



explore the potential of  
your own backyard.



Use the value of your  
home to finance other  
areas of your life.

Finding the money to finance aspects of your good life— from smaller needs such as consolidating debt to larger needs such as putting a child through college—can be as close as the house in which you live.

**AT ALLEGACY, WE WANT TO MAKE BORROWING AS EASY  
AND AFFORDABLE AS POSSIBLE**

Your home, as one of your largest assets, presents one of the smartest loan options because the interest is typically low and often tax-deductible.\* Plus, Allegacy offers a number of Home Equity Loans and Home Equity Lines of Credit to meet your financial needs.

As an Allegacy member, you have access to Loan Specialists who can help answer any additional questions you may have regarding the following options. He or she will find you the best rates, calculate your monthly payments and assist you with your application. With Allegacy, you have options.

**FLEXLOAN**

Our FlexLoan is a variable rate Home Equity Line of Credit that allows you to lock your entire balance, or a portion of your balance, in at a fixed rate at any time. Plus, as each loan is paid back, the principal automatically becomes available again.

**BASIC HOME EQUITY LINE OF CREDIT**

Our Basic Home Equity Line of Credit is a standard revolving line that lets you take out the money you need (up to an approved limit), repay it and take it out again.

**FIXED-RATE HOME EQUITY LOAN**

Whether you're considering a major home remodeling project, paying for your child's college education or consolidating high-interest debt, the Fixed-Rate Home Equity Loan offers advantages like an attractive lower fixed rate and payments that may be tax-deductible.\*



be your best you.

\* For information regarding your specific tax situation, please consult a tax advisor.



Visit us online or call 336.774.3400 to get started.

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#### **INTEREST-ONLY HOME EQUITY LINE OF CREDIT**

With an Interest-Only Home Equity Line of Credit, you pay as much or as little of the principal balance each month as you choose.

#### **A MORTGAGE THAT ACTS LIKE AN EQUITY**

Our Mortgage Eliminator Loan is ideal for members with moderate to smaller mortgage loan balances who would like to obtain a lower rate. There are no closing costs in most cases and the rate is determined by creditworthiness.