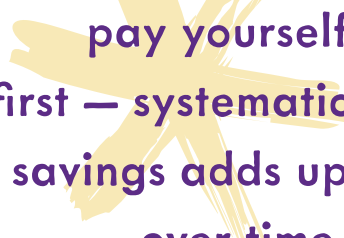




put your future  
on solid ground



pay yourself  
first — systematic  
savings adds up  
over time.

Whether your goal is to have an active retirement, send your children to college, take vacations with your family or have a rainy day fund “just in case,” we’ve created a range of savings and investment options to meet your needs and those of your family.

#### **INVEST IN YOUR WELLNESS.**

A Health Savings Account is a smart way to prepare for your future medical expenses, tax-free, especially when you have a high deductible health plan. Open the account with as little as \$5, deposit as often as you like and live without monthly fees or a minimum balance requirement. When you need to pay for qualified medical expenses, simply use your specially marked debit card.

#### **TREAT YOURSELF, WITHOUT THE DEBT**

Our Vacation and Holiday Club accounts are a great way to use savings — not credit card debt — to pay for special occasions. Open one with just \$10, and then, we’ll deposit all the money you save into your primary account in time for a summer rendezvous or holiday shopping spree!

#### **SAVING IS EASIER THAN YOU THINK**

By selecting to have your paycheck direct deposited and then have a portion automatically transferred into a savings account, you are making saving easy. Don’t want to have your entire paycheck direct deposited? No problem. You can elect to have a portion of your payroll deposited into a savings account. This makes paying yourself first an easy habit. Easily monitor balances with the help of our digital banking tools using the Allegacy Mobile App on your smart phone or WebBanking on any computer.

#### **THE INVESTMENT PUZZLE**

For many people, multiplying savings through investing is intimidating and unfamiliar. At Allegacy, we’re here to help you make smart financial choices regarding Money Markets, Certificates, IRAs and more. And through our broker-dealer CFS,\* our financial advisors offer a variety of investment vehicles to suit your life, your future and your level of risk.

\*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 your best you.



Visit us online or call 336.774.3400 to get started.

At Allegacy, we've  
designed our  
savings accounts  
for one purpose:  
to help your  
money make  
more money.

#### **MONEY TIMES TIME**

Allegacy Certificate Accounts can offer a useful strategy for saving by growing your money over time, whether months or years. You don't need to start with much; it can be as little as \$500. And by staggering Certificates with different maturities, you can keep funds invested while still having funds available on a regular basis.

#### **SAVE MORE, EARN MORE**

Allegacy's Money Market Account also grows money over time but offers a higher yield on higher balances. This makes sense for a lot of people who require the flexibility of a lower minimum balance and the convenience of check-writing all while earning a premium rate.

#### **IRAs FOR THE FUTURE**

By starting to save earlier in life, you'll experience the rewards of building up your savings over the years. Allegacy offers Traditional, Educational and Roth IRAs. By making the smart financial choice to set up an Individual Retirement Account (IRA), you'll reap the benefits later in life while there's still plenty of time to enjoy it.