



Here for Good.



For us, people have always come before profit. Putting members and community first is the only way we know. And doing the right thing is the right way to do business. We've been navigating change for 50 years, all the while holding true to who we are and helping our members stay on course.

We're here for you and we're here to stay.



be your best you.

I received an email from Allegacy to download their app. I did not know how to do this. (I'm 70!) A thoughtful Representative helped me and gave me confidence to use it. In addition, she helped me by cutting a check from one of my accounts to pay off a credit card. And she helped me decide from which account was best to borrow the money to do this.

SARA M., MEMBER, DURING A VISIT TO PEACE HAVEN FINANCIAL CENTER

table of contents

Letter From Your President + CEO	4
50 Years \$50,000 Giveaway Winner	8
Product Promotion: Allegacy Auto Loans	10
AllHealth Wellness Savings Account	12
Business Services + Solutions	14
Product Feature: Mortgage Eliminator Loan	16
New Member Experience	17
Introducing WellQ	18

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

We've had a great year celebrating our 50th anniversary. Congratulations to all the winners of our giveaways! *(You can read more about the winner on the following pages.)*

As we officially make the transition from our first 50 years and look to the next 50, we are focused on considering how to continue to evolve and grow. How do we embrace the changes we face? What can we do to make our members more than just interested in us? Whether you've been with us one day or since day one, I hope you realize how much

we appreciate you and the opportunity you've given us to build a relationship with you.

In the book *Fascinate* by Sally Hogshead, she explores how brands fascinate and captivate customers, making them more than simply interested. When our members come to us, you are buying more than a checking account or a loan. You are buying all the "emotions, connotations, values and priorities" that we have built within Allegacy over the past 50 years.

Many companies strive to simply be better than the competition; however, we know that with the speed of technology, being better can be fleeting. It's no longer true to only be better. We can either be fascinating or forgotten. Different is better than better.

Allegacy built our brand from the inside-out, meaning we looked at what we were already doing well for our members and we committed to doing more of it.

**Pictured at Right: Ann Johnston, Board Chair
+ Cathy Pace, President and CEO**





“To become fascinating, you don’t have to change who you are. You have to become more of who you are.” - Sally Hogshead

At our core, we believe in doing the right thing for our members’ wellbeing, and that is our promise to you. The Allegacy staff you have grown to know and appreciate have a passion for serving you, caring for our community and growing themselves and their teammates. They know it takes collaboration to make it all work.

Our commitment to doing the right thing for your wellbeing not only makes us different, it’s who we are.

“To become fascinating, you don’t have to change who you are. You have to become more of who you are.” When Sally says this, I believe she means different is better. And as we look forward to the future of Allegacy, we are eager to offer the members a different experience that will help you be your best you.

I hope you enjoy this issue of the *Sharelines* newsletter and that you find an offering that aligns with your current needs. If there is anything else we can do to serve you well, please let me know.



50 YEARS \$50,000 Giveaway

AND THE WINNER IS...

We spent this past year celebrating Allegacy's 50th Anniversary. We honored our past, celebrated the present and are looking forward to the future.

One thing that hasn't changed over the past 50 years is our commitment to Allegacy members. So, in honor of this milestone, we hosted a special Giveaway that rewarded members — both tenured and brand new!

Since April 2017, there have been multiple ways to enter and we rewarded you along the way. Five new checking account holders earned Blue Apron subscriptions. Five loan applicants won Apple Watches and five members who sought consultation with a Financial Advisor available through CUSO Financial Services, LP (CFS*) won membership to the YMCA!

It was truly an honor to award our grand prize of \$50,000 to member Brian M. Thank you all for being Allegacy members.

*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.



PRODUCT PROMOTION:
**be adventurous and go where life
takes you.**

At Allegacy, we make car ownership more affordable and hassle-free by offering auto loan rates as low as 2.29% APR. Or if you love your current car, we can refinance it to help put money back into your wallet.

Either way, you can protect yourself and your loan from the unexpected with our GAP PLUS. For a low cost, GAP PLUS will cover the difference in what your auto insurance pays and what's owed on your loan if your car is ever lost, stolen or totaled.

**Find the auto loan that fits you best. Visit us online, stop by
a Financial Center or call 336.774.3400 to apply today.**

*All loans are subject to credit approval. 2.29% APR is effective as of 03/15/18. Rates are based on your credit history and profile. All rates, products and services are subject to change without notice. GAP PLUS services offered through CUNA Mutual Group.



**RATES
AS LOW AS
2.29%
APR***

**NEW
USED
REFI**

**FLEXIBLE
TERM
OPTIONS***



SAVINGS ACCOUNT: take care of yourself in all the ways that matter.

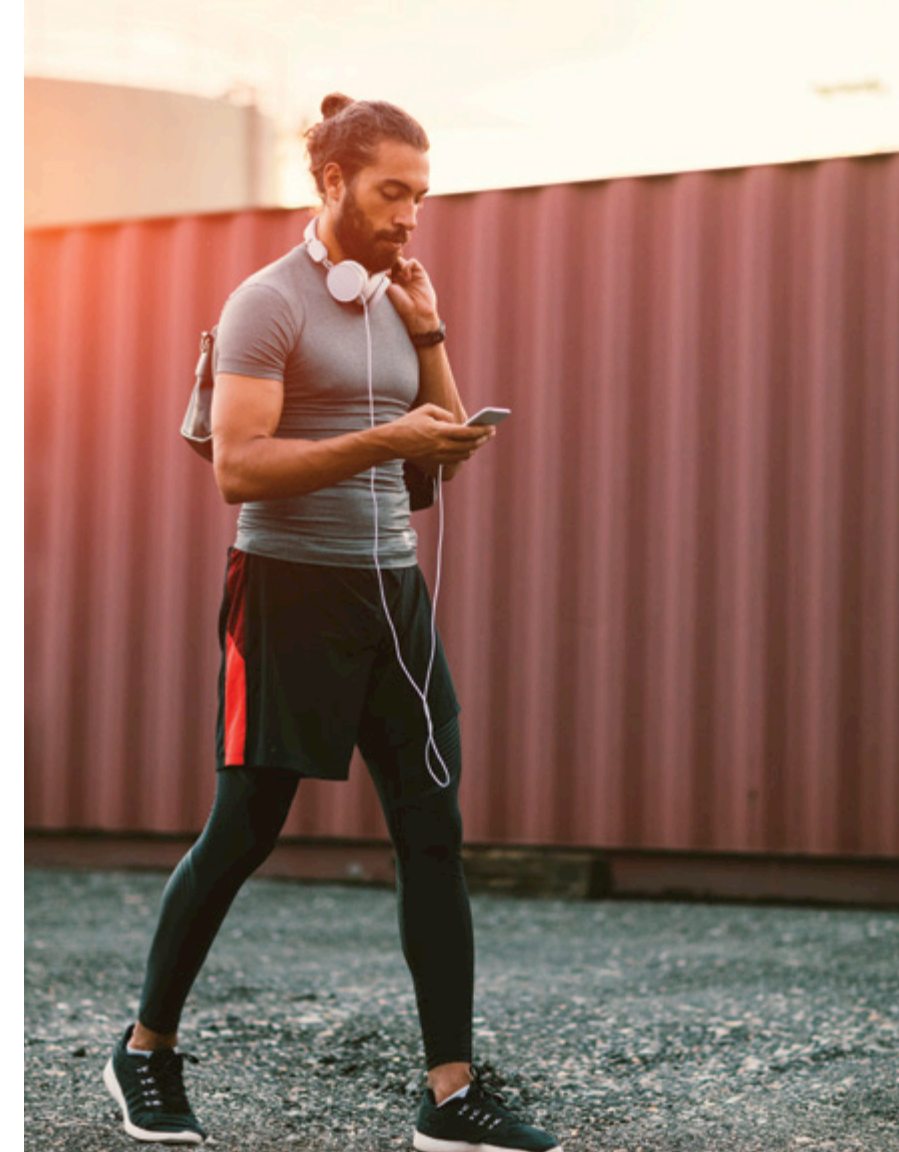
We believe that a truly healthy life means having healthy finances too. That's why we've partnered with the YMCA of Northwest North Carolina and the UNC Greensboro Leonard J. Kaplan Center to bring you a program that offers financial rewards for your visits. With rates that increase the more you use those memberships, the AllHealth Wellness Account is a special savings account.

Make a commitment to both your health and wealth and get more out of your memberships: the more you visit, the more you earn. Just think, with 12 or more visits in a month, you earn a total of 1.05% APY* on your account balances.

Allegacy is federally insured by NCUA. *APY = Annual Percentage Yield. Rates are effective as of 04/16/2018. Rates are variable and subject to change. All balances earn 0.10% APY. Minimum balance required to open account and earn dividends is \$5.00. Dividends are earned at different rates based on the number of visits made to one of qualifying facilities, in the previous month, based on the data provided by the facility. Qualifying fitness facilities are defined as: (1) YMCA of Northwest of North Carolina and (2) Leonard J. Kaplan Center for Wellness. Members can combine qualifying facilities on one account, however, only one visit per household per day and one account per household. All requirements must be met to earn highest dividends. Some transfer/withdrawal limitations and restrictions may apply. Fees may reduce the earnings. Offer only available to consumers. ©2018 Allegacy Federal Credit Union.

MONTHLY VISITS	ALLHEALTH WELLNESS
0-3	0.10% APY
4-7	0.75% APY
8-11	0.85% APY
12+	1.05% APY

ALLEGACY.ORG/ALLHEALTHSAVINGS



NEW SAFETY FEATURE: fraud texting alerts

Allegacy now offers text alerts when fraud is suspected with your Allegacy Check Card. To use this free service, please be sure to update your contact information, including cell phone number.

Activate this step toward security in WebBanking by calling 336.774.3400 or at your nearest Financial Center.

*Message and data rates may apply based upon your wireless provider. Opting out of future text alerts will also opt you out of any communication from us regarding your account.



BUSINESS SERVICES:

our full-service business solutions help you do your best business.

High-yield deposits to maximize your profits. Payroll and benefits for your employees. Financing that gets you to the next level. Every business is different, with their own unique needs. And with Allegacy's tailored business banking, decisions are local, problems get solved, opportunities unlock; and possibilities seem to fall into place. Because at Allegacy, the right tools keep your business at its best.

Visit us online, at your nearest Allegacy Financial Center
or call 336.774.3400 to get started today.

pay off your mortgage faster.

— see what's possible. —

Lock in refinance **rates as low as 3.49% APR*** with a Mortgage Eliminator Loan.

get started today.
allegacy.org || 336.774.3400

Allegacy is federally insured by NCUA and is an 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 03/15/2018, rates as low as 3.49% APR are available for amounts up to \$750,000 on primary residences for terms up to 12 years. (For example, a \$125,000 loan financed for 120 months at 4.14% APR would result in an approximate monthly payment of \$1,274.07. Taxes and insurance not included, your actual payment obligation will be higher.)



NEW MEMBER EXPERIENCE: appointment concierge

Did you know? You can reserve time to speak with an Allegacy Financial Center employee when it best fits your schedule.

To schedule an appointment, visit us online at [Allegacy.org](https://allegacy.org), call us at 336.774.3400 or stop by a Financial Center. We will be happy to connect you with the right person, at the right time.



At Allegacy, we believe in contributing to a vibrant, healthy community, so we are incredibly proud to announce our new partnership with Wake Forest Baptist Health.

Visit
yourwellQ.com
for additional
information.

Our organizations have come together to offer a new, innovative choice in holistic wellness. We believe WellQ is the first partnership of its kind, combining physical and financial wellbeing. This new organization gives Allegacy a great opportunity to expand our wellness efforts in the community.

COMMUNITY INVOLVEMENT: introducing WellQ

Located at BioTech Place in Innovation Quarter, WellQ provides a variety of physical and financial benefits as part of an annual membership fee. Benefits include convenient access to high-quality healthcare for everyday illnesses and wellness needs, wellness and financial coaching, financial and health-related education and incentives for healthy choices that enhance wellbeing.

WellQ members enjoy same-day treatment of minor illnesses, such as strep throat, upper respiratory infections, poison ivy and pink eye, for just \$35 per visit. Financial

benefits include Healthcare Financial Advising, onsite financial education classes and no-obligation Healthcare Financial Planning to help individuals plan for current and future health care costs.

WellQ members pay a small annual membership fee. Insurance is not accepted for clinic appointments or visit-related prescriptions at the onsite pharmacy. Appointments are made online or through a smartphone app, and payment is made with credit or debit cards, including those connected to Health Savings Accounts or Flexible Spending Accounts. A provider is always on site along with clinical and office staff, who can guide members' financial wellness and healthcare financial planning.

WELLQ TM IS NOT AN INSURANCE CARRIER OR AN INSURANCE PLAN AND IS NOT INTENDED TO REPLACE INSURANCE. All medical services made available through wellQ TM are provided by Wake WellQ, LLC, an affiliate of Wake Forest Baptist Health. The clinic at WellQ TM is not an emergency room or a comprehensive healthcare facility. If you have an emergency, call 911 or go to the nearest emergency room. Financial services are provided by Allegacy Federal Credit Union and/or its affiliated or contracted partners. Certain restrictions apply and are subject to change. Allegacy is federally insured by the NCUA and is an Equal Housing Lender. WellQ TM is registered trademark of WellQ, LLC. Financial Planning offered through CUSO Financial Services, L.P.





be your best you.

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

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