

A full-page background image of a swimmer in a pool. The swimmer is wearing a purple swim cap and goggles, and is captured in a streamlined position just below the water's surface. The water is a vibrant blue, and the pool's lane lines are visible on the bottom. The overall mood is fresh and energetic.

diving into  
the new year.

Wow! I need to take a moment and thank you all. We (my husband, 8-year-old twins + dog) moved into our camper and have resided in it for 2 full months! I had no idea that simply expressing to you the need to bring this to quick resolution would be met with such a “can do” attitude. You’ve moved my family and me through this process at an aggressive pace. You will never know how much I genuinely appreciate your time and energy.

JANET V., MEMBER, AFTER WORKING WITH A LOAN SPECIALIST

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## Save the Date: Allegacy’s Annual Meeting

April 18, 2019 at Wake Forest BioTech Place  
All members are eligible to attend.



# From the Desk of Cathy J. Pace, President and CEO

## How will you be your best you in 2019?

Happy New Year! While 2018 was another stable year for your Credit Union, I'm sure you recognize by now that I am one to look ahead, not back. Allegacy will celebrate and learn from 2018's success, but we're ready to dive into 2019 and work on a number of exciting and engaging member-focused projects.

How do you take time to acknowledge the year that has come to a close and look forward to a fresh start? Do you make "resolutions" or keep "intentions"? Do you just keep going with goals you've set previously? There is not a right way or a wrong way to work toward being your best you.

Allegacy understands that our members have lots on their minds and whatever that means for you and your family, we are here to help you remain committed to your wellbeing in 2019 — whether it be improving something financial, physical or purposeful.

Our goal is to help you focus — both now and as the months pass by — so your drive is as strong at the end of March as it is right now.

One way Allegacy can help support you in making smart choices is to break down a big goal into smaller milestones. And another is by focusing on all aspects of your wellbeing.

Let's start with the financial: Allegacy is currently offering a 20-Month Certificate to help you envision healthy returns in 2020. Read more on page 8.

Your physical wellbeing can overlap with your financial. And both can be boosted if you have an AllHealth Wellness Account, which is a special savings account that earns better yields the more often you visit a qualifying fitness center. Visit our website to learn more about this account.

And lastly, I suspect that like Allegacy, you feel strongly about our community. Last year, Allegacy contributed 8% of our net income to the local community in our efforts to ease food insecurity, support education and promote health care. And this year, we hope to continue, if not exceed, that achievement! May you feel fulfilled in 2019 as well.







1 APR=Annual Percentage Rate. Introductory 0.00% APR offer good for balance transfers and purchases for a period of 12 months, with transactions needing to be completed the first 90 days of account opening. After that, the variable APR will be between 10.40% and 15.40% based upon creditworthiness and will vary with the market based on the Prime Rate. There will be a balance transfer fee of 1.5% of each transaction amount or minimum of \$5.00, whichever is greater. After the promotional period ends, there will not be a balance transfer fee. There is no annual fee, but cash advance and foreign transactions fees may apply. New accounts must be open before April 30, 2019 to qualify for the promotional rate. Certain restrictions apply. All loans are subject to credit approval. Program, rates, terms and conditions and services are subject to change without notice. 2 All loans are subject to credit approval. Rates are based on your credit history and profile. Rates and terms are subject to change at any time without notice. APR is effective as of 01/01/19. Offer not valid on any current Allegacy debt.

## PRODUCT EDUCATION:

# a fresh start for the new year.

Start the year off on the right foot by saving money on high-interest loans. We offer three different ways to consolidate your debt with various credit card companies and lenders — each with the objective to put a little cash back into your wallet.

1. Transfer your balances to our **Allegacy Visa® Credit Card** with a 0.00% APR<sup>1</sup> introductory rate for the first 90 days of opening your account. After that, your variable rate will be between 10.40% and 15.40% APR based upon your creditworthiness.
2. Simplify your debt into one payment with a rate as low as 6.99% APR<sup>2</sup> with our **Consolidation Loan**.
3. Leverage your home as a financial asset by borrowing against your equity. We have various **Equity Loan** options to fit your needs.

**Consolidate today!**  
**Speak to a Member**  
**Service Representative**  
**or visit your nearest**  
**Financial Center.**

336.774.3400  
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## PRODUCT PROMOTION: focus on your future with a 20-Month Certificate

Give your extra funds a lift with a 20-Month Certificate from Allegacy.

Invest in one now, and you'll see a nice return next year. With a 2.85% APY\* to grow your money faster, this secure certificate is the perfect way to wrap up 2020 with a bang! If you're expecting a bonus or tax refund, consider boosting it with this special.

**To open a 20-Month Certificate, visit your nearest Financial Center.**

**Give your money the push it needs to see your savings grow!**

Federally insured by the NCUA. \*APY: Annual Percentage Yield. The APY is 2.85% with a dividend rate of 2.81% for this 20-Month Certificate and is effective 01/15/2019 through 04/15/2019. Minimum opening deposit: \$500.00. Must maintain a minimum balance of \$500.00 to earn dividends. New money required or funds deposited within the last 30 days. Early withdrawal penalty may apply. Fees may reduce earnings. IRA is available. Offer is not available for businesses and non-profits. All products, services and terms are subject to change without notice.





FINANCIAL PLANNING:  
**set goals.  
the future you  
want is possible.**

You have a clear vision for your future and making it happen takes planning and commitment. Allegacy's award-winning<sup>1</sup> financial advisors, available through CUSO Financial Services, L.P. (CFS<sup>®</sup>), can get you there with products and services for every stage of life. We can help you see what's ahead and develop a plan to get you there.

<sup>1</sup>Pacesetter Awards recognize the top revenue producing advisors among hundreds of credit union and bank programs.



AVAILABLE THROUGH CFS<sup>®</sup>

\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. Allegacy Federal Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

# believe in what's possible

## — school loans + scholarships —

We understand that where higher education is concerned, sometimes the numbers just don't add up. As an Allegacy member, you have options to help complete the equation.

**Visit [Allegacy.org/School-Loans](https://Allegacy.org/School-Loans) to apply  
for one of our education loans.<sup>1</sup>**

**Visit [Allegacy.org/Scholarships](https://Allegacy.org/Scholarships) to apply  
for our Mel Hughes scholarship.<sup>2</sup>**

<sup>1</sup>Allegacy's Student Loan Program is a Private Student Loan and is not affiliated or guaranteed by the federal government. You must meet all loan eligibility requirements. Loans are subject to credit approval. Rate is variable and based on your credit history and profile and is subject to change on August 1st of each year while loan is deferred. Rate becomes fixed for repayment term. Rates are subject to change. <sup>2</sup>Scholarship program is provided by the Carolinas Credit Union Foundation Scholarship Program. You must meet all Scholarship eligibility requirements to be considered.



be your best you.

P.O. Box 26043 || Winston-Salem, NC 27114-6043

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**S M A R T**  
**F I N A N C I A L**  
**C H O I C E S**  
**F O R T H E**  
**N E W**  
**Y E A R**

Member Name  
Member Address  
City, State, Zip

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