

Fall 2018

SHARELINES

build. multiply.
GROW.



Prompt, professional and friendly service is what makes me feel valued as a Credit Union member. The level of attention given at each visit to the branch has been extremely positive. I've also had one experience over the phone which I would rate as excellent. This is what makes your organization stand out above others. Thank you for this opportunity to share my feedback.

MEMBER FEEDBACK FOLLOWING A VISIT TO GREENSBORO BATTLEGROUND FINANCIAL CENTER

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

Can you believe we're already in the second half of 2018? I've had the honor of witnessing many milestones throughout Allegacy's history. I love being a part of our growth and especially the opportunities to achieve success together — as a staff and with you, our membership.

Opening our second Davie County location, the Bermuda Run Financial Center!

So, with that in mind, I want to celebrate another growth milestone with you. This fall we opened our second Davie County location, the Bermuda Run Financial Center. Located at 128 Yadkin Valley Road, this space is special because it implements a new floor plan design that provides members an environment where you can handle your finances the way you

want. This includes a guided experience from a Member Advisor, who will greet you at the door and will take ownership of your needs from start to finish. The financial center features a combination of technology and opportunities for face-to-face engagement.

I'm really proud to be able to open another location in the Triad. Allegacy is here for you, our community and to grow deeper roots!

What better way to celebrate than with a very exciting limited-time offer? See next page for these details, but know it is truly a unique offer that can put your savings to good in

ways you will not see offered elsewhere in the marketplace.

If you're looking for everyday ways to grow, learn more about Allegacy's newest product. With a premium rate and a special 24-month term, our Online-Only Certificate is a simple and secure way to energize your savings. Visit Allegacy.org/OnlineCertificate for details and plan for your goals!

A drone camera shows construction progress at Allegacy's newest Financial Center. Now complete, we'd love for you to visit us at 128 Yadkin Valley Road in Bermuda Run.



PRODUCT PROMOTION:

Earn 3.36% APY exclusively at Allegacy's newest Financial Center in the (336!)

Putting members and community first is the only way we know how to do business. And what better way to celebrate deeper roots in the Triad than to reward Allegacy members — existing and new — with a deposit special?

Visit the Bermuda Run Financial Center October 5th or 6th during normal business hours to open an 11-Month Certificate to earn 3.36% APY on new money deposits up to \$100,000. Opening deposit of \$500.00 is required.

As an existing Allegacy member, you may make an appointment for Friday, October 5. Simply visit us online, click Contact in the

upper right, then select “Schedule an Appointment” on the following page. Follow the prompts to reserve your time with a Bermuda Run Member Advisor.

Whether you come Friday or Saturday, be sure to bring the following for the smoothest experience:

- Driver's License
- Proof of address if different from what is listed on your Driver's License (utility bill or lease, for example)
- Funds for the certificate

Allegacy is federally insured by the NCUA.

*APY: Annual Percentage Yield. The 3.36% APY is effective 08/15/2018 for this 11-Month Certificate. Also available as an IRA. Minimum opening deposit: \$500.00. Certificate funds must be money that is not currently on deposit with Allegacy. Deposits made within the last 30 days qualify. The maximum dividend-earning balance is \$100,000. Each member may open one 11-Month Bermuda Run Certificate Special only. 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. ©2018 Allegacy Federal Credit Union.

FRIDAY, OCTOBER 5TH
Grand Opening || Doors Open at 9:00 am

- Ribbon Cutting with Chamber of Commerce
- **Limited-Time Deposit Special Becomes Available**
- Meet the Team
- Enjoy Refreshments + Games
- Celebrate with Radio Personalities from 104.1 WTQR

VISIT BERMUDA RUN EXCLUSIVELY ON 10/5 OR 10/6 TO OPEN YOUR CERTIFICATE AND WATCH YOUR SAVINGS DO GOOD.

Bermuda Run Financial Center is located at 128 Yadkin Valley Road, Bermuda Run, NC 27006. We are open on Friday from 9:00 am to 6:00 pm and Saturday from 9:00 am to 12:00 pm.

EARN
3.36% APY*
ON OUR 11-MONTH
CERTIFICATE



PRODUCT EDUCATION:

refinancing a mortgage

You were young, in your twenties, just married and just bought your first house. Your career was in its early stages and finances were tight. Now you've matured with no plans to move, your wallet has grown and you are eager to save some money on the investment you made a few years ago.

By seeking to refinance, you could lower your current interest rate, manage a smaller monthly payment or even shorten the term of your loan. The rule of thumb is that if you can get an interest rate that's at least 1% lower, then refinancing could be worth it.

Also, equally and almost more important to know is where you plan to be in the next five

years. Because refinancing is similar to getting your first mortgage, there will be money you will need to pay upfront. The goal is to make sure that the savings you get by refinancing are more than the closing costs you pay at the time of the transaction — recouping the money spent in five years or less. It's important to do the math to ensure this is a smart financial decision.

If you have questions on what your next step should be or if you are ready to move forward, our Mortgage Loan Specialists are available to help you.

Call us at 336.774.3400 to schedule an appointment to discuss your options.

enhancing financial + physical wellbeing

PARTNER FEATURE: WELLQ

Allegacy is committed to doing good things in the communities we serve. That's why we partnered with Wake Forest Baptist Health to create a new innovative choice in holistic wellness, WellQ.

Committed to helping members live better, WellQ provides sound financial advice and guidance for every stage of life, as well as quality healthcare in one convenient location. Located at BioTech Place in Innovation Quarter, WellQ provides a variety of financial and physical benefits,

including high-quality healthcare for everyday illnesses and wellness needs, financial and wellness coaching and education, transparent pricing, on-site pharmacy and extended appointment times with providers so you receive the quality care you deserve.

At least one physician assistant will be on site along with other clinical and office staff, including staff that will help guide members' financial wellness and healthcare financial planning.

Members receive transparent pricing for clinic visits and prescriptions that can be purchased using Health Savings Accounts, Flexible Spending Accounts, credit or debit cards. Additional benefits include access to healthcare financial advising to help plan for current and future healthcare costs.

SAME-DAY TREATMENT FOR \$35

**ON-SITE PHARMACY WITH OVER 20
COMMONLY USED PRESCRIPTIONS**

**FINANCIAL + WELLNESS COACHING
AND EDUCATION**

**ANNUAL MEMBERSHIP FOR
AN INDIVIDUAL IS \$199
AND \$249 FOR A FAMILY**

Join today
or learn more at
[YourWellQ.com](https://www.yourwellq.com)

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be your best you.

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ALLEGACY.ORG



**SPECIAL
OFFER
INSIDE**
FOR YOUR
**SAVINGS
GROWTH**

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Member Address
City, State, Zip

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PERMIT #340