



be your best you.

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

ALLEGACY.ORG

FIND YOUR  
WAY WITH  
SMART  
FINANCIAL  
RESOURCES.

Member Name  
Member Address  
City, State, Zip

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

SHARELINES

Summer 2019



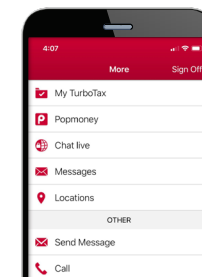
hitting  
your stride.

We had been to two banks that day before coming to Allegacy. No one spoke or acknowledged us at either bank, so we walked out. Both places felt unwelcoming and seemed unwilling to serve us. We decided to stop by Allegacy, where we were immediately greeted with “Thanks for choosing Allegacy” and offered coffee and water. We were amazed at how good and welcome Rachel made us feel as she discussed Allegacy’s benefits with us.

NEW MEMBER, AFTER OPENING AN ACCOUNT IN THE KING FINANCIAL CENTER

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## DIGITAL TIPS: save time + get your banking to go

Wherever life takes you, take along the Allegacy Mobile Banking App to help you knock out your to-do list.

Pay Your Bills | Manage Your Accounts | Pay Friends Using PopMoney | Make Deposits, And More

Visit [Allegacy.org/mobile-banking](https://www.allegacy.org/mobile-banking) to learn more or to download.



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

I love exploring communities across our state and learning about what makes each one so special, particularly in the summertime.

### How are you looking to grow?

From the beautiful coastline of North Carolina, to the new restaurants and businesses sprouting up to help revitalize downtown Winston-Salem, it's exciting to enjoy unique treasures and find new gems nearby.

I look forward to that same excitement this fall in High Point, where we will open our newest financial center in the Palladium shopping center. As Mayor Jay Wagner says, High Point "is where great people make great things happen!" I have no doubt that is true and we look forward

to enhancing relationships with our current members and introducing ourselves to new ones!

**Entering a new community provides the wonderful opportunity to share the credit union difference.**

We exist solely to serve our members and are committed to 'doing right' in everything we do. We take seriously our responsibility to our members' finances and helping you make smart financial choices.

Choices like our Home Equity loan products which allow you to reinvest in your home or life. Maybe it's a deck expansion or upgraded kitchen your home

needs, or if your child is off to college this fall and needs extra tuition dollars, we are happy to explore your options.

Saving is made easy with our new 13-month certificate offer of 2.5% APY which you can open online. It's the perfect way to keep your money growing as you invest new dollars or roll over maturing funds from an existing certificate.

Each members' financial needs are different. At Allegacy, our goal is to help you think creatively about your path, offer multiple financial choices and do our best to help you reach your goals.

I hope you and your family have the BEST summer full of adventures together exploring places near or far. If you are vacationing this summer, don't forget to set the Travel Alerts on your Allegacy credit cards!

Thank you for being an Allegacy owner and allowing us to be YOUR credit union.







APR=Annual Percentage Rate. Rates are based on as low as the Prime Rate minus 0.25%. Rate is also affected by your credit history and profile and, like terms, are subject to change without notice. Maximum APR is 18.00%. For FlexLoan segments, which can be exercised up to 5 times, a portion of your balance will have a fixed rate. Minimum amount for each option is \$5,000. The FlexLoan Line of Credit is a variable rate with a 15-year draw period. The total maximum line of credit amount for the loan is \$350,000 up to 100% LTV on primary residence. Using the Line of Credit option at a variable rate, if you made only the minimum monthly payment and took no other credit advances it would take 13 years to pay off a credit advance of \$10,000 at 5.75% APR. During that period, you would make 60 payments of \$73.49 to \$100.00 followed by 95 payments of \$95.21 and one (1) final payment of \$94.43. For the fixed rate option, if you took no other credit advances it would take 10 years to pay off a credit advance or \$10,000 at 7.74% APR. During that period, you would make 119 payments of \$120.00 and one (1) final payment of \$118.33. Appraisals are required on loan amounts of \$100,000 or greater. Closings costs are paid up to \$500. There is no annual fee or prepayment penalty fee. Homeowner's insurance and, if applicable, flood insurance is required. Interest may be tax deductible; consult tax advisor for details. Allegacy is an Equal Housing Lender. © 2019 Allegacy Federal Credit Union

**1.99%**  
APR\*  
FOR 90 DAYS

AFTER THAT  
AS LOW AS  
**5.25%**  
APR\*

UP TO  
**\$500**  
FOR CLOSING

PRODUCTS FEATURE: HOME EQUITY

**be your own source of inspiration.**

With an Allegacy FlexLoan + Line of Credit, you choose your terms as your needs change. Use the equity you built in your home as an effective resource for home improvements, tuition, medical bills or other expenses.

You'll get great low rates and closing costs paid up to \$500. Access your home's equity whenever you need it, borrowing up to \$350,000 on your primary residence at up to 100% loan-to-value at a variable rate.

Explore your Home Equity loan options with an Allegacy Representative by calling 336.774.3400. Or, visit [Allegacy.org/home-equity](https://allegacy.org/home-equity).



## SERVICE FEATURE: BUSINESS SERVICES grow confidently.

Your business deserves the right tools for success. That's why we have a dedicated Small Business Specialist at every Allegacy Financial Center to make business loans simple and to ensure that funds are managed efficiently.

Call 336.774.3400 to talk with a Small Business Specialist today about convenient services + resources to help keep your business growing. Or, visit [Allegacy.org/business](https://Allegacy.org/business).

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**MEMBER BENEFIT:  
FINANCIAL PLANNING**

**get on the road  
to retirement.**

Whether you're planning for the near or distant future or navigating job transitions, we can help.

Our financial advisors available through CUSO Financial Services, L.P. (CFS)\* work with you to choose from products and services for every stage of life and turn in the road.

Map your route by setting up a complimentary, no-obligation appointment today with an advisor. Call 336.774.3400, or visit [Allegacy.org/financial-planning](https://allegacy.org/financial-planning).

\*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. ©2019 Allegacy Federal Credit Union



**let your future flourish.**

Roll in maturing funds, or deposit new funds in an Allegacy 13-Month Certificate with no restrictions.

**2.50%**  
APY\*  
to keep your money  
**GROWING**

Open online at [Allegacy.org/limited-time-offer](https://allegacy.org/limited-time-offer)  
or in any Allegacy Financial Center.

Federally Insured by the NCUA. \*APY: Annual Percentage Yield. The APY is 2.50% with a dividend rate of 2.47% for this 13-Month Certificate and is effective 07/01/2019 through 09/30/2019. Minimum opening deposit: \$500.00. Must maintain a minimum balance of \$500.00 to earn dividends. Early withdrawal penalty may apply. Fees may reduce earnings. Offer is not available for businesses and non-profits. All products, services and terms are subject to change without notice. ©2019 Allegacy Federal Credit Union