



Step into the *future*
with touch-free *technology.*



Scan Your Hand for Secure + Convenient Account Access

Use at Allegacy Financial Centers + Interactive Teller Machines

Our new **Verifast™ Palm Authentication** keeps you safe at Allegacy.

Register to scan your palm at an Allegacy Financial Center.

Table of contents

Letter From Your President + CEO	4
Living Mortgage-Free	6
1.99% Auto Rates	8
Small Business Specialists	9
Planning, Insurance + Investments	10
Allegacy's HealthLink	11

“When we began our refinance, we weren’t sure which product was the most suitable. She patiently answered all my questions, providing different options. Her communication skills were impeccable; she would follow up a phone call with an email to make sure we knew what to expect next. This was by far the best experience we’ve had with a mortgage or refinance, and we will use Allegacy for any future lending needs.”

Extraordinary Member Service
with Allegacy's Lending Center

Introducing even more digital services!

Verifast *New!*

Alexa *New!*

SmartWatch *New!*

Welby: Digital Chat Assistant *New!*

WebBanking™ + Mobile App

WebPay

Money Management

eStatements

Are you using them all?

[ALLEGACY.ORG/DIGITAL-SERVICES](https://allegacy.org/digital-services)





We're working hard to ensure the digital experience complements your person-to-person interactions.

4

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

As summer comes to a close, we find our routines changing almost as quickly as the autumn leaves. Whether it's the start of another school year or the ongoing general uncertainty, it feels as if suddenly we have less time to focus — especially on our financial wellbeing.

Here at Allegacy, we're always working to support you with tools that can enhance the everyday, making it easier to complete your To Dos. And I'm excited to share that we've got some exciting ways to help you juggle it all while continuing to make smart financial choices.

If you haven't joined the many members who took advantage of our digital banking services since the beginning of the pandemic, I encourage you to visit the Digital Services page

on our website and sign up for WebBanking. It's easier than ever to do your banking from whatever device — smart speaker, smartphone, smartwatch, tablet or computer — whenever, wherever.

In addition to Digital Best Checking — our truly “checkless checking” option for those who prefer all things digital — we are excited to be one of the first in the southeast to launch Verifast™ Palm Authentication technology at our Financial Centers and Interactive Teller Machines. This touchless biometric login option allows you to access your accounts with the wave of a hand—no card needed!

These innovative offerings would not have been possible without the hard work and dedication

of our behind-the-scenes teams. Just like the Member Service Representatives you are familiar with, these Allegacy team members work hard to ensure the digital experience complements your person-to-person interaction by testing solutions before rolling out new technology. We all do what we each do best to serve you an outstanding overall member experience.

We greatly appreciate your enthusiasm for the new digital offerings we have unveiled over the past year. When we see members embracing our technology and using it to improve their lives in numerous ways, it makes us feel so proud and honored that you choose Allegacy to be your financial home.

Amid all this talk of technology, we remain every bit as committed to the communities we serve and to strengthening the real, human relationships that allow us to continue growing alongside you and your families.





Explore other home loan options, along with payment and rate calculators: [ALLEGACY.ORG/HOME-LOANS](https://allegacy.org/home-loans)

Word search puzzle grid:

E	S	Q	X	X	J	P	S	N	K	C	D	Z	C	V
B	F	H	V	K	I	O	Y	G	D	A	Y	B	W	C
E	B	Z	R	G	L	Z	Y	P	N	V	H	T	O	L
Y	N	U	Y	B	T	C	T	O	R	I	C	J	D	D
O	P	S	N	A	S	R	I	O	Q	K	V	T	V	L
U	J	F	N	F	H	G	L	S	Q	N	I	A	X	Q
R	I	P	X	E	I	S	I	W	Z	J	I	L	S	E
B	G	J	B	Y	N	C	B	D	I	V	U	Q	P	J
E	A	W	H	O	I	U	I	J	D	M	K	V	U	K
S	B	P	I	K	F	J	X	E	E	H	Y	T	V	T
T	T	T	X	M	O	R	E	S	A	V	I	N	G	S
Y	P	T	C	V	J	S	L	U	V	I	P	C	K	T
O	L	X	L	K	V	W	F	M	D	T	F	N	V	Y
U	W	C	C	Y	X	W	K	R	X	A	G	U	C	P
O	N	Z	U	Y	I	U	W	B	W	V	E	G	M	I

Don't get puzzled
— the benefits of a Mortgage Eliminator Loan are easy to find.

SAVINGS
Rates as low as 2.59%*

FLEXIBILITY
Terms from 7 to 15 years*

MORE SAVINGS
Little to no closing costs

OPTIONS
Loans for primary or vacation homes

MORTGAGE ELIMINATOR LOAN: Living mortgage-free is closer than you think.

Are you midway through the life of your current mortgage and want a smarter way to pay it off sooner? Or are you planning ahead for a mortgage-free retirement in the next decade or so? Either way, our Mortgage Eliminator Loan could help you pay down that balance faster, at a lower rate and with fewer fees.

If paying your mortgage off sooner is one of your financial goals, we can help with a Mortgage Eliminator Loan. Apply online or in person at the nearest Financial Center today!

*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 01/15/2021, rates as low as 2.59% with terms of 7, 8, 9, 10, 12, or 15 years. All Allegacy real estate secured loans are subject to legal requirements in the member's state of primary residence. Mortgage Eliminator Loans for primary or secondary residence are available in California, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Maryland, New Jersey, New York, North Carolina, Pennsylvania, South Carolina, Virginia, Texas, and West Virginia. For example, a \$125,000 loan financed for 120 months at 2.62% APR would result in an approximate monthly payment of \$1,185.14. 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.



AUTO LOAN
rates as low as
1.99%
APR*

NEW, USED + REFI

[ALLEGACY.ORG/AUTO-LOANS](https://allegacy.org/auto-loans)

*APR = Annual Percentage Rate. 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. APR as low as 1.99% is effective as of 05/25/2021. Not valid on existing Allegacy Auto Loan. Federally Insured by the NCUA.



SMALL BUSINESS SPECIALISTS:

Local solutions to fit your business needs.

You may bank with Allegacy personally, but did you know we can take care of your business needs, too? Uncover ways to make your business more efficient with a Small Business Specialist who can provide assistance with checking, lending and treasury services.

Let us help you purchase a business vehicle, open a line of credit for working capital or finance the purchase of your building. By working together, we can save you money and time so you can do what's best for your business.

Visit your nearest Financial Center, call
336.774.3400 or visit us online:
[ALLEGACY.ORG/BUSINESS](https://allegacy.org/business)

Everyone needs a plan.
Do you know where to start?



AVAILABLE THROUGH CFS*

Let us guide you.

Planning || Insurance || Investing

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.

ALLEGACY'S HEALTHLINK:

Live life to the fullest with
protection from the unexpected.

Compare Allegacy's HealthLink to other supplemental plans to see your best options.

"When my daughter fell and fractured her arm, our provider bills were over \$1,500. With the accident insurance policy, I easily submitted the claim and had a check in my mailbox for \$3,000 in 10 days! The great thing about these policies through Allegacy's HealthLink is that it pays based on your situation, not just what the provider charges."
- Allegacy Member Austin

Learn more + enroll: [ALLEGACY.ORG/PERSONAL-INSURANCE](https://allegacy.org/personal-insurance)
Or call 336.765.2101 and press 4 to speak with an Allegacy Benefit Specialist

Benefits and insurance services are offered by Allegacy Benefit Solutions, LLC, a subsidiary of Allegacy Services, LLC, and are not insured by the NCUA nor guaranteed by Allegacy Federal Credit Union. Allegacy's HealthLink is powered by Kemper. *Average net monthly cost assumes each covered person files the available wellness benefit.

ENROLL TODAY
for as little as
\$2.54
average net monthly cost*

GUARANTEED
ISSUE

HEALTH
questions
asked = 0



be your best you.

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

ALLEGACY.ORG

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

Welcome, Welby!



Say hello to our digital chat
assistant on Allegacy.org

Flexible choices for everyone. Did you know it's easy to move?

SMARTRATE || DIGITAL BEST || PREFERRED || Reach for better checking and we'll help you make the switch.