

SHARELINES

Spring 2019



getting
in shape.

My friend asked me about loan options for a new vehicle. He had most of the funds secured but was needing maybe a few thousand more. While working with an Allegacy representative, his original request was met, but he was also helped by consolidating some of his debt — a need he didn't realize he had. He told me, genuinely satisfied, "I'm really glad I went to Allegacy and for the time and energy they gave me."

ALLEGACY MEMBER WHO REFERRED A FRIEND TO BECOME A MEMBER

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Notice of Change to Debit Card Foreign Transaction Fee

The debit card fee for single currency foreign transactions will change effective April 13, 2019. The current fee is 0.80% of the amount of the transaction, calculated in U.S. dollars. The new fee will be 1.00% of the amount of the transaction, calculated in U.S. dollars. For additional information concerning foreign transactions please reference the Electronic Funds Transfer (EFT) Agreement and Disclosure on our website.

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

How are you securing your future?

Here at Allegacy, we're welcoming spring feeling fit! We spend time each year with our Board of Directors and Allegacy's leaders reviewing your feedback and strategizing how we will continue to serve you by remaining relevant to your wellbeing. This ongoing planning is important and fulfilling, but it feels extraordinary this year especially as I witness our plans taking shape.

I've spoken before about Allegacy's commitment to being different from other financial institutions. We want to be more than just better, so we focus on offering a relationship that will help you be your

best you, securing the future you have in mind for yourself and your family.

Consider WellQ™, a holistic model of care and support that enhances both financial and physical wellbeing, both critically interwoven for a secure future. This one-of-a-kind clinic offers same-day appointments, on-site pharmacy and financial services and education that saves you both time and money. We've just celebrated WellQ's first anniversary! Visit them in Innovation Quarter or at YourWellQ.com.

Enhancing and securing your journey to financial wellbeing often requires a roadmap. Allegacy has

created innovative financial tools that will be available online in the next few months. These are unique tools that will help you predict and plan for your potential financial needs well into your golden years!

I also have an exciting announcement that illustrates securing our future in the Triad. We will open our third Guilford County location this fall in High Point! And it will offer you the same unique experience in an additional convenient Financial Center.

Of course, our strong deposit offerings can help you secure your future any day of the week. Checking, savings and retirement options offer members more access and more control. I look forward to a healthy, happy spring as Allegacy works with you and our community.





PRODUCT FEATURE:

be in your happy place.

Are you tired of renting or simply ready for something a little different? We can make homeownership possible with a mortgage loan that fits you. We offer a variety of loan options and great rates to choose from, including our **5/1 Adjustable Rate Mortgage (ARM)**.

With a 5/1 ARM, you start off with the security of a low, fixed rate and monthly payment for five years followed by regular annual rate adjustments thereafter. Interest rate caps are effective at both adjustment intervals and for the life of the loan. At the end of five years, you'll even have the ability to amortize the remaining balance across 15 or 30 years. This can be a smart decision if you are thinking of moving or upgrading your home in a few years.

Ready to move forward?

Visit [Allegacy.org/home-loans](https://www.allegacy.org/home-loans) to start your pre-approval today!

Allegacy is an Equal Housing Lender. For a 5/1 ARM, your interest rate can change after 5 years (60 months) and at every 12 months thereafter. Your interest rate cannot decrease or increase more than 5% at first adjustment and 2% per subsequent adjustment. Your interest rate will never be greater than 5% above the initial interest rate for the life of the loan. For a 5/1 ARM loan amount of \$176,000 with a 30-year term and an initial interest rate of 4.00%, repayment will consist of 60 monthly payments of \$840.25. If the interest rate were to increase by the maximum five percentage points to 9.00%, then the monthly payment would increase from \$840.25 to a maximum of \$1,343.86 in the sixth year. Other rates and terms are available. The terms used in this example are for illustrative purposes only and the actual terms you receive may be different depending on your individual circumstances such as taxes and insurance.

PRODUCT EDUCATION: there's a reason why you save.

True wellbeing means living in the moment. It also means planning for the future. That's why at Allegacy, we make it easy to save or spend with a suite of accounts that offer more access and control.

Our checking, savings and retirement accounts are safe, liquid and federally insured.

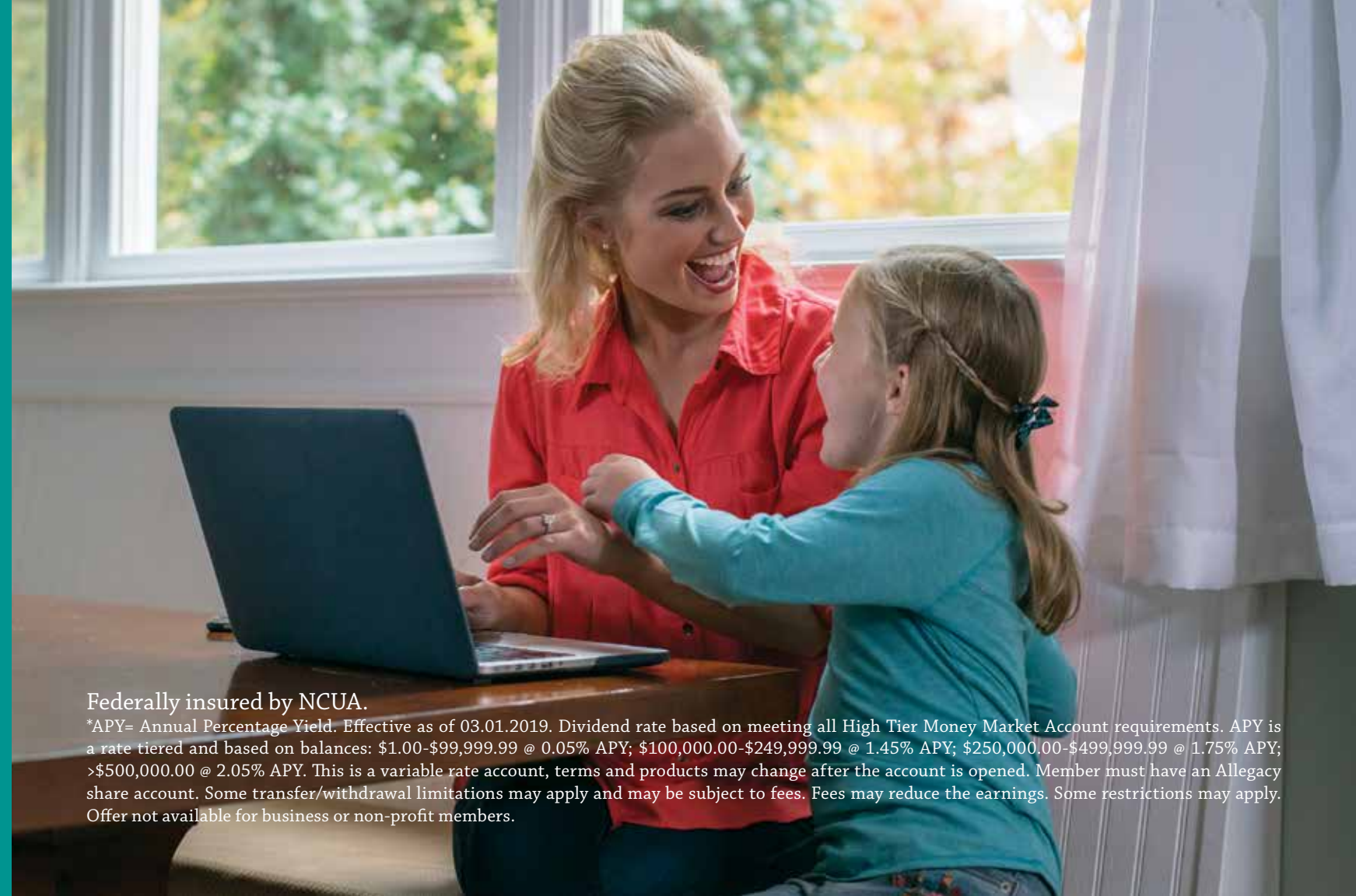
Visit the **Save + Spend** tab of [Allegacy.org](https://www.allegacy.org) to learn more.
Plan today for a brighter tomorrow!

Perhaps a specialty Money Market suits your needs, offering safety and stability while providing liquidity.

**EARN UP TO
2.05%** APY*
ON A HIGHER YIELD
MONEY MARKET ACCOUNT

Federally insured by NCUA.

*APY= Annual Percentage Yield. Effective as of 03.01.2019. Dividend rate based on meeting all High Tier Money Market Account requirements. APY is a rate tiered and based on balances: \$1.00-\$99,999.99 @ 0.05% APY; \$100,000.00-\$249,999.99 @ 1.45% APY; \$250,000.00-\$499,999.99 @ 1.75% APY; >\$500,000.00 @ 2.05% APY. This is a variable rate account, terms and products may change after the account is opened. Member must have an Allegacy share account. Some transfer/withdrawal limitations may apply and may be subject to fees. Fees may reduce the earnings. Some restrictions may apply. Offer not available for business or non-profit members.



MEMBER BENEFIT:
**preventing elder
financial abuse.**

For over 50 years, Allegacy has been putting our members first at every turn. And together we can combat the universal concern of elder financial abuse.

Allegacy offers a special form to keep on record with your member account. This form provides direction for who to contact in the instance we suspect financial exploitation so that we can encourage them to speak directly with you about the suspicious event.

If you would like this member protection, visit **Allegacy.org/SeniorProtection**.



be one step ahead.

Get there ahead of schedule with a
— Mortgage Eliminator Loan —

REFINANCE RATES
AS LOW AS
3.49% APY*
Terms from 7 to 12 years
Little to no closing costs

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 07/19/2018, 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 3.84% APR would result in an approximate monthly payment of \$1,256.14. Taxes and insurance not included. Your actual payment obligation will be higher.) Qualifying states pay little to no closing costs. Closing costs are fees charged by Allegacy at the closing of the transaction that may include property title search, flood certification and, if deemed necessary, an appraisal fee.



be your best you.

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ALLEGACY.ORG



GETTING
IN SHAPE
BY SECURING
YOUR
FUTURE

Member Name
Member Address
City, State, Zip

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