



See a friendly face!

You're a pro at video meetings by now, so why not try a live video chat with an Allegacy Teller?

Find a Drive-thru Interactive Teller Machine at any of our 6 locations from Yadkinville to Winston-Salem to High Point.

They're easy to use:

- 1 TAP THE SCREEN TO START
- 2 TAP THE LIVE TELLER BUTTON ON SCREEN FOR ASSISTANCE DURING BUSINESS HOURS OR SATURDAY MORNINGS

Use like an ATM 24/7.

Visit [Allegacy.org/itm](https://www.allegacy.org/itm) for locations and a video

Table of contents

Letter From Your President + CEO	4
A Guide for a Safe + Fun Road Trip	6
Tips to Get Premium Dividends	8
Rethink How to Make Big Purchases	10
Member Benefit: WellQ	11

Take control with Allegacy's digital banking.

- WEBBANKING
- LOAN PAYMENTS
- MOBILE APP
- MONEY MANAGEMENT
- WEBPAY
- ESTATEMENTS

“I called your branch to schedule a ‘senior’ morning appointment. The representative listened carefully while I explained my situation. He told me he could help me at the drive-thru. When it was my turn, I was pleasantly surprised to be recognized. He quickly handled my request, and I was on my way. I felt compelled to let you know this experience was an absolute delight!”

Extraordinary Member Service
at the Stafford Village Financial Center



How to “Tap to Pay”

1. Find Contactless Symbol at checkout
2. When prompted, simply tap your contactless card over the symbol to make a payment.
3. Your payment is processed in seconds.
Once your payment is confirmed, you're good to go.

What are the benefits of “Tap to Pay”?

SAFE: Avoid touching surfaces at checkout.

SECURE: Each transaction is accompanied by a one-time code. And your card must be within one to two inches of the Contactless Symbol, so you can't pay accidentally.

Many of our members have already received an upgraded plastic that includes this feature. If you haven't seen yours yet, keep an eye on the mail.

To learn more, visit us online at the [Cards + Ways to Pay](#) page.

Source: <https://usa.visa.com/pay-with-visa/contactless-payments/contactless-cards.html#3>

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

In this moment, as we are beginning to see some light at the end of the tunnel, I challenge us all to be called by the credit union philosophy of 'People Helping People.'

I am thankful. For the hope of better days ahead as we begin to see our state reopen. For our members, who have allowed us to guide your financial needs during some of the most challenging times we've seen in our lifetime. For our 400+ teammates who have shown resilience, care, and collaboration as we have continued our promise to always do the right thing by supporting one another, our members, and our community.

As I reflect on the last 14 months, I want to acknowledge how much I appreciate every single Allegacy member and thank you for the confidence you have shown in your credit union. While the pandemic has challenged us all in a variety of ways, regardless of your age, where you live or work, we have been honored with the opportunity to care and collaborate with so many of you and watch your resilience and strength to overcome many of those challenges.

More of you than ever before are embracing and adapting to our expanded digital offerings such as WebBanking, our 5-star Mobile App, use of our Interactive Teller Machines, and our recently introduced "Tap to Pay" contactless cards. You and your family members are attending our virtual financial workshops, engaging with our digital financial education tools, and leveraging our educational resources that promote financial health and wellbeing. We love hearing about your experiences, and it especially warms my heart to hear testimonials like "You made it so easy" and "Very concise and informative."

As we continue to help you reach your financial and physical health goals, we have introduced a new service this year to further prepare for the unexpected. Allegacy Benefit Solutions has a way to help ease your mind with a new partnership, available exclusively to Allegacy members.

Allegacy's HealthLink, powered by Kemper, is a low-cost supplemental insurance including cancer and accident coverage that is now available directly to our Allegacy members! Protect yourself and your family from an unexpected financial burden like a medical diagnosis, sports injury, or accident.

We encourage you to harness these valuable resources, not only to navigate life's experiences but also to continue to be your best.

In this moment, as we are beginning to see some light at the end of the tunnel, I challenge us all to be called to action by the credit union philosophy of 'People Helping People.' Look for ways you can help one another — at your workplace, in your neighborhood, and in our larger community.

Let us all draw strength from our shared struggles and triumphs of the past year and look forward to brighter days ahead. Wishing you good health and gratitude.

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.





AUTO LOANS
NEW, USED + REFINANCED
AS LOW AS

2.34%
APR*

**Pack a lunch
(and treats!)
to pull over + enjoy!**

A GUIDE FOR A SAFE + FUN ROAD TRIP:

Revive your love for the open road.

With travel plans thwarted and delayed, Allegacy members are getting creative by staying close to home. A day trip gives you the much-needed change in scenery, while practicing social distancing and limiting exposure. There is so much to visit right here in North Carolina!

Blue Ridge Parkway || Outer Banks Scenic Byway || Cherokee Skyway

Looking for a spacious car for your travels?

Reach out to the Allegacy Auto Buying Service. It's a free member perk. Ensure you are covered while traveling by asking about Auto Insurance + Mechanical Repair Coverage.

*APR = Annual Percentage Rate. All loans are subject to credit approval. Rates are based on your credit history, vehicle and profile. Rates and terms are subject to change without notice.

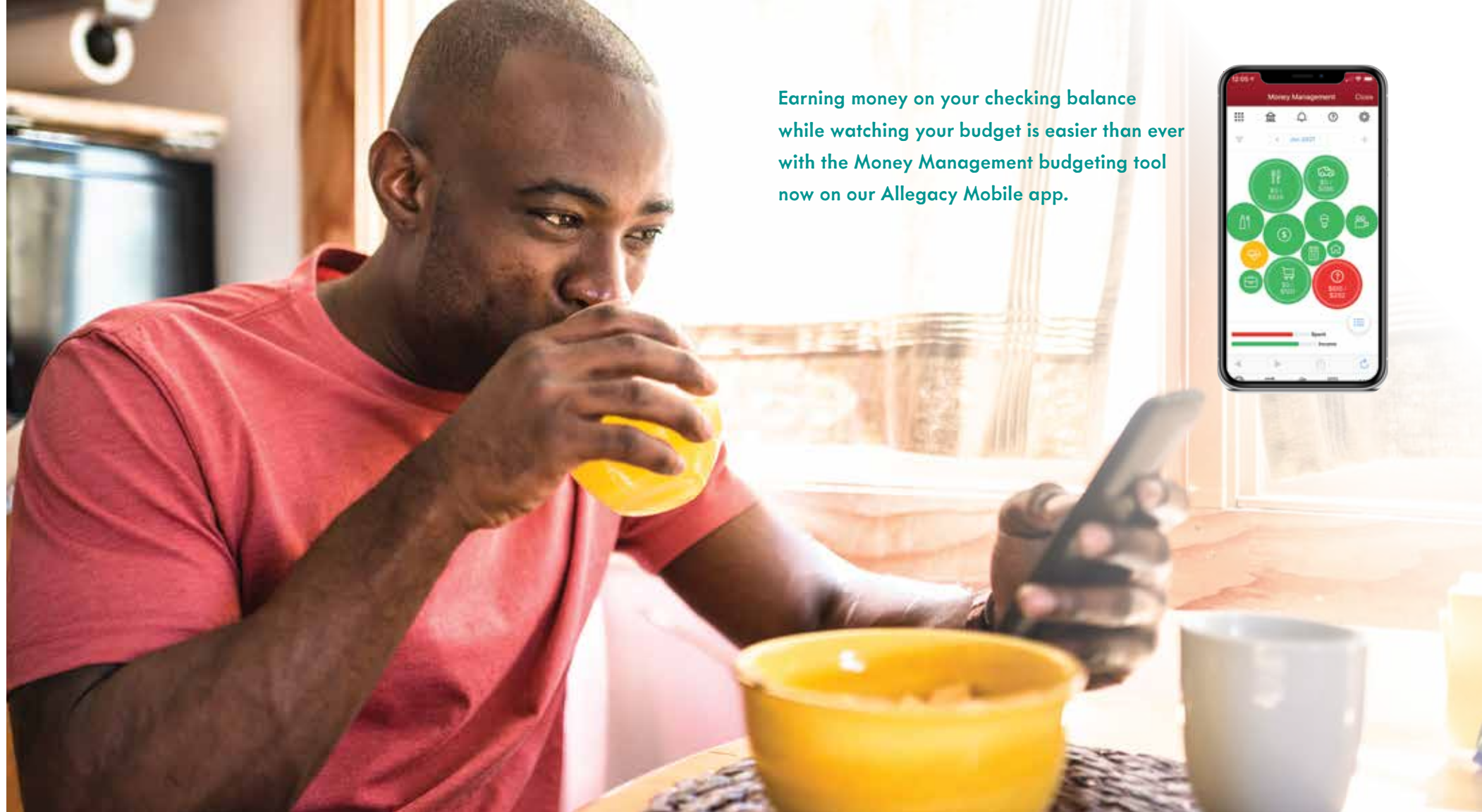
Access your accounts on the go:
[ALLEGACY.ORG/DIGITAL-SERVICES](https://allegacy.org/digital-services)

TIPS TO GET PREMIUM DIVIDENDS: Check in on your SmartRate activity.

Learn more at
[Allegacy.org/
checking-accounts](https://Allegacy.org/checking-accounts)

Whether you already have SmartRate Checking or you are looking for a new checking account — it's our most popular account for a reason — get above-market rates on dividends, refunds on ATM fees, no monthly fee and no minimum balance when you have the following:

1. ESTATEMENTS
2. AT LEAST 10 CHECK CARD TRANSACTIONS PER CYCLE/MONTH, ONLINE OR IN PERSON
3. AT LEAST ONE DIRECT DEPOSIT (OR ACH DEBIT) PER CYCLE/MONTH



Earning money on your checking balance while watching your budget is easier than ever with the Money Management budgeting tool now on our Allegacy Mobile app.



HOME
EQUITY
OPTIONS

HAVE A PLAN FOR EVERY STEP OF THE WAY:

Rethink how you make big purchases.

Do you have a large, one-time expense that you'd like to finance? You may be able to capitalize on your **home equity loan** to make it happen. Borrow up to \$350,000 and enjoy predictable monthly payments at a low, fixed rate. Opportunities with a home equity could be: paying college tuition, funding a wedding, repairs and renovations to your home, or a safety net for emergencies.

If you're well on your way to paying off your home loan, the **Mortgage Eliminator Loan** may help you create more monthly cash flow. Lower rates can help you eliminate your balance as fast as possible, plus we offer little to no closing costs.

In a rate-fluctuating environment, you can have peace of mind with a **FlexLoan + Line of Credit**. Lock in a fixed interest rate on one or more portions of a variable-rate loan or consolidate high-interest debt into one monthly payment. As a revolving loan, it also lets you borrow and repay as many times as you like.

Learn more at
Allegacy.org
or call
336.774.3400.



Keeping a Healthy Household

Save on healthcare costs
with an annual WellQ membership.

Physical and financial wellbeing are deeply intertwined. You feel this when you worry about finding a convenient appointment or affording another lab test. WellQ was created to address all aspects of wellness, all in one place.

From sick care for everyday illnesses to a health risk assessment and coaching that help you plan your savings to accommodate a healthy lifestyle for your family in the future, a WellQ membership pairs clinical care with the financial expertise you are used to from Allegacy. And appointments are made by phone, often for the same day.

YOURWELLQ.COM || 336.774.2839

WELLQ™ IS NOT AN INSURANCE CARRIER OR AN INSURANCE PLAN AND IS NOT INTENDED TO REPLACE INSURANCE. All medical services made available through WellQ™ are provided by Wake WellQ, LLC, an affiliate of Wake Forest Baptist Health. The Clinic at WellQ™ is not an emergency room or a comprehensive healthcare facility. If you have an emergency, call 911 or go to the nearest emergency room. Financial services are provided by Allegacy Federal Credit Union and/or its affiliated partners. Certain restrictions apply and are subject to change. Allegacy is federally insured by the NCUA and is an Equal Housing Lender.



be your best you.

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

ALLEGACY.ORG



BEGINNERS
BEST SAVINGS

Celebrating YOU and your family
with our new kids' account.

[ALLEGACY.ORG/SAVINGS](https://allegacy.org/savings)

Take control of time + convenience with Allegacy's digital banking.

WEBBANKING || MOBILE APP || WEBPAY || LOAN PAYMENTS || MONEY MANAGEMENT || ESTATEMENTS