

LOAN RATES

	Terms	A.P.R.*
New, Pre-Driven and Refinanced Vehicles	24 to 72 mos.	Call for Rates
<ul style="list-style-type: none"> Luxury vehicles over \$25,000 can be financed up to 84 months. Boats, Motor Homes, Campers and Trailers over \$25,000 can be financed up to 120 months. 		
Unsecured		
Line-of-Credit	Revolving	Call for Rates
Closed-End Signature	Fixed	Call for Rates
Home Loans		
First Mortgage	Fixed/Variable	Call for Rates
Home Equity Products		
Home Equity	Fixed/Variable	Call for Rates
Closed-End 2nd Mortgage	Fixed	Call for Rates
Open-End Equity		
Credit Line	Variable	Call for Rates
Fully Pledged		
Share Loans	Varies	Call for Rates

*APR - Annual Percentage Rate

SAVINGS RATES

	On Deposit	A.P.Y.*
Kasasa Cash [^]	\$0 - \$5,000 \$5,000 +	2.05% 0.19% to 2.05%
Insured Money Market	\$25,000 or more \$2,500 - \$24,999.99	0.30% 0.20%
IRA Savings	\$50 or more	0.50%
Regular Savings	\$50 or more	0.20%
Christmas and Special	\$50 or more	0.20%

Certificates

Regular and IRA (Traditional and Roth)		
60+ months	\$1,000 Minimum	1.10%
48 months	\$1,000 Minimum	1.05%
36 months	\$1,000 Minimum	0.75%
24 months	\$1,000 Minimum	0.50%
12 months	\$1,000 Minimum	0.40%
6 months	\$1,000 Minimum	0.20%

*APY - Annual Percentage Yield

- Dividends on Savings Accounts are paid on the average daily balance and compounded and credited quarterly.
- There is a penalty imposed if certificate funds other than dividends are withdrawn before maturity. APY is based on the assumption that dividends will remain on deposit until maturity.

[^] Refer to website for qualifications.

Rates effective as of 10/1/18 and can change without notice. Loan Rates could vary due to Risk Based Lending guidelines. Applications can be taken at any Allegius office, online at www.allegius.org and by calling 219-787-8049 or 800-537-8386 and pressing 3 for loan services.

Federally insured by NCUA



HOW THE TAX REFORMS WILL TAKE EFFECT

Some of the impact of the Tax Cuts & Jobs Act will be felt later than January 1.

Provided by Brad Werner

President Donald Trump signed the Tax Cuts & Jobs Act into law on December 22, and on January 1, some key details of the Internal Revenue Code will abruptly change.¹

There will be night-and-day change, both figuratively and literally. On January 1, the federal estate tax exemption will double; the standard federal income tax deduction will nearly double. The top corporate income tax rate will fall from 35% to 21%. Most business owners who make pass-through income will be able to deduct the first 20% of that income tax-free.^{2,3}

Workers may not see changes to their paychecks until February. This is because the Internal Revenue Service needs to release new withholding tables. Those tables are slated to appear in January.²

Two provisions of the TCJA may also apply retroactively for some taxpayers. A larger federal tax deduction for out-of-pocket medical expenses is allowed not just for 2018, but also for 2017. Taxpayers who itemize may write off qualifying medical expenses exceeding 7.5% of income in 2017, instead of 10% of income. Businesses that bought new capital equipment after September 27, 2017 will be permitted to fully and immediately expense those purchases for the 2017 tax year.²

Two other changes will not happen until January 1, 2019. On that day, the individual health insurance mandate is scheduled to be repealed; no taxpayer will face a penalty for not having health coverage. Another delayed change pertains to divorcing couples. Taxpayers who divorce in 2019 and succeeding years will not be able to deduct alimony payments.²

Many of the changes authorized by the passage of the TCJA could expire after 2025. Congress may or may not renew them at the end of

SCAM PRECAUTIONS *What Allegius Members need to know!*

Midwest area credit union members are being targeted in a vishing (phone-based phishing) scam in which fraudsters spoof phone numbers making the calls appear to originate from the credit union.

The members are duped into providing CVV2/CVC2 codes and expiration dates for their debit cards. The fraudsters, already possessing the counterfeit mag stripe debit cards, use the information to change the PINs through voice response units. Then, they use the counterfeit cards to make ATM withdrawals, as well as purchase at Wal-Mart in Florida and Georgia. Credit unions in Indiana, Kentucky, Ohio, and Virginia have been impacted by the scam.

Fraudsters targeting members through a vishing scam are spoofing credit union phone numbers and posing as an employee in the credit unions fraud or security department. The fraudsters tell the members they are calling to verify suspicious debit card transactions and, to verify the member's identity, the members are asked to provide the CVV2/CVC2 code and the card's expiration date. **Do NOT give them any information! Allegius will never ask for your CVV or CVC codes.**

Contact Allegius Credit Union's Member Support Department at (219) 787-8049 or (800) 537-8386, option 2, if you have any questions or if you feel as though you are being scammed.



BRAD WERNER & COMPANY
Retirement and Wealth Planning
851 Indian Boundary Rd., Ste. A
Chesterton, IN 46304



that year. The reduction of the corporate tax rate to 21% is a notable exception - that change is permanent.^{2,3}

This is a good time to plan your 2018 tax strategy. Talk to your CPA or tax preparer soon, to see how you might take advantage of the adjustments to federal tax law.

Brad Werner may be reached at (219) 929-1234 or brad@bradwerner.com or www.bradwerner.com

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Citations.

1 - cnn.com/2017/12/22/politics/trump-sign-bill-mar-a-lago/index.html (12/22/17)

2 - nytimes.com/interactive/2017/12/21/us/politics/will-tax-lan-affect-my-2017-taxes.html (12/21/17)

3 - cbsnews.com/news/gop-tax-bill-how-the-new-tax-plan-will-affect-you/ 12/17/17)



ALLEGIUS
CREDIT UNION

INFORMATION FOR ALLEGIUS MEMBERS

OCTOBER - DECEMBER 2018 NEWS

NEED SOME EXTRA BUCKS FOR HOLIDAY SHOPPING?

You don't have to apply for a whole new loan to get the bucks you need for the holidays. Don't go stag, join the herd and skip the November or December payment on your qualifying credit union loan(s).*

- Complete all the information below.
- Be sure to only indicate one month you'd like to skip a payment – November or December.
- Form and fee must be received and processed before your payment is due.**
- You can mail or fax in this newsletter page or drop it off at the closest Allegius office.

There is a low \$35 processing fee per loan to take advantage of this great offer. We'll deduct the fee from either your savings or checking account – just indicate which account below. Interest will continue to accrue on your loan(s) during the month you skip a payment.



A. Indicate the month you want to skip:

- November December

B. Check the loan(s) you want to skip:

- Vehicle Acct. # _____
- Personal Acct. # _____
- VISA Acct. # _____

C. Payment option choices (\$35 per loan):

- Deduct the fee from my Allegius Savings Account
- Deduct the fee from my Allegius Checking Account
- Paid by check enclosed
- Check made payable to "Allegius Credit Union"

For security purposes, place coupon and check in an envelope and mail to: **Allegius CU, 244 Allegius Drive, Burns Harbor, IN 46304**

Borrower's Signature _____

Date _____

Co-Borrower's Signature _____

Date _____

*Excludes Credit Builder, 1st and 2nd mortgage loans.

*Maximum number of payments skipped in a month: one monthly, two bi-weekly, two semi-monthly or four weekly. I must be a member in good standing with all of my loans current (less than 15 days past due in the past 12 months) to participate in ACU's Skip-A-Payment program. There is a \$35 service fee to skip each payment on each loan. I may skip one full payment on the following loan types: new and used vehicle, personal and VISA. Not offered on Credit Builder, 1st or 2nd mortgage loans. Interest will continue to accrue on a daily basis at the Annual Percentage Rate set forth in my loan agreement, both during and after the deferral period. This means that this deferral of scheduled payments will result in my having to pay higher total interest and a higher total number of payments, than if I made my payments as originally scheduled. I will, therefore, have to make extra payment(s) after my loan would otherwise have been paid off. In all other respects, the provisions of my original agreement remain in full force and effect. I agree to contact the Credit Union for exact payoff information. I agree that I will resume making scheduled payments beginning with the payment due during the month following the deferral and will make all scheduled payments due thereafter. I understand that all these payments will be applied first to finance charges and late charges, if any, and then to principal. My next monthly payment will include the finance charges from the skipped month. Monthly premium for Debt Protection will still be added to the loan on the skipped month.

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TEN FUN FAMILY-FRIENDLY HALLOWEEN ACTIVITIES

Are you ready for some spooky fun with your family? Halloween is just around the corner, so here are ten activities that can help make this year's holiday a memorable one.

1. **Watch a scary(ish) movie** like *Ghostbusters*, *Beetlejuice*, *The Addams Family*, or *Edward Scissorhands*. You can find many online recipes on how to make colored popcorn with a focus on black and orange.
2. **Carve up some pumpkins!** Cookie cutter pumpkins provide a simple way for kids (and adults) to carve up Jack O' Lanterns. Empty out the pumpkin guts as usual and then place a stainless steel cookie cutter on the pumpkin and pound through with a rubber mallet.
3. **Host a Halloween party** for the neighborhood kids, or just for your own family. Play silly games like ghost bowling and pin the spider on the web! Make some themed snacks, cookies and finger foods.
4. **Cook a Halloween dinner** with "scary" or "creepy" foods by "Googling" recipes.
5. **Visit a local pumpkin patch!** They often host hay rides, petting zoos, and other fun activities for the family.
6. **Go to a local haunted house or haunted zoo.** Many children's museums also host Halloween activities for kids. Scour around your area for fun new places to go!
7. **Go "booing."** This is where you leave a gift on a friend's doorstep with a note for them to do the same. It's fun to ring the doorbell and then run and hide! Plus, it's always good to do random acts of kindness.
8. **Count down to Halloween with a paper chain.** Kids love to take off a link every day as anticipation grows for Halloween.
9. **Gather around for ghost stories.** Set the tone with a crackling fire in the fireplace or candles lit around the room. Turn off the lights, hand out flashlights, pop some popcorn, and tell scary stories!
10. **Kid-made decorations are a fun way for children to participate.** Let them make handprint paper bats and pipe cleaner spiders and hang them around the house. Kids love to see their artwork on display, and you'll have a uniquely decorated home, unlike any on the block!



TIME TO TRAVEL CLUB

Time to Travel, the new name for Allegius' travel club, is looking for some help. Be heard and help plan events and trips with this fun group who are looking for new people with new ideas! The journeys are now not only open to all members 21 and over, but also their friends who like to get away to see new sites and enjoy new experiences.

If you are interested in becoming a part of the Time to Travel Club committee, contact Smokey Stowers at (219) 766-3931. Allegius Credit Union members only.

FINAL 2018 TRIP WEDNESDAY, NOVEMBER 14 "MAN OF LA MANCHA" MUSICAL

- Performed in the Beef & Boards Theatre
- Great seating with a delicious lunch

Per person: \$97.00

Final payment due October 12

Keep an eye on Allegius' website, Facebook and newsletter starting in January for 2019 trips and events. For more information on the above trip and events, contact committee members John and Linda Starr at (219) 778-2736. All trips include transportation, tax & gratuities. All trips require a \$25 deposit and payments can be arranged.



WWW.ALLEGIUS.ORG | P2

PACKAPALOOZA

Allegius Credit Union representatives, spouses and their children volunteered to assist the Lake Area United Way with their annual PackaPalooza event. PackaPalooza is a yearly food packing event that takes place during the United Way's Day of Caring. Volunteers work together in teams to pack nutritious meals for those in need. This year over 100,000 meals were packaged and those meals are then distributed to food pantries across Lake County to help feed the nearly 80,000 people in the county struggling with hunger.

Allegius team members were (l to r) Lee Fossey; Gary Fossey, Vice President of Member Development; Analisa Rosales; Marcelina Ramirez, Vice President/CFO; LaTanya Stewart, Vice President of Human Resources and Member Relations.



GETTING MEMBERSHIP & KASASA CHECKING ACCOUNTS ONLINE

Credit union membership is a family tradition, and now passing on family membership can be passed to the younger generation through Allegius' website; www.allegius.org. No need to stop into an office to join, not with our new online membership process. Go to the Accounts tab then click on the Share Savings Account line under the Personal Savings category! Total convenience is at your fingertips as the initial deposit can also be done! After the process is completed, an Allegius staff member will contact you to wrap up the process.

Applying for the Kasasa Cash or Cash Back Checking accounts can also be done through the website. Go to the Accounts tab and review the checking account options under Personal Checking. Once you decide whether the Cash or Cash Back checking is best for you, you simply walk through the online steps to apply. If you currently have an Allegius checking account you can also convert it over.

Visit www.allegius.org to get started today!!

ADOPT-A-FRIEND

We are happy to begin a new feature in our quarterly newsletter called "Adopt-a-Friend*?". We teamed up with one of our Select Employee Groups, Independent Cat Society, to offer our members the chance to adopt a friend for themselves and their families. Highlighted this quarter is Mario.

Oh goodness! Can this little guy be ANY cuter? This is Mario and he is 5 months old. He is so laid back, loving and a cuddler! If you have a cat bed he can snuggle in or if you don't mind a sleeping partner at night, Mario might just be your new cat!

For more information about Mario or any of the many other cats and kittens available for adoption, please visit www.catsociety.org or follow on Facebook at www.facebook.com/INCatSociety. You can also visit the shelter on Saturday, 10:00 a.m. to 4:00 p.m. and Sunday, 1:00 p.m. to 4:00 p.m. The Independent Cat Society is located at 4061 S. County Line Rd, Westville, IN 46391.

**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.*



WWW.ALLEGIUS.ORG | P3

LOCATIONS

BURNS HARBOR OFFICE

244 Allegius Drive
Burns Harbor, Indiana 46304
Monday - Friday: 7:00 a.m. - 4:00 p.m.
FAX: (219) 787- 9580
ATM: Before ArcelorMittal's Main Gate Entrance
North Wall of BHAA Building

HOBART BRANCH

2027 East 37th Avenue
Hobart, Indiana 46342
> Drive up ATM

MICHIGAN CITY BRANCH

1015 E. US Hwy. 20
Michigan City, Indiana 46360
> Drive up ATM

VALPARAISO BRANCH

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.

MEMBER SUPPORT INFORMATION

Contact Allegius with questions, to get information, and for loan applications.
Call: (219) 787-8049
(800) 537-8386
Email: info@allegius.org
Website: www.allegius.org
Visit us on Facebook

HOLIDAY CLOSURES

Thanksgiving.....Thursday, November 22
Day after Thanksgiving..... Friday, November 23
Christmas Eve..... Monday, December 24
Christmas Day Tuesday, December 25
New Year's Day..... Tuesday, January 1, 2019

Have a great holiday season