



now is the perfect time
to be your best



Believe in
what's possible.

At Allegacy, we recognize that being your best takes commitment, patience and practice. And if you're looking for ways to pay for higher education, you must share those behaviors. We also understand that with higher education sometimes the numbers just don't add up. As an Allegacy member, you have options to help complete the equation.

FUEL YOUR DREAMS

It takes effort to achieve anything worthwhile. And with the right resources in hand, obstacles can be overcome. That's why Allegacy offers school loans — to give you the power to scale that cliff and get started on the road to your future.

	Student Loan	Education Loan
Loan Amount	Borrow up to \$5,000 a year for a maximum of \$20,000 over 5 years	Borrow up to \$7,000
Repayment	Repayment begins 6 months after graduation or immediately upon departure from school or once loan ages 5 years.	Repayment begins 6 months after graduation or immediately upon departure from school or once loan ages 2 years.
Credit Hour Requirement	Must be enrolled in at least 6 credit hours at an accredited in-state school	Must be enrolled in at least 3 credit hours at a vocational school, a trade school or an accredited



be your best you.



Visit us online or call 336.774.4138 to get started.

EXPAND YOUR RESOURCES WITH THE ALLEGACY SCHOLARSHIP PROGRAM

As an organization, we believe in the credit union philosophy of “people helping people.” It’s what motivates us to help every member be their best. Whether you dream of learning a trade or graduating with a degree from a four-year college, we invite you to apply for financial assistance.

Applicants must be a primary Allegacy member with a savings account, have a non-weighted GPA of 3.0 or higher, and be enrolled as a full-time student (at least 12 semester hours) or a high school senior accepted on a full-time basis at an accredited post-secondary institution. The application period lasts from October to February and all applicants are notified in early May each year.

Multiple awards, named for Allegacy CEOs, are available each year:

College and University

- Ike Keener Scholarship \$2500 (1)
- Cathy Pace Scholarship \$2500 (1)
- Mel Hughes Scholarships \$2,000 (4)

Technical and Community College

- Mel Hughes Scholarships \$500 (4)

For those who apply but are not selected, the [Carolinas Credit Union Foundation General Fund Scholarship](#) offers additional scholarship opportunities.

Allegacy is federally insured by NCUA. Scholarship program provided by the Carolinas Credit Union Foundation Scholarship Program. You must meet all eligibility requirements to be considered for scholarship. Student Loans become closed-end loans upon repayment. For example, a loan of \$20,000 for 10 years at 6.75% APR will have a monthly payment of \$230.29 © 2023 Allegacy Federal Credit Union.