

*Putting you first,
at every turn.*



As a credit union, Allegacy Federal Credit Union is member-owned and not-for-profit. We offer lower fees and higher earnings than you'd find at a bank, with all the usual products and services for yourself or your business. Curious? Learn more about what makes us different.

ROOTS IN WINSTON-SALEM

In the mid-60s, a personnel manager for Reynolds Tobacco Company recognized a growing issue among the employee base at the company: well-paid employees were becoming the targets of predatory lenders. The manager went to the executive team and Reynolds provided a loan for \$50,000 to start Reynolds Carolina Credit Union on March 9th, 1967 to help empower the employees to build their financial acumen.

Just over 50 years later, Reynolds Carolina Credit Union operates as Allegacy Federal Credit Union – and there are many paths to membership – but we still stand strong and committed to doing the right thing.

Throughout, we've practiced the same principle that we ask of our members – to make smart financial choices. We grew steadily with conservative moves, and prioritized our members' best interest at every step. Today, Allegacy is one of the largest, most financially-sound institutions in North Carolina, serving over 700 select employee groups, as well as various associations.

We have Financial Centers throughout the Triad and beyond. Learn more about locations and membership eligibility at allegacy.org/join. We accept new members every day.

ADVOCACY, WELLBEING AND COMMUNITY ENGAGEMENT

We will always do the right thing for your wellbeing. That's our promise. It's the common thread that runs through everything we do here at Allegacy. Our members know we deliver on that promise by serving them, by caring, by helping them build their financial footing, all while supporting our entire community as we work together on those goals.

*At Allegacy,
we're dedicated
to helping you
be your best
you.*



FEDERAL CREDIT UNION



Wellness isn't just one part of your life, it's the big picture. At Allegacy, we strive to help our members take control of their finances while pursuing the personal goals that mean the most. We bring you that balance by offering the right choices, providing the right guidance. Knowing what's right and making it happen.

LET'S BE OUR BEST, TOGETHER

When you become an Allegacy member, the benefits extend beyond the individual member. We invest in arts, education, health and community service organizations throughout the Triad. It brings us joy to help our community thrive.

"People helping people" is the credit union motto – and we stand by it. It's why we created a park for those who've battled breast cancer. It's why we raise funds for United Way and Cancer Services. Our entire team is motivated to support the health of our community. We know, because we took time to collaborate and build buy-in on what drives us. Allegacy is a credit union that cares, and that makes all the difference.

HERE FOR GOOD

Allegacy believes strength in capital and liquidity is critical to continue growth and to operate with safety and soundness. Each April, we report our financials at Annual Meeting, to which all members are invited. And as a federal credit union, quarterly financials can be found on the NCUA website: ncua.gov.

Allegacy's Net Worth Ratio and Return on Assets indicate that Allegacy is well-capitalized and stable. We're here for you and we're here to stay.

NOT A MEMBER? JOIN TODAY.

**VISIT US ONLINE, AT YOUR NEAREST FINANCIAL CENTER OR
CALL 336.774.3400 TO GET STARTED.**

*Doing right
isn't a chore
around here.
It's a source of
fulfillment.*