



enjoy the simple pleasures.

earn points on your  
purchases, redeem  
them later for  
rewards

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.

#### 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.

**Saves you money** Saves you money on interest and fees such as no annual fee, low Cash Advance fee, and a low (and sometimes no) balance transfer fee. Visit [Allegacy.org](http://Allegacy.org) - offers vary. Enjoy travel and special events with no limit to how many rewards you can redeem. Earn 1.5 points for every dollar you spend + point redemption can start with as little as 2,500 points.

**Spend more, earn more** bonus points by hitting milestones. Earn 10,000 bonus points if you spend \$1,000 within 90 days of opening your account and an additional 5,000 bonus points if you spend \$50,000 or more annually. 25,000 points will earn you an airline ticket in the contiguous US.

**Feel prepared for the unexpected** with special Signature cardholder benefits such as cell phone protection, travel and emergency assistant services, travel accident and baggage delay insurance, in addition to the standard Visa® benefits. Visit [Allegacy.org/disclosures/](http://Allegacy.org/disclosures/) for additional details about these benefits.



Allegacy

be your best you.

[allegacy.org](http://allegacy.org)

VISA® SIGNATURE REWARDS CREDIT CARD



Visit us online or call 336.774.3400 to get started.



Allegacy  
Visa® Signature  
Rewards  
Credit Card

### ENJOY GREAT BENEFITS.

- **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.
- **More Ways to Pay** — Make secure purchases online, in an app or at a store with just a touch using Apply Pay, Google Pay, Samsung Pay, or Tap to 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.
- **Your partner against identity theft:** No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you greater peace of mind. ID Navigator Powered by NortonLifeLock™\*\* helps provide you with tools so you can act quickly. To confirm eligibility, visit [cardbenefitidprotect.com](http://cardbenefitidprotect.com).
- **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) and Roadside Assistance.
- **Whether you're craving ice cream or sushi—or forgot to pick up laundry detergent** — get you what you need delivered right to your door quickly with this special Postmates\* offer on your Allegacy Visa Signature Rewards credit card (value of \$300). Learn more at [postmates.com/visaterms](http://postmates.com/visaterms).

### 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/](http://Allegacy.org/disclosures/). \*Other fees and taxes may apply. For additional restrictions and further details, see Offer Terms at [postmates.com/visaterms](http://postmates.com/visaterms). \*\*No one can prevent all identity theft.

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# Rewards that let you choose.

At Allegacy, we are committed to consistently delivering great service with simplicity and convenience. We value each member relationship and always look for opportunities to give back to you. Through our exclusive CURewards® program, by using your Allegacy Visa® Signature Rewards Credit Card we can do both.

#### HOW YOU EARN POINTS.

You earn points for every dollar you spend using your Allegacy Visa® Signature Rewards Credit Card. This includes purchases made online, in an app or at a merchant (*net purchase transactions only – purchase less credits, returns and adjustments*).



What will you use  
your points on?

You can also earn points even faster in the CURewards® Mall. This enhancement program allows you to earn Mall points by shopping at your favorite brand-name retailers who are participants in the Mall network. Rotating banners relevant to you and your spending preferences will be shown with special offers for discounts or bonus points. These bonus points can be up to 10 points for every dollar spent at these stores!

#### HOW TO REDEEM YOUR POINTS.

With the CURewards® program, the possibilities of point redemption are easy and endless. Simply redeem your points for cash, travel opportunities and premium merchandise. Keep in mind though that the more points you save, the greater the rewards.

**For example, for only 25,000 points you can earn an airline ticket within the contiguous United States OR \$250 in cash!**

In staying true to the credit union's philosophy of "people helping people," CURewards® allows you to use your points to donate to causes near and dear to your heart.

» SEE THE REVERSE FOR REWARD TYPES AVAILABLE «



**Allegacy**

be your best you.

allegacy.org

CUREWARDS® PROGRAM



Visit us online or call 336.774.3400 to get started.



- Airline tickets
- Apparel
- Bed + Bath
- Cash
- Cruises
- Electronics
- Gift Cards
- Handbags
- Health + Fitness
- Home appliances
- Home furnishings
- Indoor recreation
- Goodwill travel
- Jewelry
- Kitchenware
- Luggage
- Musical instruments
- Outdoor living
- Rentals cars
- Small leather goods
- Sports equipment
- Watches
- And much more!

#### LEVEL OF CASH REDEMPTION.

Under 24,999 points redemption value is .85% per point

10,000 points = \$85.00

18,752 points = \$159.39

25,000+ points redemption value is 1% per point.

25,000 points = \$250.00

54,179 points = \$541.79

To view your current point accumulation or to register for your free CUREwards® account, visit **CUREwards.com** or download the CUREwards® mobile app on iTunes or Google Play.

#### TAKE A LOOK AROUND.

If you would like to take a test drive of the CUREwards site, simply visit [CUREwards.com](http://CUREwards.com) and enter the following test login information:

User Name: AFCU2020 Password: eagle3400\$AFCU

All loans are subject to credit approval. For additional terms and conditions, please reference the Application + Solicitation Disclosure on [Allegacy.org/disclosures/](http://Allegacy.org/disclosures/)  
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