

Be in control with a Consolidation Loan.

RATES AS LOW
AS 6.99% APR*

BIG SAVINGS AS YOU
CONQUER YOUR DEBT

EXPRESS
APPLICATION

*Loans are subject to credit approval. Rates are based on your credit history and profile. Rates, terms, and products are subject to change at any time without notice. APR is effective as of 1.1.20. For example, a \$25,000 loan financed for 84 months at 6.99% APR would result in an approximate monthly payment of \$377.15. Offer not valid on any current Allegacy debt.

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Please note:

A Suspension of Services policy is available online at [Allegacy.org/disclosures](https://www.allegacy.org/disclosures) and is meant to protect both your member experience and Allegacy teammates.

I just wanted to express how easy, painless, and helpful your Mortgage Eliminator Loan process was. When I started the application, I wasn't sure what I was going to encounter, but it was such a low-cost way to reduce the time it will take to pay off our mortgage.

Plus, we were able to do nearly everything remotely during COVID-19. This was one of the best decisions we've made for our financial health — thank you for offering products like this one.

Member Working Remotely with the Allegacy Lending Center

Now open!

As we continue construction on the interior of our new Yadkinville Financial Center, we can meet your needs before the building is done!

An Interactive Teller Machine (ITM) is available now in the Drive-Thru.

Interactive Teller Machines are like ATM machines, only better! View How-To videos on [Vimeo.com/Allegacy](https://www.vimeo.com/Allegacy)

With Interactive Teller Machines, you can:

- Conduct basic transactions securely and quickly
- Specify denominations for your withdrawals
- Receive a receipt with your check image when making deposits
- Video chat directly with a Member Service Representative during regular operating hours if you have questions, need further assistance or if you have forgotten your ATM or check card

Construction on the interior of this branch is ongoing. We'll keep you up to date as we near the full opening of our newest Financial Center!



from the desk of Cathy J. Pace

President and CEO

As your credit union CEO, I stay connected with my peers across the country, and to no surprise, it is heartwarming to hear how the overall credit union industry is staying true to its mission of ‘people helping people’ now more than ever.

It makes me proud to hear stories of our own, such as local small businesses surviving with PPP loans our team worked to secure, families learning financial advice to weather the storms successfully, and members refinancing a home to save money. I am honored to work alongside amazing teammates who are committed to serving YOU and providing the financial services you need for your families and your businesses.

To our Allegacy staff, I can’t thank you all enough for the hard work you have done during the pandemic, many of you working remotely. I am proud and inspired by the way you all have shown commitment and care to our members during this time of worry and fear for so many.

To our members, we are here to help you reach your financial goals. I know the lines and hold times are long, and we thank you for your patience as we guide you through this unprecedented time in our lives and work to finalize our plans to fully reopen our lobbies to serve you. Keeping you and our employees safe and well is our top priority.

Through all the challenges we have faced as a nation, a state, and a community during the past few months, I want to reassure you that Allegacy is a safe and sound organization. We are truly fortunate to have such a strong capital to allow us to manage through tough times. While many things may remain uncertain

today, you can have confidence that we are here, ready and able to serve your needs as we have been doing for the past 53 years.

I also want to thank you for your patience and kindness during our recent technology upgrade! As with any upgrade, we experienced a few bumps in the beginning and now we are eager for you to fully experience all the new offerings available...with MORE exciting things to come!

We are committed to providing you the best, most secure financial experience possible with our many services. We are honored that you have chosen Allegacy as YOUR credit union. We will continue to provide our BEST to you, so you can achieve YOUR financial BEST.

Allegacy is a safe and sound organization. And we are *honored* that you have chosen Allegacy as *your credit union*.



Keep your checking active.

Earn 8X the National Average Checking Rate¹ on your SmartRate Checking.

With Allegacy's SmartRate Checking Account, earn your highest dividends², pay your lowest fees and focus more on what matters in your day. To earn a higher dividend rate, hit these three goals each cycle:

GET
ESTATEMENTS



MAKE 10 CARD
TRANSACTIONS



DIRECT DEPOSIT (OR
ACH DEBIT) PER CYCLE



**HIT THESE GOALS
AND RECEIVE:**

**Premium dividends²
of 0.50% APY**

**Nationwide
ATM refunds³**

**No monthly fee,
no minimum balance
required**

Open your Allegacy SmartRate Checking Account
online at Allegacy.org/Checking-Accounts



Helpful Tip: Online purchases and paying bills online count toward your 10 transactions. Use your debit card as you would a credit card for activities such as Amazon, Netflix, online grocery, paying utility bills and more. Plus, it comes with Fraud Protection with zero liability⁴ for unauthorized transactions.

1. Source: Allegacy's SmartRate Checking higher dividend rate is 8x the national average based on the FDIC's national rate for interest checking accounts published on 11/04/19 – this average includes various types of Financial Institutions. 2. APY = Annual Percentage Yield. Higher dividend rate is based on meeting all SmartRate Checking requirements. Requirements include: eStatements, ten check card transactions and direct deposit (or ACH debit) per cycle. 0.50% APY is a variable rate and is effective as of 4/18/19. Balances of \$25,000 or more earn a variable rate of 0.10% APY. Fees could reduce the earnings on the account. 3. ATM fees will be refunded up to \$25 per month, only if all SmartRate Checking eligibility requirements are met. All rates, terms and products are subject to change without notice. Please see important terms + conditions. 4. Zero Liability Fraud Protection does not apply to ATM transactions or PIN transactions not processed by Visa®, and certain commercial card transactions. Notify Allegacy immediately of any unauthorized use. For specific restrictions, limitations and other details regarding unauthorized use, see your account agreement.



Are you a first-time homebuyer?

We know that buying a home — especially for the first time — can be intimidating. But it can also be a great investment, since most homes increase in value over the years and give you tax benefits. And, with competitive rates and lower fees, Allegacy's mortgages are easy to live with today and for years to come!

You don't have to go through the homebuying process alone. Allegacy Mortgage Loan Specialists are here to guide you toward greater savings and smarter choices that will ensure many happy years at any address.

Need help saving for a down payment? Use Allegacy's Mortgage Saver Certificate to save for your dream home. We'll also give you \$500 to use for closing costs* with your Allegacy mortgage!

Talk with a local Mortgage Loan Specialist today! Not there yet? Start by browsing online resources and downloadable evaluation forms available at Allegacy.org/homebuyer-guide/

Take the easy way home.

Do you know about our Auto Buying Service? It's one of our favorite member perks — hassle-free vehicle shopping. We've developed significant expertise in buying new + used vehicles, not to mention we even take trade-ins. Let us work for you!

Shop online at Allegacy.org
Select Borrow + Buy, Auto Buying Service



Here for new additions, renovations and college educations.

Last year, we helped 1,400 members make the most of their home equity. Now it's your turn. At Allegacy, you choose the terms and access funds when you need them. Borrow, repay and borrow again — up to 100% loan-to-value. We'll even cover closing costs up to \$500.

1.99% APR* for 90 days, then as low as PRIME MINUS 0.25% APR*
Apply today: Allegacy.org/flexloan



APR= Annual Percentage Rate. Introductory rates are as low as 1.99% APR for the first 90 days. After the 90-day introductory period has expired, the rate is variable and based on the Prime Rate as published in the *Wall Street Journal* on the last business day of the month. Rate is also affected by your credit history and profile and, like terms, is subject to change without notice. Closing costs are paid up to \$500. Closing costs are fees charged by a financial institution that may include property title search, flood certification and, if deemed necessary, a property evaluation fee. 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.



Tap. Snap. Deposit.

Quickly and easily deposit checks by taking a photo with your smartphone.

Log in to the Allegacy Mobile App, tap 'Deposit Check' from the bottom menu, choose the account for the deposit and enter the amount of the check, take a photo and confirm your deposit.



Look what else you can do with the Allegacy Mobile App:

- ✓ Deposit checks
- ✓ Make money transfers
- ✓ Bank by text alerts
- ✓ Pay bills and loans online
- ✓ Find the nearest ATM
- ✓ Pay your friends and more

Get the Allegacy Mobile App in your favorite App Store or scan the QR code above with your smartphone camera.

Learn more and view a demo of how easy it is to deposit checks with your smartphone at [Allegacy.org/mobile-banking/](https://www.allegacy.org/mobile-banking/)



be your best you.

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be wise. be home. be well.

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