



be bold.
be inspired.
be you.



Last year was a strong, stable year for Allegacy and our membership.

Looking back, I am most proud of the many examples of Allegacy staff actively building strong relationships with our members, with our communities, and within our own organization.

[Jump to page 4](#) where we share an example of how meaningful a strong relationship can be when navigating family finances toward specific goals.

Now with a new year of opportunities ahead of us, we are leaning in even further to making a positive difference in the lives of our Allegacy members – and to reaching more in our community so that they too can experience the difference. In 2016, I'm excited to share that you will see a new brand look for Allegacy that helps us highlight our focus on member wellbeing. This includes a new tag line: be your best you.

For all of us, “be your best you” is so much more than marketing. It's a promise we make to you, and to each other. We are deeply committed to offering products, services, and an overall relationship that do more than solve an immediate need, but improve your personal wellbeing and open up new opportunities.

With the new year here, I hope you too have the feeling that 2016 holds wonderful possibilities for us all. I invite you to join us in a renewed commitment to building personal wellbeing through our actions and through strong relationships. Cheers!



**from the desk of Cathy J. Pace,
President/CEO**

Turning dead ends into open roads.

Providing exceptional member service starts by paying extra attention to their needs. We do that by taking the time to sit down with our members and talk about their lives, their goals and their wellbeing. When we work hard to fully understand the situations our members face, we are confident that there's always some way we can help.

Allegacy Staff members make differences in the lives of our members every day by doing the right things for them and their finances. They're paying extra attention. They're sitting down and listening. And they're finding ways to help them be their best.

Like Allegacy Staff member, Paula Moore. She recently met with Allegacy members, Mr. and Mrs. F., when they came into her branch to make a request for a home equity line of credit. Unfortunately, the tax value on their home was less than what they owed, so Allegacy's home equity line of credit didn't turn out to be a viable option for them.

In most cases, that's where the conversation ends. Maybe a small personal loan could meet their immediate needs, but it would only be a short-term solution.

ALLEGACY STAFF
MEMBERS WILL
SIT DOWN AND
LISTEN. WE'RE
FINDING WAYS TO
HELP OUR MEMBERS
BE THEIR BEST.

That's when Paula went above and beyond to help. She talked to Mr. and Mrs. F. about consolidating their debt and getting spare funds for some personal needs. She helped them refinance their existing auto loan with a local big bank, to lower their monthly payment.

THAT'S WHEN
PAULA WENT
ABOVE AND
BEYOND TO HELP.

Next, Paula helped Mr. F. transfer his current credit card balance to an Allegacy low rate credit card to save some more. She even walked Mrs. F. through refinancing her lifestyle loan. In finding smart ways to save, Paula helped make Allegacy their top banking preference!

Dead ends happen when we're trying to help members, but finding the ways around them, like Paula did so well, is what makes Allegacy different. We will always do the right thing for you, because we're here to help you be your best you.

Allegacy staff member Paula Moore helped members consolidate their debt and keep some extra cash by:

REFINANCING AN AUTO LOAN FROM ANOTHER LENDER

TRANSFERRING A CREDIT CARD BALANCE
AND CONSOLIDATING A PERSONAL LOAN

OPENING CHECKING ACCOUNTS
AND SETTING UP DIRECT DEPOSIT AND BILL PAY



be empowered.
and take hold
of your future.

Our Debt Consolidation Loan lets you simplify now, so you can enjoy later.

We're committed to always doing right for your wellbeing. And with our Debt Consolidation Loan, you can refinance higher-rate debt with our lower-rate program. Combine multiple high-interest loans or credit cards into one easy-to-manage loan. Simplify, and let your income go much further.

RATES AS LOW AS
5.99%
APR*

If you're interested in taking off the pressure, learn more about Allegacy's Debt Consolidation Loan.

CALL 336.774.3400 OR [CLICK HERE](#)
TO BEGIN THE FAST AND CONVENIENT
APPROVAL PROCESS.

*All loans are subject to credit approval. Rates are based on your credit history and profile. Rates and terms are subject to change. APR is effective as of 01/01/16. Offer not valid on any current Allegacy debt.



now is the
perfect time
to be your
best.

At Allegacy, we recognize that being your best takes commitment, patience and practice. And if you're looking for ways to pay for higher education, you must share that commitment. Consider applying for one of the scholarships* Allegacy provides to our members. We offer two scholarship programs, both of which relieve some of the burden of paying for college.

The application process is open through March 6, 2015.

Visit us online to get started. [CLICK HERE.](#)

*Scholarship programs provided by the Carolinas Credit Union Foundation Scholarship Program. You must meet all eligibility requirements to be considered for scholarship.

Important Information

Holiday Closings:

Friday, January 1 for New Year's Day

Monday, January 18
for Martin Luther King, Jr. Day

Monday, February 15 for Presidents' Day

Service Notes:

In recent years we have opened several new facilities, most recently King Financial Center! This has allowed us to maximize member experience with new technologies and more convenient locations. We continuously review our locations to determine how Allegacy can best utilize resources and enhance member experience. And so, we have decided to close our Peter's Creek Parkway and Charlotte Financial Centers. Located on Randolph Road, Charlotte Financial Center will remain open until January 29th. Parkway's last day of operations was December 31, 2015.

[CLICK HERE](#) to visit the Locations page of our website for a list of Financial Centers and their hours of operation.



be on
the road
for less.

auto lending options
let you be specific.

GET STARTED!

Workshops & Webinars

Social Security*

JANUARY 19, 2016 AT 6:30 PM

Investing During Uncertain Times*

FEBRUARY 9, 2016 AT 6:30 PM

Healthcare Costs & Retirement*

MARCH 8, 2016 AT 6:30 PM

Buying or Building Your Own Home

MARCH 17, 2016 AT 6:00 PM

REGISTER TODAY!

**TO STAY UP-TO-DATE ON ALL ALLEGACY'S
EDUCATIONAL OPPORTUNITIES, CLICK HERE
AND VISIT OUR WORKSHOP PAGE.**

*Workshops are hosted by Allegacy Investment Group / CFS. 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.

**SmartRate Checking
offers more for your money.**

**NO
MONTHLY
FEE**



**NATIONWIDE
ATM
REFUNDS***



**EARN
PREMIUM
DIVIDENDS***

LEARN MORE

Allegacy is federally insured by the NCUA.

*All SmartRate requirements must be met to earn highest dividends and have ATM fees refunded, up to \$25 per month. All rates, terms and products are subject to change without notice.