



Get in the Know!



ALLEGIOUS
CREDIT UNION

October - December 2024

Allegius Out and About

We had a rocking time at the Valparaiso Events Summer Concert Series!

Each show brought together music lovers from all around the community, and we were thrilled to be part of such a fun and energetic atmosphere.

Our booth was buzzing with activity, as many of you stopped by to say hello and we can't say how much we appreciate it! It was wonderful to see so many faces and connect with new people.



Thank you to everyone who helped make these events truly special. We look forward to more opportunities to come together!

Celebrating the Retirement of Our CEO and Vice President of Human Resources

After over 20 years of dedicated service, two of our most valued leaders - Ken and LaTanya - are embarking on a well-deserved retirement. Their commitment and contributions have been pivotal in shaping our credit union's success, and their leadership will leave a lasting impact on our employees and members.

As the CEO for the past 22 years, Ken has been the driving force behind our credit union's growth. Under his leadership, we have endured rough economic challenges with steady guidance, always prioritizing the financial well-being of our members and the prosperity of our organization.

Joining our credit union 24 years ago, Latanya has been instrumental in nurturing a dynamic workplace. As the Vice President of Human Resources, she focused on employee development, talent acquisition, and ensuring a culture of inclusion.

On behalf of the entire credit union, we thank them for their extraordinary service and for setting the credit union up for success even after their departure.

We wish Ken and LaTanya the very best in their retirement.




Easy Saver
Need help saving money?
We've got your back!
Enroll in Allegius Easy Saver today!

To learn more, scan the QR Code!



Holiday Skip-A-Pay is Almost Here!

It's almost everyone's favorite time of year, Skip-A-Pay season!

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

*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 the credit union for details.



Holiday Budgeting 101

It's easy to get caught up in the magic of holiday spending. But if you're relying on credit to make holiday wishes a reality, the magic often falls flat when your bills come due. Take the time now to create a holiday budget and avoid a post-holiday spending hangover.

Be realistic. The best thing you can do to curb your holiday spending is to set a realistic but firm budget. Most people spend around \$1,000 on holiday merriment, according to the National Retail Federation. This amount includes gifts and holiday items, as well as spending on non-gift purchases, like family photos or special outfits for parties.

But planning to celebrate the holidays and being able to afford them are two different things. A U.S. News & World Report survey says an estimated 4 in 10 people plan to go into debt to finance gifts and travel.

To create a holiday budget, start by looking at what you spent last year. Consider the impact that spending had on your budget—for instance, were you paying off credit card bills for months after the holidays? Did you have to skip the family summer vacation because Christmas was too expensive?

Be honest about the trade-offs that you're having with your current holiday spending. That will strengthen your resolve to stick with the budget this year.

Evaluate Individual Expenses

As you create a budget, look at each individual expense. Try to be as comprehensive as possible. Think about:

- Gifts for immediate family
- Gifts for extended family
- Gifts for friends, neighbors, and coworkers
- Travel expenses like gas, flights, and hotels
- Food and party supplies
- Cards, postage, and shipping
- Gift wrapping supplies
- Interior and exterior decorations

Add up what you plan to spend and determine whether that spending fits inside your budget.

Adjust Expectations

Choosing an appropriate budget may mean you need to celebrate in a different way than in years past. If this is true, have an open conversation with loved ones and let them know you need to opt out of traditional gift exchanges.

Arrange with family to do gifts of time and service instead of physical gifts. Your family may appreciate help with decluttering or organizing spaces in their home, sifting through family photos, or another project.

Spending money on someone in the past doesn't mean you must spend the same amount forever, especially if you must go into debt to do so.

Learn more by going to allegius.banzai.org.

Banzai!

To read
more,
scan the
QR Code!



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 Bonded Pair Dinky and Inky

Almost four-month young Dinky (left) and Inky (right) recently came in from foster care and as you can see, they are patiently waiting to be chosen by a family who will cherish them. They are a little shy when meeting new people, but if you take the time to sit down with them, play with them and bribe them with treats, they will quickly come around and seek your attention.



Additional details about Dinky and Inky, 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.

**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 Cleveland Cliffs 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
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Email: info@allegius.org

Website: 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

HOLIDAY CLOSURES

COLUMBUS DAY – Monday, October 14

THANKSGIVING – Thursday, November 28 and
Friday, November 29

CHRISTMAS EVE – Tuesday, December 24

CHRISTMAS – Wednesday, December 25

NEW YEAR'S DAY – Wednesday, January 1

