

How will
you grow
this year?



be your best you.

Happy New Year!

We have talked a lot about growth in this space and in 2017, that will surely continue. Because in March of this year, Allegacy will celebrate its 50th anniversary. We were founded in 1967 as Reynolds Carolina Credit Union when the leaders of Reynolds Tobacco Company responded to a need for their employees. This milestone marks decades of growth – both for our credit union and for those we serve.

As Allegacy looks to honor its past, celebrate our present and — as always — look forward to our future, I have found myself filled with memories of my own first days at Allegacy. I joined an amazing group of individuals operating Reynolds Carolina Credit Union in 1978. Among them was the very first employee, Jean Hill.

Jean agreed to meet with me and several other former employees for lunch in September. We dined at The Katherine, a restaurant in the lobby of what we know to be the RJR Building, but what has become the Kimpton Cardinal Hotel.

We shared memories of the way we used to do business and how the financial climate has changed. But what touched me the most were the things that haven't changed. The stories I heard from Jean and the others illustrated their deep care for our members and resonated with a very real part of who Allegacy is today. From the out-of-office trips they would take to deliver checks to the comfortable conversation and greetings with

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

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hugs. Jean mentioned that she is still occasionally recognized in the community as someone gleefully introduces her as “the lady who made me my first auto loan.”



From left to right: John Williams, Jean Hill, LaNeta Jones, Julia Martin and Cathy Pace gather on the mezzanine of the RJR Plaza Building/Kimpton Cardinal Hotel — the original location of our credit union.

It was abundantly clear that our credit union began as a friendly place. As Jean puts it, “We did things from our heart.”

It all started with a smart financial partner committed to helping you reach your goals and after almost 50 years, that still remains.

I’m proud to be leading this organization that still does things from the heart. In 2017 we’ll donate over \$250,000 in sponsorships to better our community and our employees are looking to exceed the 6000 hours they volunteered in 2016.

We’ll encourage our members to earn higher dividends that reward them for the commitments they’ve made to their wellbeing. And we’ll continue to hire talented new employees that find fulfillment in serving you, our membership.

Beginning at our Annual Meeting in April, please join me in celebrating this momentous 50th Anniversary:

- Share the stories we heard from Jean Hill and the other former employees.
- Launch a new website
- Host reunions for members and former employees.
- Follow us on Facebook.
- Display archived images of the transformation from Reynolds Carolina Credit Union to Allegacy Federal Credit Union. Follow us on Instagram.
- Participate in community events with local Chambers of Commerce, YMCAs of Northwest North Carolina, Guilford Merchants Association, Downtown Winston-Salem, the Greensboro Swarm and many more.
- Surprise our membership with giveaways.
- Have fun with a sweepstakes and games.
- Deliver random acts of kindness.
- Offer specials on products and services.

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

A Partner from Home Helps Out During an Unpleasant Vacation Interruption

Time to yourself is an important component of emotional wellbeing. After a busy holiday season, you may find yourself daydreaming about a quiet weekend away. At Allegacy, we want our members to find that time to relax without worry – especially about accessing funds while away from home.

That's why we ask that you let us know when you travel so that new transactions aren't perceived as fraud.

Recently, one of our members notified Allegacy that she was spending the weekend in Myrtle Beach with friends, so when several purchases came through outside of this member's normal spending parameters, they didn't raise any red flags.

However, when Member Service Representative Cheryl Parry received a phone call from this member, she knew right away that things at the beach were far from tranquil.

While out shopping, our member's handbag had been stolen. Besides her wallet, which included an Allegacy Visa Check Card and an Allegacy Visa Signature Rewards Credit Card, our member's checkbook was stolen. When Cheryl realized that the member's identification card



was also taken with her handbag, she advised setting up a new checking account. This protects the member from any fraudulent activity on the compromised account. In order to offer full peace of mind, Cheryl talked through this member's WebPay items and helped ensure all payees were stopped on the closed account.

As a result, the member was able to return to her time at the beach, moving forward from the unpleasant interruption. She told us, "Cheryl is the best! I appreciate her hard work – she spent a lot of time with me. I was so upset and Cheryl reassured me that everything would be alright."

While we hope this never happens to you, please know that there are steps we can help you take in order to protect yourself after the fact. **In addition, Allegacy offers several alternatives to the traditional check book or Check Card:**

- [Shared Branching](#)
- [Tokenization](#)
- **And Coming Soon! A card manager app that will allow for you to manage your debit and credit cards on-the-go.**

Are you looking to earn more?

At Allegacy Federal Credit Union, we believe in providing you powerful solutions to ensure your money is performing at its best. Our 13-month Certificate allows you to earn premium dividends, giving you the confidence that your money is working as hard as you do. If you're expecting a bonus or tax refund, consider boosting it with this special. Even smaller balances can earn a great rate.

13-Month Certificate
0.75%
APY*
FOR BALANCES OF \$10,000 AND OVER

**Reward your savings and open
a 13-Month Certificate today with
as little as \$1,000.**

CALL 336.774.3400 OR [CLICK HERE](#)

*APY = Annual Percentage Yield. The 13-Month Certificate and IRA Certificate are a tiered rate accounts. 0.75% APY is based on meeting highest tier requirements. Rates are effective as of 12/15/2016 and apply to the initial term of your Certificate. Allegacy may change the dividend rate and APY at any time without prior notice. The tiers are: 0.10% APY balance of \$1,000-\$9,999.99; 0.75% APY balance of \$10,000.00 and over. The minimum balance required to open this certificate is \$1,000. Certificate funds must be money that is not currently on deposit with Allegacy. Deposits made within the last 30 days qualifies as new funds. A penalty may be imposed for early withdrawal. Withdrawals and penalty fees will reduce your earnings. Offer only available with new or existing checking accounts. Offer not valid to Business Members. Limited time offer. Certain restrictions may apply. All products, services and terms are subject to change without notice.

**be sure
with the
solid way
to save.**





planning now will go a long way later.

Allegacy Investment Group

Available through CUSO Financial Services, L.P., CFS*

We are proud to announce that
three of our CFS advisors made the
Top 100 List of Financial Advisors.

(Bank Investment Consultant Magazine)

**SIGN UP FOR A COMPLIMENTARY
RETIREMENT INCOME PLAN**

*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.



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. That means helping to relieve some of the stress of carrying debt. 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.

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 01/01/17. Offer not valid on any current Allegacy debt.

Workshops

Buying or Building Your Own Home Workshop

MARCH 16, 2017 AT 6:00 PM

REGISTER TODAY!

Reading Material

Financial Planning eNewsletter

VALUABLE INFORMATION ON TIMELY
AND INTERESTING FINANCIAL ISSUES
ACROSS A VARIETY OF SUBJECT AREAS

Click here to sign up and receive this
monthly newsletter from 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.



you've got
a whole
lot of go.

But not a whole lot of day.

Time is always in short supply. And your banking takes a back seat to living. That's why at Allegacy Federal Credit Union, we make it easy to manage your money with tools and access that keep you moving.

ONLINE + MOBILE BANKING



Taking Your Wellness Program to the Next Level

If you are an organizational leader, you know that your employees are the heart and soul of your business. In today's fast-paced economy, it's tempting to approach human resources with a checklist: payroll ✓ annual enrollment ✓ performance review ✓. How can you ensure that your most important assets maintain fit hearts and healthy souls?

Many employers have embraced wellness initiatives to not only control healthcare costs but also improve the health and wellbeing of their workforce. Experts agree that any successful wellness initiative should adopt five key strategies.

Read more on the Allegacy Smart Blog

OR [CLICK HERE](#) TO LEARN MORE ABOUT CONSULTING SERVICES FROM ALLEGACY

How can you improve your organizational culture?



ALIGN COMPANY VALUES TO OPERATIONS



PROVIDE LEADERSHIP COACHING



FOSTER HIGH-PERFORMING TEAMS

there's more to celebrate in 2017.

Allegacy Investment Group is celebrating its 20th Anniversary. Just as all of us at Allegacy are committed to your wellbeing, the CFS* Financial Advisors work closely with you to analyze your current spending, saving and investing activity and to understand your goals for the future, no matter what the size. Help them celebrate by participating in a complimentary financial review. The greatest gift is being able to help you stay informed in an ever-changing market.

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Important Information

Holiday Closings:

Monday, January 2 for New Year's Day

Monday, January 16
for Martin Luther King, Jr. Day

Monday, February 20 for Presidents' Day

[CLICK HERE](#) to visit the Locations page

2017 Annual Meeting:

All members are eligible to attend the upcoming annual meeting on Thursday, April 20 at 6:15 pm. This year, the meeting will be held at Wake Forest BioTech Place, 575 Patterson Ave., Winston-Salem, NC 27101.

It's Open Enrollment Season:

If you buy your own individual or family health insurance, now is the time to evaluate your options. Open enrollment ends January 31st.

Growth in Greensboro:

We're excited to announce our plans to increase our Financial Center presence in Greensboro! Two new locations will open in 2017.