaiso Summer Concert series was a blast! The weather was hot, but the bands were oh so cool! Thank you for coming to visit our booth and we can't wait to do it again!



## 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. It's important to acknowledge that budgeting always involves making adjustments.

### Saving



It's important for children to understand that saving is the secret to getting what they want. When it comes to the actual act of saving, teach that creating (and sticking to) goals is key. They may choose to save a regular percentage of their income or a certain amount each month.

### Investing



Investing is a powerful financial tool that everyone should understand. Help your children understand that the goal is to buy when things are inexpensive and sell when they're worth more. As the child gets older, you can touch on more complex aspects of investing.

Learn more by going to [ALLEGIUS.BANZAI.ORG/WELLNESS/RESOURCES/TEACHING-CHILDREN-ABOUT-MONEY](https://ALLEGIUS.BANZAI.ORG/WELLNESS/RESOURCES/TEACHING-CHILDREN-ABOUT-MONEY)

# Banzai!

## 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!

Tune in to [Allegius.org](https://Allegius.org) in the coming weeks for more information.

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 first and second mortgage loans. Other restrictions may apply. Contact us for details.



# How to Spot and Avoid a Tech Support Scam

Stay alert! Tech support scams are rising in popularity and scammers will use different tactics to trick you and to make themselves seem legitimate. Knowing their tactics will help you avoid falling victim to their scam and losing your hard-earned money.

*If you have been in contact with someone online or over the phone and they have told you to withdraw cash, send a wire transfer, purchase gift cards, or send cryptocurrency, do not complete the transaction and stop all communication with them. Scammers will instruct you not to tell your family or the credit union what you are doing; this is a red flag. Scammers will offer to do a three-way call with Allegius to make their request seem legitimate. The caller does not call Allegius and instead calls another scammer to pose as a credit union employee. In order to protect yourself, ensure you are the one calling Allegius at 800-537-8386.*



**Phone Calls** | Scammers will often call and pretend to be a technician from a well-known company. They will say they have found a problem with your computer and will ask you to give them remote access in order to fix it. They then will try and make you pay to fix a problem that does not exist. If you get a phone call you did not expect from someone who says there is a problem with your computer, hang up.



**Pop-Ups** | Scammers may try to trick you into using a pop-up window on your computer screen. It may look like an error message from your operating system or a notification from your antivirus software. It may even use the company's official logo. The message will warn you about a security issue or expiring software coverage and tell you to call a phone number to get help. If you receive this kind of pop-up, do not call the number. Real security warnings will never ask you to call a phone number.

## What To Do if a Scammer Has Your Information

- Change your password (if you use this password for other accounts be sure to change them too)
- Uninstall any applications or programs they have asked you to install
- Run a full scan with an antivirus program and remove any problems it detects
- If you are not tech-savvy, take your device to a trusted, local technician for them to repair



To learn more, scan the QR Code!

Or visit the Federal Trade Commission website.

## 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 Marmalade



*Three-year young Marmalade was recently returned to ICS when her family could no longer care for her. Marmalade was understandably confused and upset with the new environment but within a week she was ready to welcome attention, interact with people and show everyone how loudly she purrs! This purring love bug is also a sweet snuggler!*

Additional details about Marmalade, 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 asking for appointments on Saturdays from 10:00 a.m. to 4:00 p.m. and Sundays from 12:00 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.



## 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](mailto:info@allegius.org)

Website: [allegius.org](http://allegius.org)

Visit us on:  

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## CU MORTGAGE SERVICES

Heather Opperman | NMLS#1632904

10951 Broadway, Ste. 100 • Crown Point, IN 46307

Call: (219) 756-1101 x409

Email: [cumortgageservice.com](mailto:cumortgageservice.com)

## HOLIDAY CLOSURES

### COLUMBUS DAY

Monday, October 9

### THANKSGIVING

Thursday, November 23

### CHRISTMAS

Monday, December 25

### NEW YEAR'S DAY

Monday, January 1, 2024

