

Save time in line with our Mobile App.

It's secure and easy to use.

- DEPOSIT CHECKS
- VIEW BALANCES
- TRANSFER MONEY
- PAY YOUR BILLS
- FIND ATMS
- ACCESS 24/7

Download our free app today!



Apple, the Apple logo, iPhone, and iPad are trademarks of Apple Inc., registered in the U.S. and other countries and regions. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC.

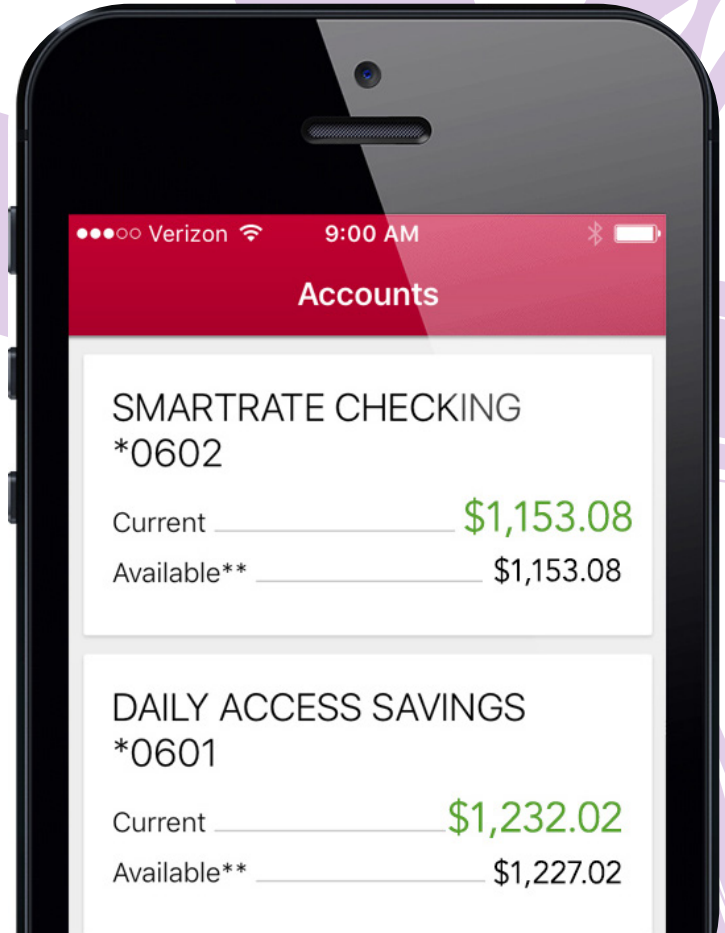


Table of Contents

Letter from Your CEO	4
Zero in on Your Mortgage Goal	6
The Benefits of a Home Equity Loan	6
Tips for Overcoming Debt	7
Envision Your Ideal Retirement	8
Community Involvement	9
How to Read an Auto Sticker	10

Save the Date

Allegacy's Annual Meeting will take place at 6:15 pm on April 16, 2020 at Bridger Field House at BB&T Field. All members are eligible to attend.

A member shared that his wife's cancer had been extremely rough for her and that she was having a hard time keeping up with her checkbook. The member wasn't sure how to fix it.

An Allegacy Representative went through every transaction in their account and made sure it was logged correctly. She had it up-to-date when he came back after taking his wife to the doctor for her treatments.

Peace of Mind Found at a Member Visit to the King Financial Center

Stacking Up Savings by Age

Allegacy is here to help you plan today for a brighter tomorrow! Here are some tips to help you accomplish your goals.

20s

Make savings a priority. Contribute 10% to your 401K and set a monthly budget.



30s

Set a goal to pay off any student debt and increase your 401K contribution. Make sure you maximize your employer matching if available.

40s

Strive to have 2X your salary in retirement savings. Up your retirement savings to 15% or more. Great time to seek a raise and take advantage of great savings products like Money Markets and Certificates to grow your money securely.

50s

Try to have 4X - 5X your salary in retirement. Talk with your financial planner about catch-up contributions to 401Ks and IRAs.

60s

Make plans for when you will need social security benefits and begin withdrawing from retirement accounts.

70s, 80s, 90s and Up

Take advantage of financial education and safety tips from Allegacy as you age to avoid risk. Most of all, enjoy retirement and life!

For products that will help you save for your next decade, visit [Allegacy.org/Savings](https://www.allegacy.org/savings)

And check out our interactive financial education tool by selecting the Learn menu, Tools + Tips.

Source: Marketwatch.com <https://www.marketwatch.com/story/all-the-money-milestones-to-hit-in-every-decade-of-your-life-2017-09-19>

From the desk of Cathy J. Pace



I hope 2020 has started off extremely well for you! For most of us, each new year is a time of renewal and planning for the year ahead.

Did you start a financial challenge? Perhaps a no-spend month or savings challenge? Vow to eat better or exercise more?

It's exciting to make new changes to improve our lives, and at Allegacy, we are always working to help support you along the way. Whether that means easy access to financial education tools, finding a solution to get out of debt,

guiding you towards a new home or perhaps something else altogether!

Being there for you is something we feel extremely honored to do. We are proud to be YOUR credit union — almost 53 years and still going strong! And in August, we will welcome new members as we grow again with the opening of our newest financial center in Yadkinville. We look forward to supporting members there, building relationships and giving back to the community.

Being there for you is something we feel extremely honored to do. We are proud to be *your credit union* — almost 53 years and still going strong!

President and CEO

Cathy Pace, speaking alongside Board of Directors Chair Ann Johnston, at the Allegacy Center for Leadership and Character.

Similarly, we are proud to partner with and put our name on the Allegacy Center for Leadership and Character at Wake Forest School of Business! 2020 marks the first official year of our partnership to grow authentic leaders of character who follow our belief of 'doing right', always. There is great joy in knowing that we are helping guide future leaders — Wake students, athletes, community members and Allegacy employees. In the coming year, we will share exciting ways in which our members and community can get involved.

Thank you for allowing us to be involved in your lives, for your support as we grow and continue to build strong partnerships, with you, our members, and the many wonderful organizations in our community.

We look forward to collaborating further in 2020 to help make it your best year ever!



Wake Forest University
School of Business

Allegacy Center for
Leadership and Character

Zero in on your mortgage goal.

If you're well on your way to paying off your home loan, the Mortgage Eliminator Loan may help you create more monthly cash flow. Lower rates can help you eliminate your balance as fast as possible.

To learn more, visit us online at Allegacy.org/MortgageEliminatorLoan



What are the benefits of a home equity loan?

Do you have a large, one-time expense that you'd like to finance? You may be able to capitalize on your home equity to make it happen. Borrow up to \$350,000 and enjoy predictable monthly payments at a low, fixed rate. Opportunities with a home equity could be: paying college tuition, funding a wedding, purchasing a car, repairs and renovations to your home, or a safety net for emergencies.

To learn more, call 336.774.3400 or stop by any Financial Center.



Tips for overcoming debt.

For most Americans, debt is a necessary part of daily life, allowing us to buy our homes and cars and put our kids through school. Sometimes it's easy to get in over your head and feel overwhelmed, but there is a way out!

Get organized: Make a list of your loan balances, interest rates, and due dates. Allegacy's Money Management program can automate this process for you.

Prioritize your debt: Not all debt has the same urgency. It may make sense for you to postpone paying down medical debt to cover a utility payment to prevent having service interrupted.

Automate your payments: Utilize Allegacy's BillPay tools to set payment reminders to ensure they always go out on time and in full.

Exceed the minimum payment: To put a dent in your debt, aim to pay double the minimum payment. If that is a stretch for you, start with a smaller amount like \$20 or \$50.

Determine the best repayment strategy: With the *debt avalanche*, you pay down the highest interest loans first, making only the minimum payment on other loans. This saves you money in interest, but it may slow your momentum if you don't see quick results.

Under the *debt snowball*, you target the lowest balances first, making only the minimum payment on all other balances. This approach provides quick wins and motivation to reallocate payments to the next debt.

Educate yourself: Take advantage of Your Financial Best, Allegacy's financial education tool to learn more about loans, debt, and repayment. Or attend one of our monthly money management workshops. View these on the events calendar at allegacy.org



Need more help?
Meet Lori Timm,
Allegacy Financial
Education
Manager.
Contact her at
336.774.2683.

Interested in
refinancing higher
debt? Learn about
our Consolidation
Loan at your local
Financial Center.



Let us help you envision your ideal retirement and help you create a plan to achieve it. It's never too early to start planning for retirement.

AVAILABLE THROUGH CFS*

Schedule a complimentary appointment today.



*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Allegacy Federal Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.



Thank you for giving us this opportunity to work in the credit union. -Katlyn Hunter, Student Credit Union Worker



Our teammates, have a heart for community service. Over 3,580 volunteer hours were recorded in 2019!



Our recruiters, Meredith + Stephanie have been busy searching for the best of the best! In 2019, we added 77 new Allegacy employees. Are you next?

We recently joined the community of High Point. Next up, Yadkin County in August. Check our careers page for openings.

Be your best you.

Doing the right thing. Building wellness. Seeking balance. Making smart choices. That's what being your best means to us.

How to read an auto sticker when purchasing a new car.

Don't want the hassle? Reach out to the Allegacy Auto Buying Service. It's a free member perk.

Need help to finance your new vehicle? Allegacy is offering Auto Loan rates as low as 2.64% APR*

1. MODEL INFORMATION

General information about the type of car.

2. STANDARD EQUIPMENT

Items + features included in the manufacturer's suggested retail price as well as standard equipment on this vehicle.

3. WARRANTY INFORMATION

Lists any warranties offered and the length of the warranty.

4. OPTIONAL EQUIPMENT

Packages and the optional equipment available for this vehicle.

5. PRICING INFORMATION

Base price of the vehicle as well as a breakdown of options + fees.

6. PARTS CONTENT INFORMATION

Find out where the parts originate.

7. TOTAL PRICE

Lists the Manufacturer's Suggested Retail Price (MSRP).

8. FUEL ECONOMY LABEL

The fuel economy label, or EPA label, displays an estimated fuel efficiency.

9. QR CODE

Scan this code with a smartphone camera to link to the EPA website.

10. SAFETY RATINGS

Provides the National Highway Traffic Safety Administration star-based rating.

CHI-005113 NC 9-REGISTRATION 1420 120190629 7565 UZC U R NC 1FM5K8DH3 LGA09705 NB

1 **VEHICLE DESCRIPTION**
EXPLORER LG A09705
 2020 EXPLORER XLT 4WD
 110" WHEELBASE
 2.3L I4 ECOBOOST ENGINE
 10-SPEED AUTO TRANSMISSION

2 **STANDARD EQUIPMENT INCLUDED AT NO EXTRA CHARGE**

EXTERIOR
 • DOOR HANDLES - BODY COLOR
 • EASY FUELS CARLESS FILL
 • HEADLAMPS - AUTO LED
 • LED SIGNATURE LIGHTING
 • MIRRORS-MAN-FOLD DUAL HEATED WITH APPROACH LK
 • PRIVACY GLASS - REAR DOORS
 • REAR INT WIPER/WASH/DFRST
 • REAR SPOILER, BODY COLOR
 • ROOF-RACK SIDE RAIL S-BLACK
 • TAILLAMPS-LED
 • TRAILER BRAKE CONTROL
 • VARIABLE INTERIOR WIPERS

INTERIOR
 • 1 TOUCH UP/DOWN GRIP/ASS WIN
 • 3RD ROW - 50/50 FOLD FLAT
 • CARPETED FLOOR MATS
 • DUAL ILLUM VIS VANTY MIRR
 • IP CLUSTER 6.5" LCD SCREEN
 • LEATHER WRAPPED 5TH WHEEL
 • POWER DRIVER SEAT - 10 WAY
 • POWERPOINTS - 12V
 • ROTARY GEAR SHIFT DIAL
 • SMART CHARGING USB PORT(4)
 • STEERING TILT/TELESCOPE, CRUISE & AUDIO CONTROLS
 • TRI-ZONE ELECTRIC TMP CTRL

FUNCTIONAL
 • AM/FM/MP3 & SPEAKERS
 • BRAKES, 4-WHEEL DISC
 • FORD CO-PILOT360™
 • FORDPASS™ CONNECT
 • HILL START ASSIST
 • INTELLIGENT ACCESS WIPER/BU
 • INTENSIFIED ACCESS WIPER/BU
 • REAR VIEW CAMERA
 • REVERSE SENSING SYSTEM
 • SECURITYCODE KEYLESS KEYPAD
 • SIDE-WIND STABILIZATION
 • SIRIUSXM3 - SVC N/A AK4H
 • SYNC3S 8" SCR N/WIAPLINK®

SAFETY/SECURITY
 • ADVANCETRAC® WITH RSC®
 • AIRBAG-DRIVER/PASS KNEE
 • AIRBAGS - DUAL STAGE FRONT
 • AIRBAGS - FRONT SEAT
 • MOUNTED SIDE IMPACT
 • AIRBAGS - SAFETY CANOPY/S
 • PERIMETER ALARM
 • LATCH CHILD SAFETY SYSTEM
 • PERSONAL SAFETY SYSTEM™
 • SOS POST-CRASH ALERT SYS™

WARRANTY
 • 3YR/50,000 BUMPER / BUMPER
 • 5YR/60,000 POWERTRAIN
 • 5YR/60,000 ROADSIDE ASSIST

3 **PRICE INFORMATION**
 (MSRP)
 EQUIPMENT GROUP 202A 5,140.00
 REMOTE START SYSTEM 1,000.00
 8-WAY POWER PASSENGER SEAT 1,095.00
 P255/50R20 AFS BSW TIRES 1,220.00
 FLOOR LINERS FRONT & 2ND ROW 715.00
 50 STATE EMISSIONS NO CHARGE
 TWIN PANEL MOONROOF 1,895.00
 CLASS II TRAILER TOW PACKAGE 715.00
 20" PREMIUM PAINTED ALUM WHL'S 1,298.00
 FORD CO-PILOT360 ASSIST+ 795.00
 INTELLIGENT ADAPT CRUISE CTRL
 VOICE-ACTV TOUCH-SCR NAV SYS
 EVASIVE STEERING ASSIST
 COMFORT PACKAGE 715.00
 HEATED STEERING WHEEL
 WINDSHIELD WIPER DE-ICER
 HEATED SEATS-1ST AND 2ND ROW

4 **INCLUDED ON THIS VEHICLE**
 (MSRP)
 EQUIPMENT GROUP 202A 5,140.00
 REMOTE START SYSTEM 1,000.00
 8-WAY POWER PASSENGER SEAT 1,095.00
 P255/50R20 AFS BSW TIRES 1,220.00
 FLOOR LINERS FRONT & 2ND ROW 715.00
 50 STATE EMISSIONS NO CHARGE
 TWIN PANEL MOONROOF 1,895.00
 CLASS II TRAILER TOW PACKAGE 715.00
 20" PREMIUM PAINTED ALUM WHL'S 1,298.00
 FORD CO-PILOT360 ASSIST+ 795.00
 INTELLIGENT ADAPT CRUISE CTRL
 VOICE-ACTV TOUCH-SCR NAV SYS
 EVASIVE STEERING ASSIST
 COMFORT PACKAGE 715.00
 HEATED STEERING WHEEL
 WINDSHIELD WIPER DE-ICER
 HEATED SEATS-1ST AND 2ND ROW

5 **OPTIONAL EQUIPMENT/OTHER**
 P255/50R20 AFS BSW TIRES 1,220.00
 FLOOR LINERS FRONT & 2ND ROW 715.00
 50 STATE EMISSIONS NO CHARGE
 TWIN PANEL MOONROOF 1,895.00
 CLASS II TRAILER TOW PACKAGE 715.00
 20" PREMIUM PAINTED ALUM WHL'S 1,298.00
 FORD CO-PILOT360 ASSIST+ 795.00
 INTELLIGENT ADAPT CRUISE CTRL
 VOICE-ACTV TOUCH-SCR NAV SYS
 EVASIVE STEERING ASSIST
 COMFORT PACKAGE 715.00
 HEATED STEERING WHEEL
 WINDSHIELD WIPER DE-ICER
 HEATED SEATS-1ST AND 2ND ROW

6 **EXTERIOR**
 • DOOR HANDLES - BODY COLOR
 • EASY FUELS CARLESS FILL
 • HEADLAMPS - AUTO LED
 • LED SIGNATURE LIGHTING
 • MIRRORS-MAN-FOLD DUAL HEATED WITH APPROACH LK
 • PRIVACY GLASS - REAR DOORS
 • REAR INT WIPER/WASH/DFRST
 • REAR SPOILER, BODY COLOR
 • ROOF-RACK SIDE RAIL S-BLACK
 • TAILLAMPS-LED
 • TRAILER BRAKE CONTROL
 • VARIABLE INTERIOR WIPERS

7 **INTERIOR**
 • 1 TOUCH UP/DOWN GRIP/ASS WIN
 • 3RD ROW - 50/50 FOLD FLAT
 • CARPETED FLOOR MATS
 • DUAL ILLUM VIS VANTY MIRR
 • IP CLUSTER 6.5" LCD SCREEN
 • LEATHER WRAPPED 5TH WHEEL
 • POWER DRIVER SEAT - 10 WAY
 • POWERPOINTS - 12V
 • ROTARY GEAR SHIFT DIAL
 • SMART CHARGING USB PORT(4)
 • STEERING TILT/TELESCOPE, CRUISE & AUDIO CONTROLS
 • TRI-ZONE ELECTRIC TMP CTRL

8 **Fuel Economy and Environment**
 Gasoline Vehicle
Fuel Economy
 23 MPG combined city/hwy
 20 city
 27 highway
 4.3 gallons per 100 miles
 You spend **\$1,250** more in fuel costs over 5 years compared to the average new vehicle.
Annual fuel cost \$1,750
 Fuel Economy & Greenhouse Gas Rating (passenger only) Smog Rating (passenger only)
 This vehicle emits 396 grams CO₂ per mile. The best emits 0 grams per mile (passenger only). Producing and distributing fuel also creates emissions. Learn more at fuelconomy.gov

9 **GOVERNMENT 5-STAR SAFETY RATINGS**
 Overall Vehicle Score Not Rated
 Based on the combined ratings of frontal, side and rollover. Should ONLY be compared to other vehicles of similar size and weight.
 Frontal Crash Driver Passenger Not Rated Not Rated
 Side Crash Front seat Rear seat Not Rated Not Rated
 Rollover Not Rated
 Star ratings range from 1 to 5 stars (★ ★ ★ ★ ★), with 5 being the highest. Source: National Highway Traffic Safety Administration (NHTSA). www.safercar.gov or 1-888-327-4236

10 **QR CODE**

11 **GO FURTHER**

12 **FORD PROTECT**

13 **WARNING:** Operating, servicing and maintaining a passenger vehicle, pickup truck, van, or off-road vehicle can expose you to chemicals including engine exhaust, carbon monoxide, phthalates, and lead, which are known to the State of California to cause cancer and birth defects or other reproductive harm. To minimize exposure, avoid breathing exhaust, do not idle the engine except as necessary, service your vehicle in a well-ventilated area and wear gloves or wash your hands frequently when servicing your vehicle. For more information go to www.P65Warnings.ca.gov/passenger-vehicle.

14 **FINANCING INFORMATION**
 Whether you decide to lease or finance your vehicle, you'll find the choices that are right for you. See your dealer for details or visit www.ford.com/finance.
 KF191 N RB 2X 015 005113 06 19 19

15 **11/09/2019**

16 **1201906297565**

Source: <https://www.edmunds.com/car-buying/how-to-read-a-new-car-window-sticker.html> *All loans are subject to credit approval. Rates are based on your credit history and profile. Rates, terms and products subject to change without notice.



be your best you.

P.O. Box 26043 || Winston-Salem, NC 27114-6043

ALLEGACY.ORG

PRSR STD
U.S. POSTAGE
PAID
ROANOKE, VA
PERMIT #340

Member Name
Member Address
City, State, Zip



\$1 million and growing!

Thank you for helping our 'Don't Wait' golf tournament hit a milestone this past year! Mark your calendars for October 22, 2020. This year we will have a 12:00 PM shotgun start.