

At Allegacy,
we offer safe,
easy-to-use
mobile and
digital services
24/7 that save
you time and
money!

Did you know you can use our digital, mobile, automated and interactive services to make many of your everyday banking transactions? Save time and possibly avoid a visit to a drive-thru or lobby. Below are tips on how you can bank from anywhere, or see a live teller via video in our Interactive Teller Machine (ITM) lanes at Financial Centers.

#### WAYS TO DO YOUR BANKING

Many transactions don't require a lobby or drive-thru visit! View a retail <u>transaction</u> <u>chart</u> to see multiple ways you can make specific transactions. Here are a few of our most frequent transactions that members can now do digitally.

### Transfer funds to another Allegacy member

Log into WebBanking and choose Move Money, Make a Transfer + Add a recipient. Once you add the account type, account number, and member ID, you can continuously transfer to another Allegacy member.

### Pay your Allegacy credit card bill

Log into WebBanking, click My Accounts and click the PAY button beneath your credit card information if you are using an Allegacy account. To pay using a non-Allegacy account or debit card, go to Additional Services, Credit Card Account Information, then click 'Make a Payment' in the Quick Links box.

# Make a loan payment for free online + save the \$12 by-phone fee

Use WebBanking to pay a loan online - no more waiting on hold on the phone! Log in and click the Pay button on your loan account in My Accounts. You can also schedule recurring payments. Or, to make a payment from an external account, choose Move Money, then Loan Payment. Choose Manage External Accounts and add your external account routing and account number for free. You may choose to pay with a non-Allegacy debit card for a \$5 convenience fee.

# Apply for a loan online

It's easy and quick to apply online. Just visit Allegacy.org and choose Borrow + Buy to view loan options. Choose the loan of interest and click the apply button to be taken into a secure application where you can use your existing member number, or become a new member. In the Mobile App, log in and click More in the bottom right corner and then click to apply for a loan or a mortgage.





#### ALLEGACY DIGITAL BANKING TOOLS

### **Allegacy Mobile App**

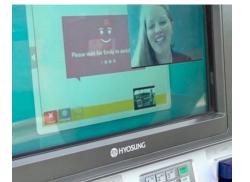
Deposit checks with your smartphone camera in just a few clicks with our free Allegacy app. You can make transactions as you do in WebBanking, while on-thego, just as safely with our secure log-in. Plus, deposit checks into your account faster than visiting a drive-thru. With mobile deposits, the first \$225 is available immediately and the remainder is available after 2 business days. You can even live chat with an Allegacy Representative through the app during normal business hours. Access your account info and make transfers, pay bills and more, just like in WebBanking – but from anywhere. Get the App in your favorite app store or visit our Mobile Banking page to see images and how to use it.

# **Allegacy WebBanking**

Our highly secure and safe WebBanking system is like your own personal 24-hour Financial Center that's open 365 days a year. Access your account information and perform transactions from the convenience of your own home or anywhere. It's free, easy to use and quick to register online to get started.

- Transfer money within or between accounts, from any device
- View your transactions, balances, processed checks and eStatements \*\*
- Schedule future and recurring transfers
- Receive notifications on balances, cleared checks and maturity dates
- · Apply for new accounts
- · Order checks or issue stop-payments
- · Make loan payments, pay bills and more

Register to use Allegacy WebBanking online. It's free and easy!



### ITMs (Interactive Teller Machines)

See a friendly face. Try a drive-up Allegacy Interactive Teller Machine (ITM). Press for a live Allegacy Representative to help you via video during business hours. At an ITM, you can deposit cash or checks, make an Allegacy payment, transfer funds, check balances and credit card cash advance. ITMs are available for non-teller assisted transactions 24/7.

Plus, you can:

- Make cash withdraws in increments of your choice (1's, 5's, 20's or 100's)
- · Get your check deposit images on printed receipts

Find the nearest ITM to you and see how it works.

And, Allegacy **business account members** have access to these digital tools for tracking multiple accounts, making and scheduling payments, depositing checks with the camera on your smartphone, and more. Find out more at <u>Business Digital Services</u>.

# **Automated Phone Banking**

Did you know you can use automated phone banking for many needs? Available 24/7 at 336.774.3400. Access it by pressing 1 and save time by not waiting for a representative.

 Check account balance, hear transaction history, make a payment, transfer funds, and more.





### Need to talk with an Allegacy Representative?

Try Online Chat on Allegacy.org to save time by not having to wait on hold via phone.

- Live support available online
- Monday Friday: 7:30am-6pm
- Saturday: 9am-12pm

Visit Allegacy.org and click 'Chat' in the top menu from any webpage or in the Mobile app.

#### SATURDAY BANKING TIPS

At Allegacy, working to help you be your financial best never stops. In addition to WebBanking, Mobile app, PhoneBanking and ATMs/ITMs with 24/7 access, we offer Saturday banking assistance with a live teller at these locations from 9:00~am-12:00~pm:

Wake Forest BioTech Place, Bermuda Run, Hanes Mall, Palladium, Westbrook + Yadkinville

Visit <u>allegacy.org/itm</u> for location and addresses.

Stay up to date on our Financial Center hours + locations, schedule an appointment and more at <u>Allegacy.org</u>.

\*Exclusions apply: Allegacy is unable to process an American Express debit card. We are sorry for any inconvenience this may cause. A \$5.00 convenience fee will be applied per each loan payment for using an external debit card. No fee is incurred for an ACH transfer from an external account. \*\*Mortgage statements are not included in eStatements. Some restrictions may apply to online services. Message and data rates may apply for mobile and text banking services.

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