



# Fraud Alert:

The US Postal Service has reported an increase in stolen checks.

You can skip the mail by using **Mobile Check Deposit** and the **Allegacy App**. But if you must mail a check, **use a blue or black gel pen** to prevent a fraudster from repurposing your check.

**“A regular ballpoint pen’s ink can be washed out of a check while gel ink won’t. Instead, it will damage the check, making it easier for me to spot the fraud.”** – Nikki, Fraud Risk Manager for Allegacy



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*Let's keep in touch!* Make sure you receive our latest special offers + important account updates. Provide us with your current email address.



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“My husband and I are accustomed to waiting weeks to hear back from bankers and financial advisors. The advisor at Allegacy, however, proved to be a superb listener and provided us answers to every single question we had posed and three potential solutions with lightning speed. It didn’t take us long to decide to open up an account with Allegacy and heed advice regarding our future financial path!”

Extraordinary Member Service  
from an Allegacy Member Advisor

## MEMBER PERK

# Making coverage accessible.

Whether you’re self-employed, underemployed or unemployed, finding affordable coverage can be difficult outside of traditional employer-sponsored plans. But not anymore!

Members can now enroll online for accident, cancer, dental and vision coverage through **Allegacy’s HealthLink**.

*For details and pricing,*  
visit [allegacy.org/health-insurance/allegacys-healthlink](https://allegacy.org/health-insurance/allegacys-healthlink)



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

*Your voice is important and vital to allowing us to live up to our promise of doing the right thing for your wellbeing*

One of the biggest joys of my role as CEO is talking with and learning from our members and community.

I often hear inspiring personal stories of perseverance to achieve financial goals, excitement surrounding a new grandbaby or a child's graduation, the thrill of buying a first home and the exhilaration in starting one's own small business.

As we celebrate our 55th anniversary this year, we are honored to be a part of so many of your lives, and now even more as we continue to grow and serve in different

communities. This summer we opened our newest location in Charlotte and announced another Queen City location opening this fall. The Mocksville Financial Center relocation is also set to open this fall!

By growing and investing in the communities we currently serve, we are bringing new financial services options and the distinct benefits of a strong, sound, reputable credit union.

Some of you recently received a survey asking important questions like "What do you value most in your credit union?" and

"Is there a product or service you wish Allegacy offers?" Thank you to those who shared your thoughts. Your voice is important and vital to allowing us to live up to our promise.

As Allegacy continues to grow, please know we will continue to offer the products and services we hear that you love, including our one-on-one member service, small business specialists to support your entrepreneurial goals, financial planning advisors, the best digital tools, and much more.

There are great things on the horizon! I am proud that Allegacy has been able to play a part in so many of your lives for the past 55 years, and we look forward to helping for many years to come.



*As you can see, it was so wonderful to gather again and receive such a warm welcome.*

# Take your financial confidence to the next level with Enrich.

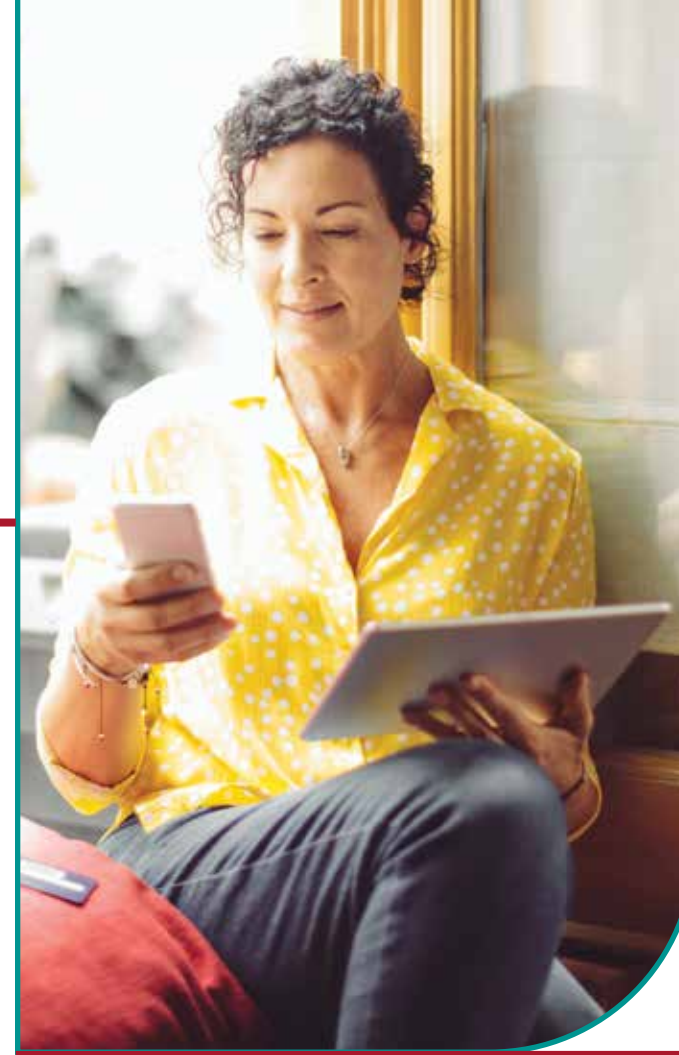
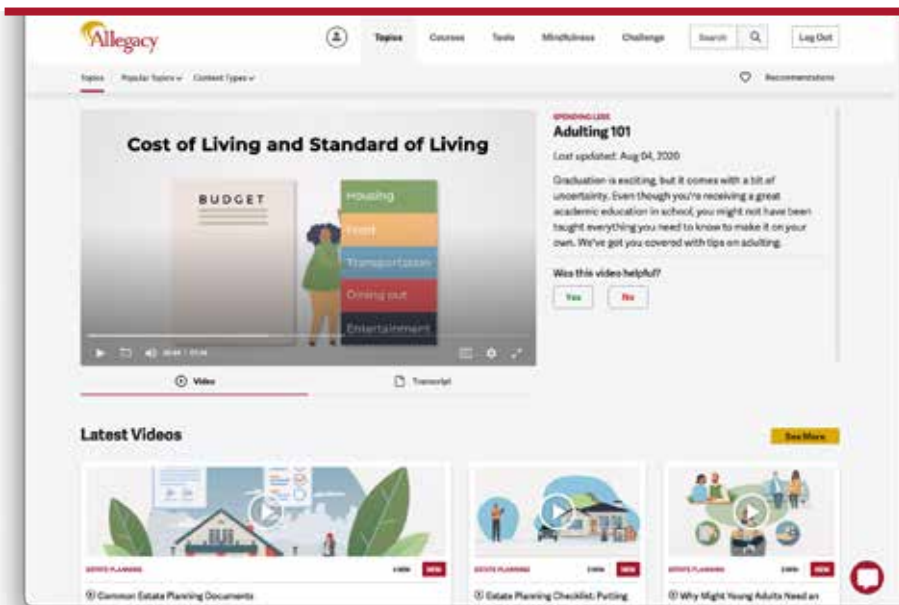
Dive deeper into financial topics that interest you most with Enrich, our award-winning financial wellness platform.

- Access courses and content on topics like budgeting, saving, and credit scores
- Build personalized action plans with financial checkups
- Participate in fun challenges

Register  
at [allegacy.enrich.org](https://allegacy.enrich.org)



*Members love this Adulting 101 Video!*



# Take control of your budget with digital access

Use WebBanking™ or our Mobile App to manage your accounts online – anywhere, anytime.

- Access eStatements as soon as they're ready
- Transfer money – even from other institutions
- Manage bills and set up auto payments
- Make loan or credit card payments
- Open or apply for a new account
- And much, much more!

Register for WebBanking via the Allegacy Mobile App or [allegacy.org](https://allegacy.org)

## BUDGETING

# Finding balance is easy.

*Budgeting*  
is easier with our  
checking digital  
features.  
[allegacy.org/checking](https://allegacy.org/checking)

Keeping your checking account in balance – at any age – can be easier if you stick with the 50/20/30 rule. Plus, we provide tools to help you stay on track by budgeting your money wisely.

### *50% of your income goes to essentials*

Housing, food, transportation, cell phone and other utilities – anything considered a necessity.

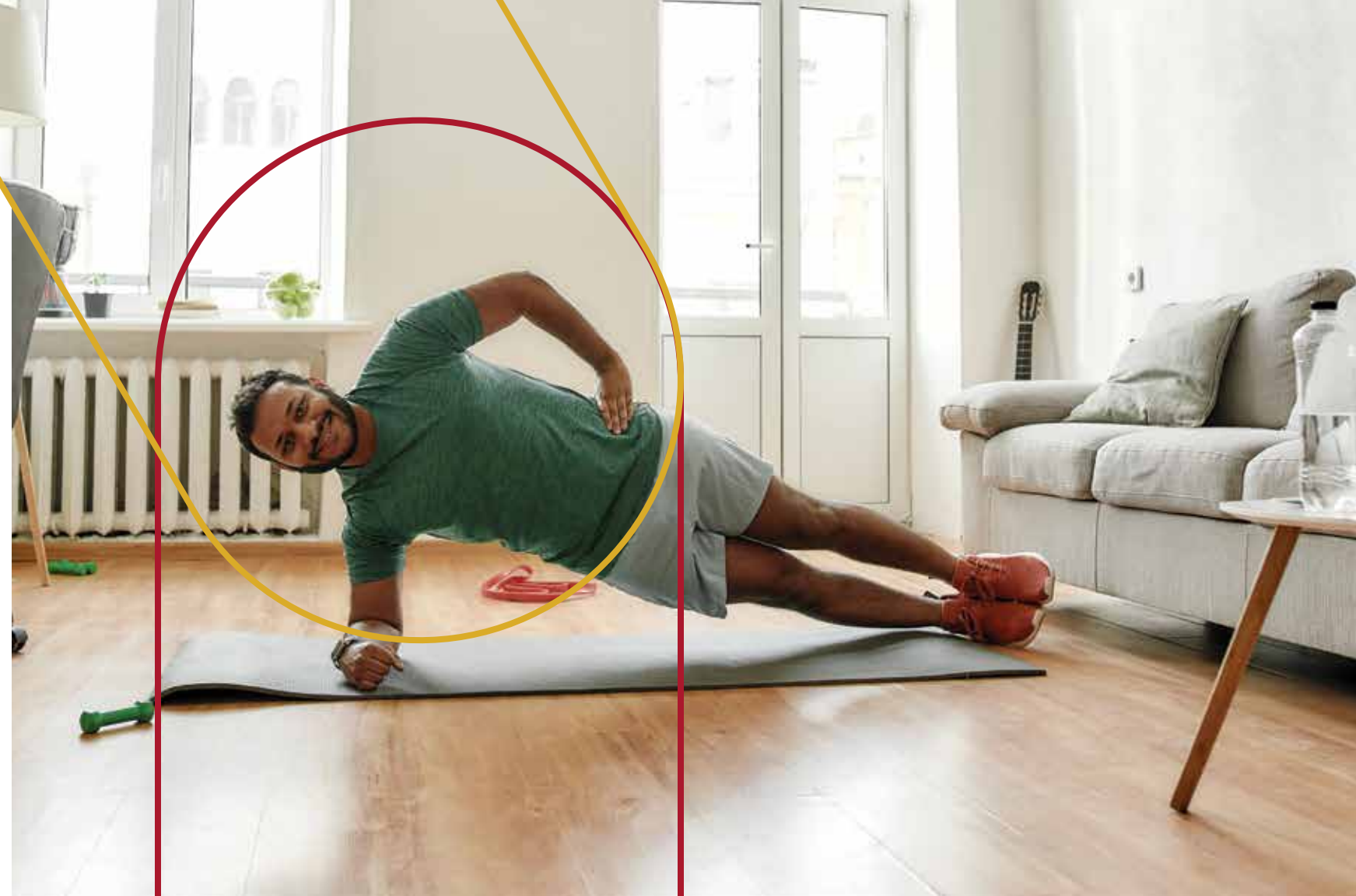
### *20% of your income goes to savings*

401(k) and other retirement plan contributions as well as building your emergency savings fund.

### *30% of your income goes to personal*

Anything that's entirely optional, like dining out, new clothes, streaming services and more.

Source: <https://www.allegacy.org/tools-and-financial-wellbeing/budgeting/>



# Helping more members become homeowners

“From the onset of the process, the mortgage team was unbelievably helpful, friendly and sincere. They walked us through the entire process, offering help and guidance along the way, making an often stressful period pleasant.”

Extraordinary Member Service with Allegacy’s Mortgage Department

## Zero in on your mortgage goal.

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. Little to no closing costs and rates as low as 3.09% APR\* can help you eliminate your balance as fast as possible.

*To learn more about paying down your mortgage faster,*  
visit us online at [allegacy.org/mortgage-eliminator-loan](https://allegacy.org/mortgage-eliminator-loan)

Federally insured by NCUA. Equal Housing Lender. All loans are subject to credit approval. \*Rates are based on your credit history and profile. All rates, terms, products and services are subject to change without notice. Closing costs are fees charged by Allegacy at the closing of transactions that may include property title search, flood certification, and if deemed necessary, an appraisal fee.



We can help make homeownership more affordable for you with two new programs for first-time homebuyers and buyers who haven’t owned a home in the last 3 years.

### *Community Partners Program*

- Offered to current or retired law enforcement officers, educators, healthcare workers, firefighters, other first responders, veterans, and active-duty military
- Could receive up to \$10,000 for down payment assistance and closing costs

### *First-Time Homebuyer Assistance Program*

- Offered to eligible first-time homebuyers
- Could receive up to \$7,500 for down payment assistance and closing costs

For both programs, those who qualify must contribute at least \$1,000 towards the purchase of the home, occupy the home as a primary residence and complete a homebuyer education and financial literacy course. Allegacy is federally insured by NCUA and is an Equal Housing Lender. All loans are subject to credit approval.

*Learn more* about how Allegacy can help by speaking with a Mortgage Loan Specialist





be your best you.

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*We're here to serve business members too!*

**Scan the code to learn more.**