

SHARELINES

Fall 2017

Nearly
\$830,000
donated to date!

BERMUDA RUN GOLF COURSE
Thursday, October 12, 2017

Donate today!
Allegacy.org/DW

.....
18th
ANNUAL



HOSTED BY:
Allegacy

#DWGolf

#AllegacyCares

I have been a member of Allegacy since back when it was Reynolds Carolina Credit Union. Excellent service in a branch. Excellent service on the phone. Excellent app for my phone. Website is very user-friendly. I highly recommend Allegacy.

KATHY W. , NORTH CAROLINA MEMBER

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From the Desk of Cathy J. Pace, President and CEO

As the days of summer fade into fall, I find myself reflecting on the new season our community is also experiencing.

With financial institutions consolidating and big businesses changing, I am more grateful than ever that this institution, Allegacy Federal Credit Union, puts our members first at every turn. This is a deeply held commitment — one that is shared by all of us — and part of Allegacy's story, written now for over 50 years.

When Allegacy was just starting out, we were serving only the employees of one company. Today, we serve the employees, retirees and families of nearly 700 companies across the region and are one of the largest, most financially sound credit unions in NC.

By offering the right choices, providing the right guidance, knowing what's right and making it happen, we help you be your best so that you can contribute to a vibrant, healthy community. And that's something we all benefit from!

This issue of *Sharelines* is chock-full of community-related announcements and events. For example, as you saw on the cover, our 18th annual DW Benefit Golf Tournament will take place this October! And while we will remain active in Winston-Salem, I'm excited to increase our impact as we grow further into the Greensboro and Mt. Airy communities. (Read more about that exciting news on page 10!)

One of the events we are looking forward to is Greensboro's Festival of Lights on December 1. The festival will include all of the holiday favorites, including a tree lighting in Center City Park and, of course, carolers. Come lift your voices and warm your hearts with us! And may this coming year bring peace and joy, renewed commitment and inspired growth to you and our community.



**May the coming year
bring peace and joy,
renewed commitment
and inspired growth!**



50 YEARS \$50,000 Giveaway

EARN MULTIPLE ENTRIES + ENTER ALL YEAR TO WIN \$50,000

At Allegacy Federal Credit Union, we help you borrow best by providing the smart, affordable financing you need to accomplish your goals. From low-rate auto loans to mortgages to credit cards and other unique loans, we have the tools to help you do something special.

Allegacy is celebrating 50 years of being all in for our members. So if you need another reason to apply for a loan, consider this: Between August 20 and November 19, you'll be entered into a drawing for \$50,000 with every complete Allegacy loan application.

We're collecting entries all year, through various means, but we'll reward you along the way. Five members who apply for a loan during this mini promotional period will win an Apple Watch!

If you're already thinking of how to spend or save that \$50,000, ask a Member Service Representative how you can earn bonus entries with Allegacy's Digital Services.

Federally insured by NCUA.

The 50 Years \$50,000 Giveaway Raffle begins April 21, 2017 and ends on March 3, 2018. Entries received prior to or after that are not eligible for the Raffle. Lending Campaign promotional period is from August 20, 2017 - November 19, 2017. Bonus entries promotional period is from April 21, 2017 - April 1, 2018. Raffle is subject to Official Rules; please visit Allegacy.org/Giveaway for complete details. ©2017 Allegacy Federal Credit Union

AUGUST 20 – NOVEMBER 19
**Complete a loan application
and earn an entry.**

LET'S GET STARTED TODAY.

**allegacy.org
336.774.3400**



PRODUCT PROMOTIONS TO EARN GIVEAWAY ENTRIES:
 our special rate Visa® credit cards and
 unique Mortgage Eliminator Loan could
 help you in more ways than one.

During the first mini promotion of the 50 Years \$50,000 Giveaway, new checking accountholders earned an entry to win a subscription to Blue Apron, a fresh ingredient and recipe service. The first five winners are:

- | | | | | |
|-------------------|---------------------|------------------|---------------------|-----------------|
| BRANDON HORTON | JONATHAN OSORNIO | HOWARD JORDAN | DWIGHT SHOEMAKER | WILLIAM FYFE |
|-------------------|---------------------|------------------|---------------------|-----------------|

NO BALANCE
TRANSFER FEE

On new **Allegacy Visa Signature Rewards and Platinum Credit Cards**, enjoy no balance transfer fee, plus an introductory rate of **0.50% APR*** on purchases and balance transfers for 12 months. After that, the rates are variable from 9.15% APR to 14.15% APR.

Visit our [Ways to Pay](#) page at [Allegacy.org](#) to choose the credit card that works for you.

LOW INTRO RATE

*Introductory 0.50% APR (effective as of 10/1/2017) on purchases and balance transfers made within 12 billing cycles. After that, the APR will vary after the account is opened and be between 9.15% and 14.15% based on your credit history and profile. The Cash Advance Fee is \$10.00 or 2.00% of the amount of each cash advance, whichever is greater. The Foreign Transaction Fee is 1.00% of each transaction in U.S. dollars.

If you're well on your way to paying off your home loan, the **Mortgage Eliminator Loan** may prove a useful strategy for getting rid of that bill sooner. Lower rates are available on terms of seven to twelve years, so you can eliminate your balance as fast as possible. Plus, there are little to no closing costs.

Visit us online, at your nearest Allegacy Financial Center or call 336.774.3400 to get started today. Because savings of any kind can help you go after what you want and make it happen.

RATES
AS LOW AS
3.25%
APR*

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 09/21/2017, rates as low as 3.25% APR are available for amounts up to \$750,000 on primary residences for terms up to 12 years. (For example, a \$125,000 loan financed for 120 months at 3.30% APR would result in an approximate monthly payment of \$1,224.47.) Allegacy is an Equal Housing Lender.

GROWTH:

Allegacy announces new Financial Centers in Greensboro and Mt. Airy.

In August, Allegacy announced a new collaboration with the University of North Carolina at Greensboro which included a new Financial Center and an expansion of the AllHealth Wellness Account.

This is Allegacy’s second Greensboro location. It will be in Spartan Village II (adjacent to the state-of-the-art Leonard J. Kaplan Center

for Health and Wellness), UNCG’s newest student housing facility, comprised of two new residence halls, other university services, as well

as retail facilities. Members may sign up for the Allegacy AllHealth Wellness Account and earn financial rewards for visits to the Kaplan Center. “By broadly embracing the idea of health and wellness over a

lifetime – bringing together concepts of both physical fitness and financial wellbeing – Allegacy is bringing unique value to UNCG and our neighboring community,” said Charlie Maimone, UNC Greensboro Vice Chancellor of Business Affairs.



In December, Allegacy plans to open its 15th Financial Center location in Mt. Airy, North Carolina. We will be located on Highway 601 alongside the future Starbucks.

Similar to the UNCG Spartan Village Financial Center, this location will have a smaller physical footprint and focus on advisory services such as Mortgages,

Financial Planning and Business Services. Interactive Teller Machines (ITMs) will also be utilized to allow face-to-face interactions



with an Allegacy Member Service Representative — the same local

staff members have come to know when calling Allegacy’s main number. Keep watch for more details on the new Mt. Airy Financial Center

as we celebrate its grand opening this winter.

NEW MEMBER EXPERIENCE: Technology that facilitates human interaction.

FIND ITMs AT THESE FINANCIAL CENTERS:

Westbrook
Biotech Place
Spartan Village
Mt. Airy
COMING SOON!

Throughout our history, Allegacy has used innovation to enhance the member experience. Continuing in that tradition, Allegacy has been testing and deploying Intelligent Teller Machines — ITMs.

These machines function very much like an ATM machine, only better! You may specify denominations for your withdrawal, and if making a check deposit, the receipt will include an image for your records. Basic transactions are conducted quickly and securely. If you have questions or need assistance with a more complex transaction, simply select the “Help” menu item and begin a video conference.

Another benefit of the ITM is that you can conduct a transaction even if you’ve forgotten your ATM or Check Card. Enter a video conference, and the Member Service Representative will confirm your identity and assist you.

These machines can perform routine transactions so our Financial Center staff has more time to help with other requests such as loan applications and account openings. These simple improvements increase efficiency and streamline our business operations to better serve you.



PRODUCT PROMOTIONS:

Specials for the weekend — Black Friday through Cyber Monday!

WHAT:

5x Rewards Points and a Special Offer on Deposits

WHERE:

Use your Allegacy Visa® Credit Card online and in store all weekend. Learn more about the Certificate Special at allegacy.org.

Planning on shopping during your holiday weekend? Use your Allegacy Visa® Platinum Rewards, Business Rewards or Signature Rewards Card Friday, November 24 through Monday, November 27 and earn 5x your usual rewards points on all purchases!

More of a saver than a spender? Then be on the lookout for an online certificate flash sale on Monday, November 27. Make a plan, breathe deep and watch your money grow.

VISIT US ONLINE AT THE SAVE + SPEND PAGE TO LEARN MORE.

SCHOLARSHIP WINNERS:

Congratulations to these students who are taking steps toward their best.

RECIPIENTS OF \$1300 SCHOLARSHIPS:

Madeline R. Jones
Sydney Carol Schamay
Marianne Cruzat
Anna Grace Senter

RECIPIENTS OF \$250 SCHOLARSHIPS:

Ryan Rice
Robert Landon Judy
Eduardo Gutierrez Mendez

RECIPIENT OF \$1,000 CCUF GENERAL FUND:

Julian T. Finley

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.

Allegacy provides two scholarship programs* to our members, both of which relieve some of the burden of paying for college. The Mel Hughes Scholarships, named for Allegacy's third CEO, offer four \$1,300 scholarships for college or university students. The same program offers \$250 scholarships to tech and community college students.

Applicants who were not selected for Mel Hughes have options through the Carolinas CU Foundation. **Congratulations to the 2017 recipients!**

*You must meet all eligibility requirements to be considered for scholarship.

BUSINESS SERVICES: Good business starts with smart banking. Let's get to work.

At Allegacy Federal Credit Union, we take ownership of a positive future for our members, our company and the community. We start by providing a full suite of competitive products and services to help you improve your holistic wellbeing and help you do your best business. We strive to consistently deliver great service with simplicity and convenience, creating a positive experience for everyone.

Our business checking accounts are designed to cover a range of needs. Whether you're a nonprofit looking for convenient access to funds, or a retail operation managing daily deposit and withdrawal demands, Allegacy offers an account to serve you.

[Learn more about the tools you need to move forward at \[allegacy.org/business\]\(https://allegacy.org/business\).](https://allegacy.org/business)





CONGRATULATIONS:

Award-Winning Investment Group, with services offered through CFS*

When we're at our best, our members can be, too. That's why we are excited to celebrate a group of dedicated, award-winning professionals from a core service of the Credit Union, the Allegacy Investment Group, offered through CUSO Financial Services, L.P. (CFS)*.

Recently, the Program and five CFS* Financial Advisors were recognized for their **dedication to high standards, commitment to superior service and outstanding performance in delivering investment services to members.**

To learn more or to connect with a member of our award-winning team, please visit Allegacy.org/financial-planning

*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 nondeposit investment products and services available.



be your best you.

P.O. Box 26043 || Winston-Salem, NC 27114-6043

ALLEGACY.ORG

A large, light purple brushstroke graphic that overlaps the 'SPECIAL EDITION' text.

**SPECIAL
EDITION**
OF YOUR
**SHARELINES
NEWSLETTER**

Member Name
Member Address
City, State, Zip

PRSRT FIRST CLASS
U.S. POSTAGE
PAID
ROANOKE, VA
PERMIT #340