

# doing the right thing — for your money and your wellbeing.

## Key Benefits at a Glance:

NO-SURCHARGE ATMs  
FREE ONLINE BANKING  
FREE MOBILE BANKING<sup>1</sup>  
VISA® CHECK CARD

As part of your company's benefit package, Allegacy is here to help you be your best by providing smart, affordable financial solutions and banking tools to help you achieve your goals. It's a focus on your wellbeing because we believe that a truly healthy life means having healthy finances.

With roots in the Triad, we are member-owned and not-for-profit and one of the largest credit unions in North Carolina. We invest in arts, education, health and community service organizations within the communities we serve because we want to be the difference. Simply put, we care and we're here for good.

## TAKE CARE OF YOURSELF IN ALL THE WAYS THAT MATTER

Membership to a Credit Union is more than a perk. It can be a life-changing opportunity that places you on the road to healthy finances. When you take an active role in your finances, you can gain control of your spending, find balance and improve your wellbeing. In other words? You can grow. Curious? Learn more about what we have to offer.

### CHECKING

Manage your day-to-day financial needs and choose checking services ranging from basic check writing to sophisticated online banking. Use your Visa® Check Card, which is security backed by Zero Liability and Fraud Protection when you press 'CREDIT' at checkout.

### SAVINGS

Save for the future with Savings Accounts, Holiday and Vacation Clubs, Certificates, Money Markets and IRAs that provide competitive rates, yields and terms.

And if you're committed to both physical and financial wellness, learn more about a special savings account — the AllHealth Wellness Account offers financial rewards for your visits to qualifying fitness facilities.<sup>3</sup>



be your best you.



Visit us online or call 336.774.3400 to get started.

## Discounts + Specials:

### SMARTRATE CHECKING

Earn a dividend rate higher than most certificates on your checking account, while receiving refunds on ATM fees nationwide.<sup>2</sup>

### AUTO LOANS

Save with discounts up to 0.50% APR when you take advantage of AutoPay™.

### MORTGAGE

There are as many different Allegacy Mortgages as there are homes, and each is designed to fit your specific home buying needs.

### EXCLUSIVE MEMBER-ONLY DISCOUNTS

Special offers and discounts at local area merchants and attractions, exclusively for Allegacy members.

## LOANS

Get the money you need for the moment you're living. Auto Loans that provide affordable rates and flexible terms on new, used and refinanced vehicles. Real estate loans, including mortgages and home equity loans, and lines of credit that offer up to 100% loan-to-value. You can even pay off your mortgage faster when you refinance with an Allegacy Mortgage Eliminator Loan.

## CREDIT CARDS

Discover three great Visa® Credit Card options that can actually work with your financial goals. Our cards were designed with your best interests in mind. Plus, all come with no balance transfer fee.

## FINANCIAL PLANNING + INVESTMENTS<sup>4</sup>

Advisors at Allegacy Investment Group, offered through CUSO Financial Services, L.P.,<sup>4</sup> will work to develop a personal investment strategy just for you. One-on-one assistance is available for your retirement planning, 401(k) rollovers, IRAs, mutual funds, estate planning, life insurance, brokerage services and college planning (including 529s).

## PRIVATE BANKING

Optimize your financial affairs by using the specialized services available through Allegacy Private Banking. Relationship Managers provide analyses of individual financial situations and guide members to specialists in the areas of investment, mortgage, insurance, credit services and banking.



**Not yet a member? Join today.**

Visit us online to get started or if you would like to speak to someone in person, please check to see when we will next be on-site.

**ALLEGACY.ORG || 336.774.3400**

Allegacy is federally insured by the NCUA and is an Equal Housing Lender. All loans are subject to credit approval. Rates are based on your credit history and profile. Rates, terms and products are subject to change without notice. Some restrictions may apply to products and/or services. 1. Message and data rates may apply. 2. All SmartRate requirements must be met to earn highest dividends and have ATM fees refunded, up to \$25 per month. 3. Minimum balance required to open account and earn dividends is \$5.00. Dividends are earned at different rates based on the number of visits made to one of qualifying facilities, in the previous month, based on the data provided by the facility. Qualifying fitness facilities are defined as: (1) YMCA of Northwest of North Carolina and (2) Leonard J. Kaplan Center for Wellness. Members can combine qualifying facilities on one account, however, only one visit per household per day and one account per household. All requirements must be met to earn highest dividends. Some transfer/withdrawal limitations and restrictions may apply. Fees may reduce the earnings. Offer only available to consumers. 4. 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. ©2018 Allegacy Federal Credit Union