



be joyful.
be thankful.
be you.



be your best you.



Can you believe that we are approaching the end of 2016?

I am planning ahead to get the most joy from this special season — with the least amount of holiday stress. Here are some things on my mind as we approach the last quarter of a busy and fulfilling year:

GETTING AHEAD ON HOLIDAY SHOPPING.

By making my shopping list early, I have more opportunities to find perfect gifts at good prices. Moreover, my holiday spending is manageably spread across several months, and the fun of giving begins sooner.

BEING CAREFUL NOT TO OVERCOMMIT.

The temptation to say “yes” to everything is strong, but too often I find the self-care activities that help me be my best get deprioritized. By scheduling pilates “dates”, or reserving a quiet night at home in between commitments, I can enjoy the most meaningful celebrations more fully.

PRACTICING GRATITUDE.

More than a nicety, gratitude has proven benefits to our overall wellbeing. Scientists have found that giving thanks allows us to feel more well-rested and have higher self esteem. So, it turns out that intentional appreciation is more than minding our manners — it’s good for our mental health.

I’m using this holiday season to renew my commitment to gratitude. And I am happy to start right now by sharing my appreciation for you, our Allegacy members!

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

"I am using this holiday season to renew my commitment to gratitude. And I am happy to start right now by sharing my appreciation for you, our Allegacy members!"

THANK YOU for spreading the word in 2016 about Allegacy to your friends, family, neighbors and colleagues. We have had an outstanding year of member growth and we know that your referrals make a real difference.

THANK YOU for allowing our award winning CFS Advisors* at Allegacy Investment Group help you be your best by providing you with full service financial planning services. They have served our members for almost 20 years and this year reached a milestone of \$1 billion dollars of Assets Under Management.

THANK YOU for your patience with us as we handled an unprecedented loan volume. We are committed to continually improving your experience, and we know that any wait time is hugely important in our busy members' lives.

I would also like to share appreciation with the broader community for recognition we received including several Readers Choice Awards from the *Winston-Salem Journal* and for being named as one of the 2016 Healthiest 100 Workplaces in America.



Lastly, I am grateful for my amazing Allegacy colleagues. Their dedication to our members and community inspires me daily. For example, in 2016 we had 36 leaders from across the organization graduate from a comprehensive leadership development program. We have already started to see the impact of these advanced skills internally, and we hope you will also notice positive differences.

For these and many other reasons, we reflect proudly on 2016 — and look with excitement toward sharing more successes with you and all our members in 2017.

Enjoy the holiday season ahead and from all of us at Allegacy, I wish you a happy and healthy New Year!

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

*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.

Expect more. Experience better.

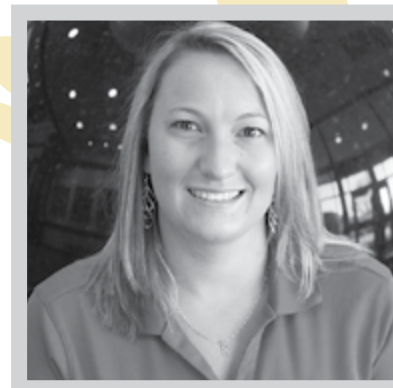
Time is always in short supply and banking often takes a back seat to living. Some members worry that switching accounts to a new primary financial institution may be time-consuming or too complicated a process. We've even heard of members who took a whole day off from work because they thought they might need the extra time to fully take care of their finances. We want to share one member's testimonial as evidence that at Allegacy, you'll find the tools, access and talented staff to keep you moving.

This particular member had been planning to move her accounts to Allegacy for some time, but she was not motivated to take action because she didn't think she had the time. When her mom joined our Mortgage team, she took that as an opportunity to take a chance.

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Working with Stacey Chrisley in our Westbrook Financial Center, this member communicated all her requests via email. Rather than connect the member to various representatives throughout

Allegacy, Stacey streamlined the experience and completed each task. This included everything from opening new accounts, linking accounts with other family members and updating direct deposit drafts.



**"KUDOS TO THE TRAINING
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Stacey followed up with a phone call to ensure the member had a positive experience.

This member told us, "I truly can't express how happy I am to have had such a pleasant financial experience where not only was everything done correctly, but quickly and hassle-free! Kudos to the training you provide to your staff to make them so knowledgeable and helpful."

Many families put up with unnecessary fees and sub-par service simply because they believe beginning a relationship at a new financial institution will be too much trouble. But at Allegacy, doing the right thing is in our DNA. We know that caring for your finances will help you take care of what's most important to you. Stacey took ownership of the member's requests and leveraged her teammates to deliver an extraordinary experience.

Way to look out for our member's wellbeing, Stacey!

STEP-UP CERTIFICATE

Certificates are a great way to earn a higher return with no risk to your principal balance, but in a low interest rate environment, there is the possibility that rates will go up while your money is invested. How can an investor have the peace of mind knowing that the principal balance is safe, yet being assured that they can take advantage of growing interest rates?

Because we care about doing the right thing for your wellbeing, Allegacy is offering — for a limited time — a special **18 Month Step-Up Certificate** to give you a smart place to earn more savings.



You can relax knowing that the longer you wait, the more your rate increases, which means you'll earn more money over time.

Be rewarded for your patience.

CALL 336.774.3400 OR [CLICK HERE](#)

Allegacy is federally insured by NCUA

*APY: Annual Percentage Yield. The blended 18-month rate is .743% APY. Please contact an Allegacy representative about applicable fees and terms.

step up
+ earn
more.



congratulations, students!

2016 Scholarship Winners from left to right: Paula Templeton, Holland Pritchett, Robert Judy, Brenden Black and Molly Sohn. Not pictured are winners Ashley Douglas, Mendez Eduardo, Jessica Lancaster and Michelene Nicholas.



pay off your
mortgage
faster.

See what's possible with an Allegacy
Mortgage Eliminator Loan.

We help you be your best by providing smart, affordable financing to help you do something special.

And right now, it may be possible for you to pay off your mortgage faster. The Mortgage Eliminator Loan offers refinancing for terms of 7, 8, 9 or 10 years. This is available on your primary or vacation residence. Plus, you pay little to no closing costs, saving you money up front. But you'll also save money in the form of interest over the shorter life of the loan.

Mortgage Eliminator Loan

RATES AS LOW AS
2.89%
APR*

So let's get started today! Because savings
of any kind can help you go after what
you want and make it happen.

CALL 336.774.3400 OR [CLICK HERE](#)

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 07/28/2016, rates as low as 2.89% APR are available for amounts \$75,000 - \$416,999 on 7- and 8-year terms. Terms of 9 and 10 years offer rates as low as 2.99% APR on the same amounts. For example: a \$100,000 loan financed @ 2.89 APR for 7 years would result in an approximate principal & interest monthly payment of \$1,316.38; \$100,000 @ 2.89% APR 8 years = \$1,167.97; \$100,000 @ 2.99% APR 9 years = \$1,057.24; \$100,000 @ 2.99% APR 10 years = \$965.15.
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Business Webinar

COBRA Notice Requirements for Employer's

OCTOBER 5, 2016 AT 3:00 PM

REGISTER TODAY!

Workshops

Women + Finance

This workshop is hosted by Allegacy Investment Group / CFS*

OCTOBER 11, 2016 AT 6:30 PM

Buying or Building Your Own Home Workshop

OCTOBER 20, 2016 AT 6:00 PM

REGISTER TODAY!

*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.

Have you heard about the new AllHealth Wellness Account?

LEARN HOW YOU CAN BE ACTIVE
AND EARN SAVINGS UP TO 1.00% APY*



*APY: Annual Percentage Yield. Rates are variable and subject to change. All balances earn 0.10% APY. Please contact an Allegacy representative for more information and about applicable fees and terms.

Visa Credit Cards Now Accepted at Costco

At Allegacy, we help you be your best by providing smart solutions to help you do what you do.

With the recent announcement that Costco is now accepting Visa® credit cards at checkout, we would like to remind you of the amazing benefits of owning an [Allegacy Visa Credit Card](#):

No penalty pricing

Convenient worldwide payment acceptance

Secure 24hr online account access and automatic payment functionality

Credit line up to \$25,000

[EMV Smart Chip](#) for additional security

Covered by our fraud protection and zero liability for unauthorized cards

We're committed to always doing right for your wellbeing. And with an Allegacy Visa Credit Card you can live life with the peace of mind of owning a smart and secure credit card.

Learn more or apply online today.

CALL 336.774.3400 OR **CLICK HERE**

be yourself. and enjoy every minute.



A woman with blonde hair, wearing a white floral blouse and a red vest, is sitting in the driver's seat of a car. She is looking down at a document she is holding in her hands. The car's interior, including the dashboard and steering wheel, is visible in the background.

Five Simple Steps for Smarter Car Buying

If you've ever asked friends or family members for advice before buying a car, you were probably surprised to learn that they are all experts in the art of the deal. Some swear by an "insider" tip they read online, while others simply don't mind haggling for hours on end. When it comes down to it, you don't need any confidential knowledge or experience to drive away with a deal that satisfies all the parties involved. All you really need is patience, planning, and time to do your homework.

**Read more on the
Allegacy Smart Blog**

OR **CLICK HERE** TO APPLY
FOR AN AUTO LOAN AS LOW AS **1.69% APR**

[Terms and Conditions](#)

What are you looking for in your next car?



SAFETY + RELIABILITY



SPEED + STYLE



A LOW MONTHLY PAYMENT

Invest in your goals.

DETERMINING YOUR RETIREMENT INCOME NEEDS

A successful and rewarding retirement requires you to plan ahead in order to help ensure that you have sufficient retirement income to sustain your entire retirement. Determining your retirement income needs requires a discussion of the various stages of retirement planning: preretirement, the transition into retirement, and retirement. **The award-winning Allegacy Investment Group, with services offered through CUSO Financial Services, L.P.*, can provide this holistic financial planning.** Because at Allegacy, we believe a smart financial partner places focus on you. And a truly healthy life means having healthy finances.

PRERETIREMENT

Your retirement is sometime in the future — maybe 10 years, maybe 30 years down the road. If so, you've got a little breathing room. The single biggest mistake that you can make right now is to put off thinking about your retirement. The more time you have, the more you can hope to accomplish, so the sooner you start, the better off you should be. You've got a lot to think about. There are many factors to consider, including your expected sources of retirement income, your retirement income

needs, and how you can use those sources of retirement income to fulfill your retirement income needs.

THE TRANSITION INTO RETIREMENT

If retirement is right around the corner, you've got some important decisions to make. If you haven't done so, spend some time forming a good picture of your retirement financial position. To the best of your ability, estimate your retirement income and expenses as discussed in preretirement. As retirement approaches, though, you have to consider the impact of when you retire. Early retirement and delayed retirement, through choice or necessity, can raise certain issues you'll want to understand.

RETIREMENT

When you retire, there are still some retirement issues that you may need to consider. These include the effect of working during your retirement, and the impact of other sources of income on your Social Security benefits. Also, required minimum distributions from your IRA or employer-sponsored retirement plan may be an issue.

CLICK HERE to schedule and appointment and take care of yourself in all the ways that matter. If you would like to learn more, [sign up for our monthly Investment Group newsletter.](#)



the perfect
time of year
to be your best.

Allegacy is again participating in the Salvation Army's Angel Tree program to help bring joy to all children in Forsyth County this holiday season.

Trees decorated with the names of Angels to adopt will be delivered to Forsyth County Financial Centers by Wednesday, November 9th. Gifts can be placed under an Angel Tree by Friday, December 2nd.

What an amazing opportunity to make a difference in a local family's life. Thank you in advance for your involvement!

ANGEL TREES IN LOCAL FINANCIAL CENTERS
NOVEMBER 9 — DECEMBER 2

Important Information

Holiday Closings:

Monday, October 10 for Columbus Day

Friday, November 11 for Veterans Day

Thursday + Friday, November 24 – 25

*In an effort to better assist you with your financial needs throughout the Thanksgiving holiday, we will open our Westbrook, North Patterson and Kernersville Financial Center locations on **Saturday, November 26th** from 9:00 AM - 12:00 PM. Our Contact Center will also be available on Saturday from 9:00 AM - 12:00 PM.*

Monday, December 26 for Christmas

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

Introducing uOpen:

If you are thinking about opening a new account, we've recently made some upgrades that make doing so online easier than ever. WebBanking members can select "Open a New Account" from within the Secure Forms menu. And new members can click "Become a member" on our homepage.

Skip Pay Reminder:

View your Skip Pay options, [here](#), and see if you're eligible.