



get more  
flexibility.

## Start earning today!

Visit us at [allegacy.org](http://allegacy.org) for  
more information or call  
336.774.3400 to get started.

Access your account with  
Allegacy WebBanking,<sup>™</sup> our  
Mobile App or 360 Control.



be your best you.

At Allegacy Federal Credit Union, we understand that as a business owner, time is money. The more time you spend managing your expenses and cash flow, the less time you spend getting work done. That's why the Allegacy Visa<sup>®</sup> Business Rewards Credit Card was created with your needs in mind.

### BENEFITS THAT HAVE YOUR BUSINESS IN MIND.

- **Track Your Spending With Ease:** Monitor your expenses online - anytime.
- **Keep Your Money Secure:** With Visa's Zero Liability Policy you won't be held responsible for unauthorized charges.
- **Earn Rewards:** Earn 1 point for every dollar spent when using your Allegacy Business Rewards Credit Card. Make purchases, pay bills and business expenses, and even treat your clients + employees to earn more points! Redeem your points for cash, travel and merchandise through CUREwards.com.
- **Fight Fraud 24/7:** Visa's Real-Time monitoring continuously screens your account for suspicious card activity.
- **Worldwide Advantage:** Visa's multinational solutions offer the advantages of global reach and local responsiveness.
- **Manage Employees' Cards + Travel perks:** Take advantage of the flexibility to issue employee cards, set card limitations and receive account alerts that allow you to see individual card usage. In addition, consider travel protection for added peace of mind. These perks include insurance for trip cancellation, accident trip delay, lost + delayed baggage and car rental.
- **Simplify Account Management with These Features:** Automatic alerts, autopay, expense-tracking, spending reports, customize employee's' spending limits, earn rewards, annual summaries, link to accounting software, and the ability to designate an account manager to manage it all for your business!

All loans are subject to credit approval. For additional terms and conditions, please reference the Application + Solicitation Disclosure on [Allegacy.org/disclosures/](http://Allegacy.org/disclosures/) © 2022 Allegacy Federal Credit Union.



# Rewards that let you choose.

At Allegacy, we are committed to consistently delivering great service with simplicity and convenience. We value each member relationship and always look for opportunities to give back to you. Through our exclusive CURewards® program, by using your Allegacy Visa® Business Rewards Credit Card we can do both.

#### HOW YOU EARN POINTS.

You earn points for every dollar you spend using your Allegacy Visa® Business Rewards Credit Card. This includes purchases made online, in an app or at a merchant (*net purchase transactions only – purchase less credits, returns and adjustments*).

You can also earn points even faster in the CURewards® Mall. This enhancement program allows you to earn Mall points by shopping at your favorite brand-name retailers who are participants in the Mall network. Rotating banners relevant to you and your spending preferences will be shown with special offers for discounts or bonus points. These bonus points can be up to 10 points for every dollar spent at these stores!

#### HOW TO REDEEM YOUR POINTS.

With the CURewards® program, the possibilities of point redemption are easy and endless. Simply redeem your points for cash, travel opportunities and premium merchandise. Keep in mind though that the more points you save, the greater the rewards.

**For example, for only 25,000 points you can earn an airline ticket within the contiguous United States OR \$250 in cash!**

In staying true to the credit union's philosophy of "people helping people," CURewards® allows you to use your points to donate to causes near and dear to your heart.

» SEE THE REVERSE FOR REWARD TYPES AVAILABLE «



What will you use  
your points on?



**Allegacy**

be your best you.

allegacy.org

CUREWARDS® PROGRAM



Visit us online or call 336.774.3400 to get started.



#### TYPES OF REWARDS AVAILABLE.

- Airline tickets
- Apparel
- Bed + Bath
- Cash
- Cruises
- Electronics
- Gift Cards
- Handbags
- Health + Fitness
- Home appliances
- Home furnishings
- Indoor recreation
- Goodwill travel
- Jewelry
- Kitchenware
- Luggage
- Musical instruments
- Outdoor living
- Rentals cars
- Small leather goods
- Sports equipment
- Watches
- And much more!

#### LEVEL OF CASH REDEMPTION.

Under 24,999 points redemption value is .85% per point

10,000 points = \$85.00

18,752 points = \$159.39

25,000+ points redemption value is 1% per point.

25,000 points = \$250.00

54,179 points = \$541.79

To view your current point accumulation or to register for your free CUREwards® account, visit **CUREwards.com** or download the CUREwards® mobile app on iTunes or Google Play.

#### TAKE A LOOK AROUND.

If you would like to take a test drive of the CUREwards site, simply visit [CUREwards.com](https://CUREwards.com) and enter the following test login information:

User Name: AFCU2020 Password: eagle3400\$AFCU

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