



be energized.  
be renewed.  
be you.



be your best you.



It's still early, but 2016 has already been an exciting year for Allegacy Federal Credit Union!

In my January letter to you, I spoke about our new tagline "be your best you" and how we intend it to inspire our daily actions. Today, I'm happy to give you some specific updates on how we are walking the walk.

The first example is right in front of us: new digital communications including this newsletter and your account statements. Upgrading our systems and processes is no small task, but the additional convenience and timeliness this provides you, as well as the environmental impact, made it the right choice. We hope that you are already seeing benefits, but if you have any questions, please let us know.

Recently, we've been committing random acts of kindness with our #allegacycares initiative. If you search [#allegacycares](#) on social media, you'll find the fun ways we're surprising members and people in the community. Creating a delightful experience that brings joy to others invariably gives us joy as well, and we hope you'll join us in spreading the smiles by using the #allegacycares hashtag too!

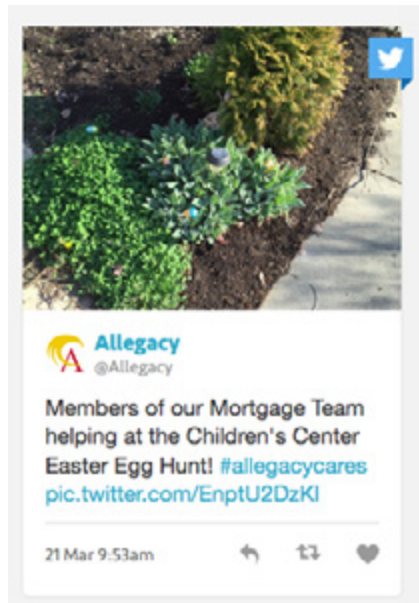
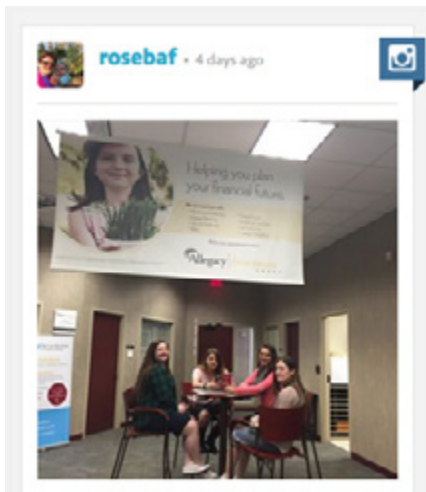
It's no secret that I'm incredibly proud of the people who work at Allegacy. **When I think about my relationship with this outstanding staff, a quote from Facebook COO, Sheryl Sandberg comes to mind: "Leadership is about making others better as a result of your presence and making sure the impact lasts in your absence."**

As we challenge ourselves to live up to our new tagline "be your best you," I would love to hear from you too: Who or what has inspired you to be your best? [Connect with us on social media.](#)

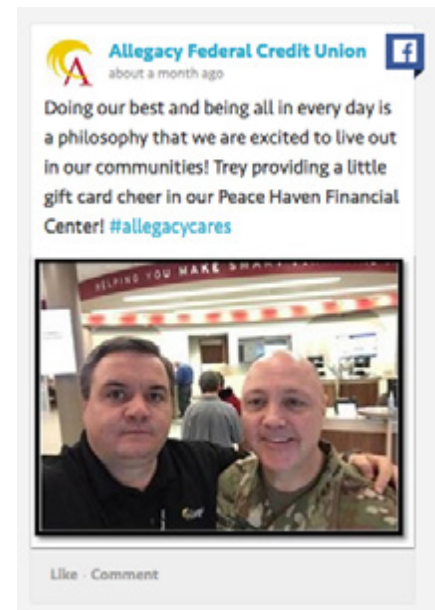
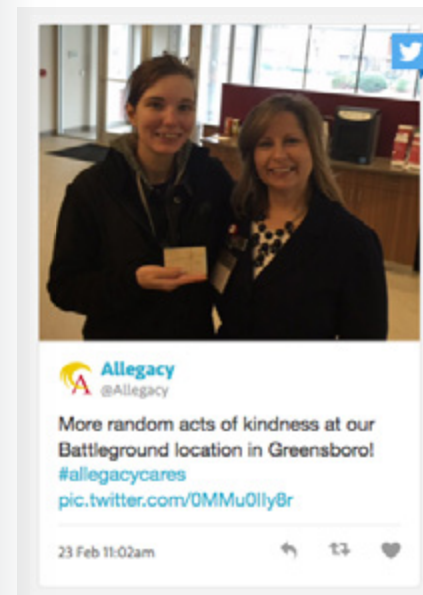


from the desk of Cathy J. Pace,  
President/CEO

Allegacy is dedicated to building a healthy, vibrant community. We're all in, every day.



This year, we've set out to honor the unsung heros in our community. We want to find people who embody the credit union motto of "People Helping People."





## It's more than banking, it's family.

What makes a truly outstanding member experience? Certainly being accessible, having the right financial products, and delivering service in a timely manner all matter. But our members tell us that how we make them feel – genuinely cared for as individuals – is the real Allegacy difference.

Lakesha Gaither has developed a reputation at her Financial Center for treating members like part of her family. Kesha, as her friends call her, has been building incredible relationships with members since day one. “They all love her,” is the common sentiment from Kesha’s colleagues. And when you see her in action, it’s easy to understand why.

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A few months ago, Kesha was helping a member who moved to America from another country later in life. As they chatted, the member shared that she had a medical procedure coming up and was nervous because she had difficulty with English as her second language. She was worried about understanding her doctors, and didn’t have any family members to go with her.

But Kesha would not let her go alone. She took vacation to go with the member to her procedure, to bridge the language gap and reassure the member that she would be okay. We are happy to report that this member is doing well, and that Kesha’s kindness did wonders to alleviate her anxiety.

A few weeks later, Kesha was working with another member who needed an updated vehicle, but was on a very tight budget. She sat down with the member to discuss options, did a search on AllegacyCars.com, and found a vehicle that perfectly matched the member’s needs and budget. Kesha then contacted Allegacy’s Auto Buying Service to make the purchase.

When the loan was completed, the member was incredibly excited but also nervous about picking up the vehicle. Seeing that an extra step would matter to this member, Kesha used a lunch break to accompany her to pick it up, and make sure she was comfortable through the entire process.

The personal attention and genuine care for her members’ wellbeing is why “they think of her as part of the family,” describes one coworker. Thankfully not every member interaction results in Kesha taking personal time to help out – she does have time off, we promise! – but feeling genuinely cared for, as Kesha’s members do, makes all the difference.



# there's a reason why you save.

Our suite of Checking, Savings  
and Retirement Accounts offer  
more access and more control.

**GET STARTED**

Allegacy is federally insured by the NCUA.





be in control.  
and watch your  
savings grow.

Our Money Market Account lets you  
save smart, so you can dream big.

A Money Market Account can make a great  
alternative to a traditional savings account. That's  
because it gives you the same quick, easy access, along  
with the higher rates you'd get with a certificate. And,  
with a low minimum balance requirement, Allegacy's  
Money Market Account is easy to open. So you can  
start setting your goals with confidence and enjoy  
peace of mind, every day.

EARN  
**0.40%** APY\*  
WITH AS LITTLE AS \$2,500

If you're interested in taking control  
of your savings, learn more about  
[Allegacy's Money Market Account.](#)

CALL 336.774.3400 OR [CLICK HERE](#)  
TO GET STARTED.

Allegacy is federally insured by NCUA.

\*APY=Annual Percentage Yield. Effective 03/24/2016. Limited time offer. Dividend rate based on meeting all Money Market Account requirements, including lowest tier balance. APY is tiered and based on balances: \$2,500-\$49,999 @ 0.40% APY; \$50,000-\$99,999 @ 0.45% APY; \$100,000-\$249,999 @ 0.50%; APY \$250,000+ @ 0.55% APY. Minimum opening deposit \$2500. Deposits must be new funds not currently on deposit with Allegacy. Deposits made within the last 30 days qualifies as new funds. Only one new account per member. Some transfers/withdrawals limitations may apply and may be subject to fees. Fees may reduce the earnings. Rates, terms and products are subject to change without notice. Some restrictions may apply. Offer not available for business members. ©2016 Allegacy Federal Credit Union

## Workshops

### Tax Efficiency in Investing

This workshop is hosted by Allegacy Investment Group / CFS\*

APRIL 12, 2016 AT 6:30 PM

### Buying or Building Your Own Home

MAY 19, 2016 AT 6:00 PM

### Retirement Planning: It's a numbers game

This workshop is hosted by Allegacy Investment Group / CFS\*

JUNE 21, 2016 AT 6:30 PM

**REGISTER TODAY!**

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

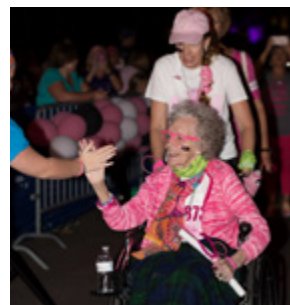
\*Workshops are hosted by Allegacy Investment Group / CFS. Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF 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.



susan g. komen  
**race**  
FOR THE  
**cure**®  
**NORTHWEST NC**

*One night. Three miles.  
Countless lives saved.*

**SATURDAY EVENING**  
**May 7, 2016 - Winston-Salem**  
Activities begin at 6 PM • 5K starts at 8 PM  
Walk or Run 5K & 1 mile options



PRESENTED LOCALLY BY



*Register today!*





## It's your equity, why not use it?

Your home plays many roles. Besides being a place to rest your head, it's an office, a gym and, if you have teenagers, it's a 24-hour restaurant. Your home can help you save money, too. When you utilize the equity in your home, it becomes a smart borrowing option to help keep you financially fit as you pay for life's expenses.

### Read more on the Allegacy Smart Blog

OR [CLICK HERE](#) TO LEARN ABOUT OUR  
EQUITY LOANS AND LINES OF CREDIT

## How might you put your equity to work?



ENERGY EFFICIENT WINDOWS



COLLEGE TUITION



PAY DOWN HIGHER INTEREST DEBT





# invest in your goals.

Allegacy Investment Group

Available through CUSO Financial Services, L.P.

PLANNING GUIDANCE SOLUTIONS

INVESTING IS FOR EVERYONE.  
HOW CAN WE HELP?

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.

# pay off your mortgage faster.

Pay off your mortgage faster when you lock in fixed refinance rate with an Allegacy Mortgage Eliminator Loan. Plus, pay little to no closing costs, saving you money up front.

RATES AS LOW AS

**2.99%**  
APR\*

SEE WHAT'S POSSIBLE

Allegacy is federally insured by NCUA and is an Equal Housing Lender.

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. As of 03/24/2016, rates as low as 2.99% APR are available for amounts \$75,000 - \$416,999 for terms up to 8 years. Rates as low as 3.19% APR are available for the same amounts for a terms up to 10 years. ©2016 Allegacy Federal Credit Union

## Important Information

### Holiday Closings:

Monday, May 30 for Memorial Day

**CLICK HERE** to visit the Locations page of our website for a list of Financial Centers and their hours of operation.

### Annual Meeting:

APRIL 21, 2016

5:30 PM at Allegacy Headquarters

1691 Westbrook Plaza Drive, Winston-Salem, NC 27103

Save the date for the 48<sup>th</sup> gathering of Allegacy members! Join us for a review of business, member, community and employee highlights from 2015. All members are eligible to attend.

### Upcoming Promotion:

Beginning in May, 2016

Our summer Visa® Credit Card promotion will offer a competitive 1.99% APR\* introductory rate. Plus, our credit cards are always without the outlandish or unreasonable fees you may have experienced elsewhere.

\*All loans subject to credit approval. Introductory 1.99% APR on purchases and balance transfers made within 12 months of account opening. After that, the variable APR for the unpaid balance and any new balance transfers will be 8.40%–14.4% APR (based on your credit history and profile) and will vary with the market based on the Prime Rate. There is no fee for balance transfers. APR effective as of 05/01/16.