



plan your path.
make your move.

Nothing compares to the convenience of being able to make the purchases you need — anywhere in the world or online — without worrying about being overdrawn or being at the mercy of store financing. The key to making smart credit card choices is to understand the power of buying with credit while never losing sight of your financial responsibility to yourself and your future.

At Allegacy, we are here to help you make smart financial choices. With rising credit card interest rates and long terms and conditions, most credit cards aren't designed with the cardholder's best interests in mind. But they are at Allegacy. We've partnered with Visa® to bring credit card options that let you enjoy the conveniences of credit while still doing right for your financial wellbeing. These options include our Allegacy Visa® Platinum, Allegacy Visa® Platinum Secured and Allegacy Visa® Signature Rewards.



Which Credit Card is right for you?

IF YOU WANT TO EARN GREAT REWARDS...

If you're going to be spending money on gas, groceries and other day-to-day expenses, you might as well be rewarded for it, right? The **Allegacy Visa® Signature Rewards Credit Card** is perfect for members who enjoy earning points redeemable for cash, merchandise, travel and once-in-a-lifetime experiences.

IF YOU WANT TO KEEP INTEREST LOW...

For members who need the convenience of paying with credit but want to avoid the pitfalls of high-interest debt, the **Allegacy Visa® Platinum Credit Card**, is the ideal choice. This card offers a low, prime-based interest rate for people who may need to carry a balance from time to time, but want to save the most money when doing so.

IF YOU WANT TO BUILD CREDIT...

The **Allegacy Visa® Platinum Secured Credit Card** is a great option for students or young couples who are just starting to build credit or need a fresh start at establishing their good credit. It offers the flexibility of making purchases or paying bills with ease, as well as the security that comes with having a credit card.



Allegacy
be your best you.

allegacy.org

VISA® PLATINUM CREDIT CARD



Visit us online or call 336.774.3400 to get started.



Allegacy
Visa® Platinum
Credit Card

Save money on interest and fees with our low introductory offers including a low (and sometimes no) balance transfer fee. Visit Allegacy.org — offers vary.

Offers you the convenience of flexible credit limits up to \$25,000, based upon your qualifications, so you have the ability to purchase what you need.

DIFFERENT CARDS. SAME GREAT BENEFITS.

Enjoy these same great benefits regardless of which card you choose:

- **Individual card numbers** — Regardless of the number of cardholders, each card is assigned a unique card number to help monitor purchases and maintain purchasing power, if one of the cards is lost or stolen.
- **Go anywhere** — Visa® is accepted at more than 10 million ATMs, restaurants and stores across the world and is more convenient than writing checks..
- **More Ways to Pay** — Make secure purchases online, in an app or at a store with just a touch using Apply Pay, Google Pay or Samsung Pay
- **24/7 Fraud Protection** — Get automatic fraud detection, with zero liability for unauthorized transactions. If your card is compromised, we offer 24/7 customer service to quickly start the process of setting things right for you.
- **Low or no fees** — We offer no annual fee and a low Cash Advance fee.
- **Easy access** — Maintain control with electronic statements and online access to your account, where you can view transactions, make payments and track your spending habits.
- **Coverage that matters** — Enjoy peace of mind with an optional Debt Cancellation in times of financial hardship (after a disability, hospitalization or loss of life), Auto Rental Collision Damage Waiver Insurance (which is coverage for automobile rentals) and Roadside Assistance.

GOING THE EXTRA MILE.

If your card is lost, stolen or damaged while you are traveling, Allegacy will work with you to approve an emergency replacement card and arrange delivery of your card to you or identify a location where you pick up your card. Approved cardholders can also get emergency cash advance disbursed or a card replaced within one business day, or in some emergency cases, within 24 hours.

Allegacy is an Equal Housing Lender. All loans are subject to credit approval. For additional terms and conditions, please reference the Application + Solicitation Disclosure on Allegacy.org/disclosures/
© 2018 Allegacy Federal Credit Union.