

SHARELINES

Spring 2017

#AllIn50

50th
ANNIVERSARY



be your best you.

Allegacy Federal Credit Union is celebrating
50 years of being all in for our members,
employees and community.

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1967-2017

Reflections on Our Legacy: The Annual Meeting + Anniversary Reception

On Thursday, April 20th, nearly 400 Allegacy employees, members and honored guests gathered in downtown Winston-Salem to acknowledge the business of Annual Meeting and to kickoff a yearlong celebration in honor of Allegacy's 50th Anniversary.

Following a business report from Board Chair, Ann Johnston, master of ceremonies Chad Tucker ushered us into a celebration reception to honor Allegacy's past, celebrate the present and look forward to the future.

Stories were shared of the conditions that inspired the founding of a credit union 50 years

ago for the employees of Reynolds Tobacco Company. Originally called Reynolds Carolina Credit Union, we were housed in a makeshift office in the R.J. Reynolds building.

Several of Allegacy's most tenured employees recalled the impact that the credit union and its members have had on their lives via a special video.

"We borrowed \$50,000 from Reynolds Tobacco Company to start the credit union," said Jean Hill, the first credit union employee. "I think the credit union came along at a good time and it was also great for its employees," said Hill.

This video, along with an interactive timeline, can be viewed online at Allegacy.org.

Cathy Pace, President and CEO, currently serving the credit union for 38 years, shared her reflections on the success of her predecessors and her own expectations for Allegacy's future.

"We have so much to give to the communities we serve. Of all the things that have changed in 50 years, I am struck by one thing that hasn't: Allegacy Federal Credit Union and its employees, are here. Right Here. Looking out for you. And helping you make smart financial choices. Doing the right thing for the wellbeing of staff so that we can do the right thing for you."

To mark this milestone, Pace announced a \$50,000 gift to Project Impact, a community





Former CEO Ike Keener reunites with Jean Hill, the first credit union employee. Chief Credit Risk Officer, Brian Vannoy and President + CEO, Cathy Pace, look on.

initiative to provide additional operating funds to the Winston-Salem/Forsyth County Schools to address critical student achievement gaps and improve third-grade reading and math proficiency scores. These funds will allow for an intensive early intervention among at-risk and lower performing schools in an effort to raise proficiency in reading and math right here in our community.

“Education has traditionally been a pillar of our community involvement, and we see it as critical to the wellbeing of individuals and the communities they live in.” Pace explained.

We have so much to give the communities we serve.

Also announced, was a major promotion to reward current and new members with deep relationships. Read more about the 50 Years \$50,000 Giveaway on the following pages.

It seems that 2016 continued in the tradition of accomplishment and growth exhibited by each of Allegacy’s 50 years.

“I love my job today as much as I did as an intern,” said Pace. “I see a very bright future. The most important thing we can do going forward is making sure we understand members’ needs.”

Use [#AllIn50](#) throughout 2017 to track the celebration.

50 YEARS \$50,000 Giveaway



EARN MULTIPLE ENTRIES + ENTER ALL YEAR TO WIN \$50,000

The value of your checking account isn't just in a number. It's in the vision you have for your life. That's why we design our checking accounts to work smarter and harder for you with features like higher yields, lower fees and lots of free services.

Allegacy is celebrating 50 years of being all in for our members. So if you need another reason to open your checking account, consider this: Between April 21 and July 19, you'll be entered into a drawing for \$50,000 with every Allegacy Checking Account you open.

We're collecting entries all year, through various means, but we'll reward you along the way. Five new checking accountholders will win a subscription to Blue Apron, a fresh ingredient and recipe service!

If you're already thinking of how to spend or save that \$50,000, ask a Member Service Representative how you can earn bonus entries with Allegacy's Digital Services.

APRIL 21 — JULY 19
Open a Checking Account
and earn an entry.

LET'S GET STARTED TODAY.

allegacy.org
336.774.3400

Federally insured by NCUA. The 50 Years \$50,000 Giveaway Raffle begins April 21, 2017 and ends on March 3, 2018. View Official Rules for complete details on eligibility and ways to enter for the giveaway. \$50,000 GIVEAWAY: To be entered, into 50,000 Giveaway, member must open a new checking account and also: complete at least 50 qualifying PIN/POS or Signature based purchases using debit card associated with checking account; AND must maintain a qualifying deposit or monthly minimum deposit of \$350 for entire term of promotion. CHECKING PROMOTION: Effective April 21, 2017 - July 19, 2017. Winners will receive a subscription to "Blue Apron," of the member's choice, not to exceed \$1,000 in value. Prizes are not redeemable for cash. No transfer or substitution of the prize(s) is permitted, except by Sponsor in its sole discretion. DIGITAL SERVICES: All members receive bonus entries, who participate in certain Digital Services. ©2017 Allegacy Federal Credit Union



PRODUCT PROMOTION:
**our special rate Visa[®] credit cards
let you do what you do.**

Shopping online, running errands, paying bills — transactions make the world go round. But it's not just about money changing hands or the benefits an Allegacy Visa[®] Credit Card can offer. It's the way you move through your day, the lifestyle you're working toward and the experience you expect.

On all new Allegacy Credit Card types, enjoy no balance transfer fee, plus an introductory rate of 0.50% APR* on purchases and balance transfers for 12 months. After that, the rates are variable from 8.90% APR to 13.90% APR.

Visit our [Ways to Pay](#) page at [Allegacy.org](#) to choose the credit card that works for you.

Federally insured by NCUA. *All loans subject to credit approval. APR effective as of 04/15/17. Rate is subject to change.



**NO BALANCE
TRANSFER FEE**

LOW INTRO RATE

SERVICE STORY: teamwork and being unlike a bank are some of the ways we define success.

Allegacy recently received the following from a member who had received exceptional service from a team in the mortgage department. This story is unique because this member also happened to be an employee of another financial institution:

*Words cannot begin to express how grateful I am for the wonderful job **Vendell Brooks** did in processing my refinance. From*

I work in the mortgage industry, so I know what to expect and how the process should flow. My employer and Allegacy do things a little differently, but Vendell explained the process so that I was reassured everything possible was being done to move my loan along.

*I would also like to thank **Bob Church** for the tremendous job he did in taking my application and locking me into such a low rate. Because he communicated what was needed so clearly from the very beginning, my application was clean and complete.*

*And thank you to **Sheila Williams** as well for calling me to answer my last minute questions. Every contact with Allegacy was a good one and although, I work for another bank, if anyone asks me, I will recommend Allegacy for their home loan needs.*

COMMUNITY INVOLVEMENT: proud to walk, run + fight

Allegacy is a proud co-sponsor of Komen Race for the Cure, participating through corporate sponsorship and also joining the race with our employees, friends and family members.

Learn why we're involved at Allegacy.org. Or, visit KomenNorthwestNC.org to contribute to the May 6th event.

Donations made to Team Allegacy through the end of May will count towards your team's fundraising efforts.





RATES
AS LOW AS
3.30%
APR*

Federally insured by NCUA. Equal Housing Lender.

All loans are subject to credit approval. Rates are based on your credit history and profile. Rates, terms and products subject to change without notice. As of 03/27/2017, rates as low as 3.30% APR are available for Primary Residence up to \$750,000. Rates as low as 3.49% APR are available for Secondary Residence. All Allegacy real estate secured loans are subject to legal requirements in the member's state of primary residence. Mortgage Eliminator Loans for primary or secondary residence with terms of 7, 8, 9, 10 or 12 years. A mortgage loan of \$125,000 for 10 years at 3.30% APR will have a monthly payment of \$1224.56. These estimates do not include amounts for taxes or mortgage insurance premiums, and as a result the actual payment obligation may be higher. Mortgage Eliminator Loans are available in California, Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, New Jersey, North Carolina and Pennsylvania.

If you're well on your way to paying off your home loan, the Mortgage Eliminator Loan may prove a useful strategy to getting rid of that bill sooner. Lower rates are available on terms of seven or more years, so you can eliminate your balance as fast as possible.

At Allegacy, we help you be your best by providing smart, affordable financing to help you do something special.

And it may be possible for you to pay off your mortgage faster. The Mortgage Eliminator Loan offers refinancing for terms of 7, 8, 9, 10 and 12 years. This is available on your primary or vacation residence. Plus, you pay little to no closing costs, saving you money up front. But you'll also save money in the form of interest over the shorter life of the loan.

So let's get started today! Because savings of any kind can help you go after what you want and make it happen.

Visit us online, at your nearest Allegacy Financial Center or call 336.774.3400.



be your best you.

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

ALLEGACY.ORG

A light blue brushstroke graphic consisting of several overlapping strokes, resembling a star or a cross, positioned behind the text.

**SPECIAL
EDITION**
OF YOUR
**SHARELINES
NEWSLETTER**

Member Name
Member Address
City, State, Zip

PRSRT FIRST CLASS
U.S. POSTAGE
PAID
ROANOKE, VA
PERMIT #340