## 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.

## 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.



allegacy.org

SAVINGS ACCOUNTS