



# Prepare for the future.

As a young adult, your goal may be to become more independent and self-sufficient. You no longer want to depend on others for your financial wellbeing, but sometimes it's hard to establish that independence right away. Just as you need work experience to get your first job, you may be required to demonstrate financial responsibility before being entrusted with a checking account or extended credit. That's why we've created a package of products and services for those just starting out to ease the transition.

**SAVING IS EASIER THAN YOU THINK** Automating savings is one of the easiest ways to build savings. Whether you opt to split your direct deposit between a checking and an Allegacy savings account or set up recurring transfers to a savings account, automation is the key to long-term success. Effortlessly monitor balances with the help of our digital banking tools.

**EVERYTHING A CHECKING ACCOUNT SHOULD BE** Gain control of your spending while maintaining easy access to cash with Allegacy's Digital Best Checking. Our digital account has all the benefits of a checking account without the hassle of checks. Simply use your Allegacy Visa® Debit Card to make purchases or withdraw cash. Avoid excess fees with direct deposit and no overdraft protection.

**IF YOU WANT TO BUILD CREDIT** Enjoy the ease and security of having a credit card without going into debt with the Allegacy Visa® Platinum Secured Credit Card. Using funds from another account as security to establish your credit limit, you can steadily build credit over time. With low, prime-based interest rates, it's a smart choice. Another credit-building option is the Share Loan with a quick approval process and AutoPay discount.

**ALLEGACY MOBILE APP** Access your accounts anytime, anywhere using our free Mobile Banking app.\* In just a few clicks, you can view balances, make transactions, pay bills, and even deposit checks using your smartphone camera. Let the Money Management tool help you budget and track your spending. You can even live chat with an Allegacy Representative via the app during normal business hours.

**BUILD A SOLID FINANCIAL FOUNDATION** Access educational [tools + tips](#) on a range of money topics related to budgeting, building credit, saving, and planning for the future.



Allegacy is federally insured by NCUA. All loans are subject to credit approval. Program, rates, terms and conditions are subject to change without notice. For additional terms and conditions, please refer to [Platinum Benefits Guide](#) and [Application + Solicitation disclosure](#). \*To use mobile banking or to get text alerts, you must first sign up for them. Allegacy does not charge a fee for these services, but your mobile carrier's normal data rates apply.  
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