



be active.  
be centered.  
be you.



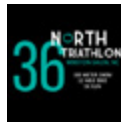
be your best you.



As we enter the active summer months, Allegacy has been enthusiastically busy on the community front.

As I've shared with you before, we are wholeheartedly committed to nurturing a Culture of Wellbeing. Physical, emotional, social, financial and personal purpose — these are all dimensions of a good life well lived. Promoting wellbeing within our staff, within our membership and within our community is core to who we are at Allegacy.

This is why we are always proud to partner with organizations that proactively make our community a better place to live and work, especially when they create events that bring us together to be healthier. Road races are a perfect example of this, and we have recently “flown the Allegacy flag” at the following events, while raising both funds and awareness for the organizations:



On a personal note, I'd like to tell you about my own efforts to promote a Culture of Wellbeing beyond my role here at Allegacy. I recently co-launched an initiative called Healthy WS, a grass-roots effort to help Winston-Salem become a top 50 metro city by 2020. We have a vision of Winston-Salem becoming a nationally recognized model city where its people are active, happy, connected, supported, stable, secure and passionate.

Having observed firsthand that a Culture of Wellbeing is vital in attracting and retaining high performers here at Allegacy, I know the same will be true in a broader sense for our city. I look forward to sharing more about Healthy WS with you in the future, and hope that you will personally experience its impact in the years to come.



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

## Allegacy in the Community

People helping people has always been the credit union motto and at Allegacy, we strive to do that each and every day for our members and for the communities we serve. We are proud to say that through your

generosity and the commitment of our employees, we were able to support two great causes recently. While we support Hospice and Palliative CareCenter and Susan G. Komen throughout the year, spring was a busy time for their fund raising efforts.

# PEOPLE HELPING PEOPLE

#allegacycares

We had close to 30 team members join us for the Hospice Hope Run in April who raised over \$1200 for the Hospice and Palliative CareCenter in Winston-Salem, which

provides care and support for patients and their families who are facing terminal illnesses. Your generous donations allow them to provide care at no charge to the patient. The weather was fantastic and we had a great time.

Then, just a few weeks later, we had close to 60 team members and 11 volunteers help us with the Susan G. Komen Northwest NC Race for the Cure. As a local sponsor of the event for the 15th consecutive year, we were able to contribute \$50,000 in



Team Allegacy shines at our 15th consecutive Race for the Cure!

SEE MORE PHOTOS IN OUR FACEBOOK ALBUM.

this year's efforts to support breast cancer research and those fighting this terrible disease. This year's race took place at night, giving us a chance to shine brighter than in years past.

Thank you to our employees, members and communities for your support and willingness to do the right thing by helping others. Building a healthy community takes the support of all of us and we're proud to be able to support ours!



Members of our Executive and Benefit Solutions teams at the Hospice Hope Run in April.

SEE MORE PHOTOS IN OUR FACEBOOK ALBUM.



## Assurance on insurance — an extra benefit.

At Allegacy, we offer a wide variety of services to our members, in an effort to provide solutions and expertise individualized to what you — our member — may need help with. It's critical that our partners exhibit the same dedication to quality and service that our own employees would provide, and that's exactly the story we'd like to share here.

**OUR PARTNERS  
PROVIDE OUR  
MEMBERS WITH  
THE SAME HIGH  
LEVEL OF SERVICE  
AT ALL TIMES.**

Recently, we received a letter from a member applauding the outstanding service provided by Liz Gallops of our insurance company, Benefit Solutions. The member explained that he had an increasing need for Medicare advice for himself, and for health insurance recommendations for a family member. With increased health care costs and seemingly nonstop changes in the marketplace, this member simply needed assistance wading through the myriad of options in order to make the best choice for he and his family.

Enter Liz Gallops. Following a referral from another Allegacy employee Tracy Duncan, Liz was called upon to help our member decide on the right healthcare options for himself and his family. The member says, "Liz has been an incredible help by educating us and by providing

recommendations. More importantly, she has recently helped us by providing specific direction on what to do and how to do it."

To our way of thinking, it's also the warm and caring manner in which Liz helped the member that was most impressive to us. "She was knowledgeable, objective and friendly at all times. Anytime someone helps me to reduce stress, frustration and to solve a problem, I am very appreciative."

We're also very appreciative. Well done, Liz.

**"SHE WAS  
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PROBLEM, I AM VERY  
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*Benefits and insurance services are offered by Allegacy Benefit Solutions, LLC, a subsidiary of Allegacy Services, LLC. Benefits and insurance services are not a deposit, not insured by NCUA or any federal government agency, not guaranteed by the credit union, and may go down in value.*

A man and a woman are standing in a modern office with a brick wall and a large fan in the background. The woman, wearing a red sleeveless dress, is holding a tablet and pointing at the screen. The man, wearing a light blue button-down shirt, is looking at the tablet. The text "good business starts with smart banking." is overlaid on the image in a large, white, sans-serif font. A teal brushstroke graphic is behind the text.

# good business starts with smart banking.

LET'S GET TO WORK.

Allegacy Business Solutions is a collaboration of services offered by Allegacy Federal Credit Union and its wholly owned credit union service organization Allegacy Services, LLC. Commercial banking services are offered by Allegacy Federal Credit Union. Products, rates, terms, and conditions vary by product and may change at any time without notice. All loans are subject to credit approval. Allegacy Federal Credit Union is federally insured by NCUA and is an Equal Housing Lender.

Our full service Business Solutions  
help you do your best business.

business  
ACCOUNTS

CREDIT  
cards

commercial  
LOANS





earn higher  
returns + a  
whole lot more.

NO  
MONTHLY  
FEE

NATIONWIDE  
ATM  
REFUNDS\*\*

10

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

Living your life to the fullest is about making the most of every opportunity. Going after what you want and making it happen. That's when you're at your best.

So, your money — your finances — are a big part of your life. Something as simple as a checking account is so much more than a place to keep your money. That's why Allegacy brings you SmartRate Checking. A checking account that pays dividends on the balances you keep with no monthly fee and nationwide ATM refunds.

**SmartRate Checking**

**3.50%**  
APY\*

**If you're interested in this vital  
financial tool designed for your mind,  
body and wallet, learn more today.**

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

Allegacy is federally insured by NCUA.

\*APY = Annual Percentage Yield. SmartRate Checking promotional offer only available on accounts opened between June 20, 2016 and August 31, 2016. Intro rate of 3.50% APY is effective and only available on new accounts, with balances up to \$25,000, for the first six months; after that, the APY changes to the current available variable APY. Balances of more than \$25,000 earn a variable rate of 0.10% APY. Deposits must be new money that is not currently on deposit with Allegacy. Only one new account per member. Dividend rate based on meeting all SmartRate Checking requirements. Rates, products, and services are subject to change without notice. \*\* ATM fees will be refunded up to \$25 per month, only if you meet all of the SmartRate eligibility requirements during each qualifying cycle. © 2016 Allegacy Federal Credit Union

## Workshops

### Buying or Building Your Own Home Workshop

JULY 21, 2016 AT 6:00 PM

### Estate Planning Workshop

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

SEPTEMBER 13, 2016 AT 6:30 PM

REGISTER TODAY!

## For Business Members: Webinars

### Various Topics, Offered Monthly

AT 10:00 AM

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.

# BE ACTIVE EARN SAVINGS

UP TO

# 1.00% APY\*



Learn more about  
the new AllHealth Wellness  
Savings Account





## You've got a whole lot of go. But not a whole lot of day.

Time is always in short supply. And banking can take a back seat to living. That's why we make it easy to manage your money with tools and access that keep you moving.

The Allegacy Mobile App allows you to check your balances, look up account history, transfer funds, pay bills, and even deposit checks – all from the convenience of your smartphone or tablet. If you'd rather use your computer instead of a smartphone or tablet, no problem! With online banking, your account information is accessible twenty-four hours a day.

### Read more on the Allegacy Smart Blog

OR **CLICK HERE** TO LEARN MORE ABOUT  
BANKING ON THE GO

### What's keeping you on the go?



BACK-TO-SCHOOL SHOPPING



EARLY MORNING YMCA CLASS



VOLUNTEER HOURS

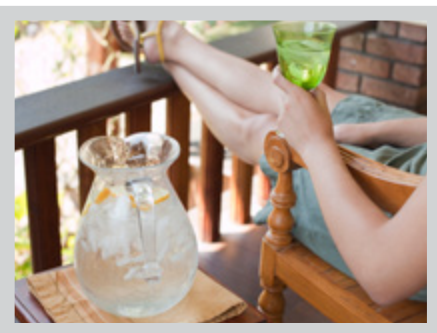


## Unlock. Move in. Dream big.

At Allegacy, we help you be your best by providing the smart, affordable financing you need to accomplish your goals.

With our 10/1 Adjustable Rate Mortgage<sup>1</sup>, you get a loan that's just the right size for your needs. More people are staying in their homes for 10 years or less, making this loan the perfect size for many reasons:

- Not the typical ARM, this loan offers an extended fixed interest rate for the first 10 years at very competitive rates. After that, the rate can change once a year for the remaining life of the adjustable rate mortgage.
- Up to 90% financing<sup>2</sup> without the typical charge for Private Mortgage Insurance (PMI)
- Beneficial for homeowners with 10 to 12 years left on their mortgage, looking for a refinance.



Spend more time making your new house a relaxing home, and less on worrying about your mortgage payments with a smart solution from Allegacy.

## Little Mortgage, Big Savings: About \$5,800

SAVINGS COMPARISON AT THE END OF 10 YEARS  
ON A \$100,000 LOAN<sup>3</sup>:

30 year fixed 3.625% APR interest paid at the end of 10 years = \$32,261.46

VS.

10/1 ARM 3.00% APR (fixed for the first 10 years, then variable) interest paid at the end of 10 years = \$26,421.67

## The Right Size Mortgage for Many

Consider the following situations to see if the Allegacy 10/1 Adjustable Rate Mortgage could be ideal for you:

- Members buying a new home while selling a current residence.
- Members purchasing a starter home and planning to move in 10 years.
- Members needing a low monthly payment, but making large principal payments a few times a year.
- Fast-track professionals who relocate frequently.

**CLICK HERE** to learn more or visit your nearest Financial Center to get started.



A smiling woman with long brown hair, wearing a black graduation cap and gown, is being embraced from behind by a hand. She is wearing a teal shirt. The background is a bright, out-of-focus green field. A purple circular graphic with a yellow sun-like shape inside is positioned in the upper right corner.

# pursue your dreams

lending options  
for students and  
parents

GET STARTED!



# save the date

We're proud to announce the 17th Annual DW Golf Tournament with proceeds benefiting Cancer Services, Inc. The primary way to battle breast and ovarian cancers is through early detection, thus "DW" — "Don't Wait."

The DW Annual Benefit Golf Tournament was established to raise money and provide educational information and awareness of breast and ovarian cancers. To date, the tournament has donated nearly \$760,000.

There are many ways to participate!

Sign up to play, sponsor or become a virtual caddy.

If someone you know is dealing with any type of cancer, we encourage you to access services and support at no charge.

Find them online at [CancerServicesOnline.org](http://CancerServicesOnline.org)

17<sup>th</sup>  
ANNUAL



BERMUDA RUN GOLF COURSE  
Thursday, October 13, 2016

## Important Information

### Holiday Closings:

Monday, July 4 for Independence Day

Monday, September 5 for Labor Day

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

### Member Discounts:

Members of Allegacy are eligible to take advantage of discounts and special offers listed on our website. For example, the Sprint Credit Union Discount offers a 10% discount on select regularly priced Sprint monthly service. Talk about savings!

### Corporate Health Metrics:

Allegacy Federal Credit Union has released its updated workforce health metrics report, continuing its positioning as the first organization in the United States to do so.

**CLICK HERE** or **VIEW THE REPORT**