



SHARELINES

YOUR ALLEGACY NEWSLETTER

4th Quarter - 2013

WHAT ARE YOU GIVING YOURSELF?

This time of year, we're often focused on what we can give to others, whether that's buying presents for our families or serving a hot meal to someone we've never met. And while we might pick up a little treat for ourselves during the last-minute shopping rush, we tend to overlook the things that can make the biggest impact on our quality of life.

As part of our mission to help you make smart financial choices, Allegacy encourages you to consider the many ways you can improve your own life by giving yourself gifts that truly matter. Like the excitement that comes from having a smart way to finance your dreams. Or the peace of mind that comes from having a financial safety net. The sense of accomplishment from meeting your financial goals with a smarter credit card option. Or the relief that comes from being able to save more money each month on your car payment.

These gifts are more valuable than anything you can buy at the mall, and they can lead to a better quality of life, not only for yourself, but for your entire family for years to come. This season, we're making it easier and more rewarding than ever to improve your life and the lives of others, with a little help from Allegacy.

From October 1st through December 31st, 2013, Allegacy is sponsoring the Live Better, Give Better Sweepstakes. With a Visa® Platinum Credit Card, an Allegacy Home Equity Loan or Line

of Credit, and/or an Auto Loan, you'll enjoy the money-saving, life-changing benefits that each of these products offers, PLUS you'll be entered to win fantastic prizes, like a room makeover for your home. But that's just half of it.

As you may know, Allegacy has a long-standing commitment to helping our members as well as the communities in which we live. For every grand prize we give away to members, we will make a donation to one of three community organizations that Allegacy supports: Cancer Services, Inc., the Second Harvest Food Bank of Northwest NC and Hospice & Palliative CareCenter of Winston-Salem. In total, Allegacy will donate more than \$150,000 to Triad-based charitable organizations this year.

Look inside this issue of *Sharelines* to learn how you can enter to win the Live Better, Give Better Sweepstakes and to read about all the great prizes we're giving away. It's possible to have multiple entries per person, so be sure to read all the details. ♻️

SMART FINANCIAL CHOICES



Live better,
Give better

PAGE TWO



Expedited
WebPay™ Service

PAGE THREE



Invested in
your well-being

PAGE FOUR



Crash course in
health care reform

PAGE SIX

Check out all the prizes you could win in the

LIVE BETTER, GIVE BETTER. Sweepstakes



~ SEE PAGE TWO FOR MORE DETAILS ~



AllegacyFCU.org

For more information on the products mentioned, or to apply online for a Visa® Credit Card, Equity or Auto Loan, visit AllegacyFCU.org

OUR SERVICE PROMISES

TO YOU, ALLEGACY OWNERS

1 WE PROMISE TO TREAT YOU WITH THE RESPECT DESERVING OF AN OWNER

2 WE PROMISE TO FIND WAYS TO OFFER SIMPLICITY AND CONVENIENCE

3 WE PROMISE TO TAKE OWNERSHIP OF YOUR REQUEST



LIVE BETTER, GIVE BETTER. Sweepstakes

Do you want financial peace of mind? Less debt? And more money at the end of the month? Now, getting what you want in life is even more rewarding with the **Live Better, Give Better Sweepstakes!** Just look at all the ways you can gain greater control over your finances while entering to win great prizes and helping to give back to community organizations.



Find a Credit Card That Fits Your Financial Lifestyle²

Live Better: Whether you want to earn rewards points on everyday purchases, avoid high-interest-rate debt or simply build good credit, Allegacy has a Visa[®] Platinum Credit Card that's perfect for you. Because we're always looking out for your best interests, our credit cards have no balance transfer fees, lower interest rates, no penalty pricing and no over-limit fees. When you are approved for and receive any Allegacy Visa Platinum Credit Card and/or make a balance transfer of at least \$1,000 to any new or existing Allegacy Visa Platinum Credit Card, you'll be entered to **win a drawing for \$2,500**. Just think, you could use the money to pay down your Visa bill!

Give Better: If you win, a portion of Allegacy's 2013 donation to Cancer Services, Inc. will be made in your honor. Cancer Services, Inc. provides support and services to cancer patients, survivors and their families across Forsyth, Davie, Stokes and Yadkin Counties. Among their many services, this organization provides transportation to and from treatment. To learn how you can volunteer or receive services, visit CancerServicesOnline.org.



Get Low Interest Financing to Fund All Your Dreams²

Live Better: Allegacy Home Equity Loans give you a source of low interest financing to pay for anything you can imagine — from home improvement projects to tuition to medical expenses and more. Our Equity Lines of Credit also make great emergency funds in case the unexpected arises. And unlike banks, Allegacy offers qualified applicants up to 100%³ of their available equity. When you successfully apply for any Allegacy Home Equity Loan or Line of Credit and/or take an advance of at least \$5,000 on any new or existing equity line of credit, you'll be entered to **win a drawing for \$2,500**. Just think, you could use the money for a room makeover!



Emily Abbas,
CSA, Davidson
Financial Center

mission of Allegacy Federal Credit Union is to help you make smart financial choices.

For Member Services, call **336.774.3400** (Local) / **800.782.4670** (Toll-Free)

To receive this newsletter online, visit **AllegacyFCU.org/Sharelines**

For news & tips, follow us on  Facebook/**Allegacy** and  Twitter **@Allegacy**

Allegacy is federally insured by NCUA and is an Equal Housing Lender.

4 WE PROMISE TO RECOGNIZE YOUR NEEDS AND RECOMMEND INNOVATIVE SOLUTIONS THAT WILL HELP YOU MAKE SMART FINANCIAL CHOICES

5 WE PROMISE TO ENSURE THE SECURITY OF YOUR FINANCIAL INFORMATION

6 WE PROMISE TO EXPRESS OUR APPRECIATION FOR THE OPPORTUNITY TO SERVE YOU

Give Better: If you win, a portion of Allegacy's 2013 donation to Second Harvest Food Bank of Northwest NC will be made in your honor. Second Harvest distributed 21.3 million pounds of donated, purchased and prepared foods—the equivalent of more than 18 million meals—across its 18-county service area in the past year alone. To learn more about how you can help end hunger in North Carolina, visit HungerNwnc.org.



Save More Each Month On the Cost of Owning a Car²


Live Better: Save money with an Auto Loan from Allegacy. Our interest rates are as low as 1.99% APR on new and used auto loans. Or we could help you lower your existing monthly payment by refinancing your current auto loan at equally low rates. When you open a new or used auto loan or refinance your existing auto loan through Allegacy, you'll be entered to **win a drawing for \$2,500**. Just think, you could use the money to pay down your auto loan!

Give Better: If you win, a portion of Allegacy's 2013 donation to the Hospice & Palliative CareCenter of Winston-Salem will be made in your honor. This was the first hospice in the state of North Carolina and, for more than 30 years, it has been providing kind and compassionate care to Piedmont Triad area families facing chronic or serious illness. To learn more about this valuable organization, visit HospiceCareCenter.org.

Encourage Your Friends to Become Allegacy Members Today

Tell your friends, family and co-workers how easy (and smart) it is to join Allegacy, and when they become members, **they'll earn an entry** into the sweepstakes. Joining Allegacy is something everyone can feel good about because, in addition to all the financial benefits of being a member-owner at our credit union, you're also a part of an organization that believes strongly in giving back to the community—an organization that will donate more than \$150,000 to local charities this year.

Don't Wait to Enter!

The Live Better, Give Better Sweepstakes runs from October 1 through December 31, 2013. With multiple ways to enter, you can enter as many times as you want. No purchase necessary. To enter without opening a product, mail in a 3"x5" index card with your name, address, and telephone number to: Live Better, Give Better Sweepstakes, Allegacy Federal Credit Union, 1691 Westbrook Plaza Drive, Winston-Salem, NC 27103. No matter who wins, three very worthy community organizations will benefit from Allegacy's donations. 

(1) Odds of winning depend on the number of eligible entries received. Must be an Allegacy member in good standing to enter. Must be 18 years of age or older, and a lawful permanent resident of the United States to enter. Residents of NY and FL not eligible to enter. Sweepstakes void where prohibited by law. Sweepstakes is subject to Official Rules, please visit AllegacyFCU.org/OfficialRules for complete details. (2) All loans are subject to credit approval. Rates are based on your credit history and profile. (3) 100% available on primary residence only with max loan amount of \$350,000. Secondary residence qualifies for 80% of the equity with max loan of \$100,000. (4) Some restrictions apply. (5) Payment must be made by 6:30pm to be considered same-day. Please note not all payees may be able to accept expedited payments. (6) 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. ©2013 Allegacy Federal Credit Union



Q I misplaced my cable bill last month and let the payment deadline sneak up on me. By the time I found it, there was no way I could get a check to them fast enough. What should I do in this kind of situation?


First, consider enrolling in WebPay^{TM4}. This service allows you to receive, pay, schedule and track all your monthly bills online, helping you stay ahead of payment deadlines.

Second, if a payment deadline slips up on you again, use our new Expedited WebPay^{TM5} service to send a same-day* electronic payment or overnight check to an existing payee easily.

The options are based on your existing payment relationship with an individual payee. So, a same-day electronic payment can only be made to a payee that is already set up to accept electronic payments.

If you choose the overnight check option, you can track the delivery online. The physical check will have your account number printed on the bottom, just as if you wrote a check from your own checkbook.

The cost to use our Expedited WebPayTM service is \$5 for a same-day electronic payment and \$29 for an overnight check, which is charged to your checking account as a separate transaction.

There are times when the late fee a biller may charge will be less than the \$29 cost of an overnight check. But other times, the late fee or risk of harming your credit could be higher than the \$5 cost of a same-day electronic payment. Be sure to make the smart choice when weighing the costs and benefits of this service in each instance. 



Educational Opportunities

Invested In Your Financial Well-being

Allegacy Investment Group, available through CFS,⁶ can be your partner for comprehensive financial planning. We are dedicated to providing individuals and businesses with sound financial planning as well as specialized products and services for every stage of life. Our advisors, available through CUSO Financial Services, L.P.,⁶ offer Allegacy members complimentary plans and free, no-obligation educational workshops to help you stay informed in an ever-changing market. We understand that financial planning is an individualized process and can help with everything from long-term financial planning to college expense planning to developing strategies to protect your family's wealth for generations to come.

Our team is committed to education and developing a strong relationship with our clients. Many of our CFS⁶ advisors have earned the Certified Financial Planner[®] practitioner designation. This means they have taken the extra step to demonstrate our professionalism by voluntarily submitting to the process including the "four E's" and demanding education, examination, experience and ethical requirements. All of our staff are fully licensed and registered in both securities and insurance.

- **Retirement & Investment Planning** – We believe you are never too young to start planning for retirement. With more Americans reaching retirement age this decade than ever, it is important to have a plan to maximize income, minimize taxes and ensure that you don't outlive your resources.
- **Life and Long-Term Care Insurance** – We believe these products can play a much bigger role in your overall financial planning strategy than simply providing for your loved ones in the event of your death or covering the costs of assisted care. We can show you how to use these tools for personal wealth building.
- **Member Education and Empowerment** – We believe that our role as Financial Advisors is as much about providing guidance and recommendations as it is about helping members understand all the options available to them. We hold educational workshops throughout the year in an effort to empower members to become informed and active participants in the financial planning process.

At Allegacy Investment Group, we place a commitment on working with objectivity and integrity and keep your best interest at heart. Regardless of the size of the request or account balance associated with it, we are here to assist. We work hard to build lasting relationships with the people whose assets we've been entrusted to protect. This ensures that neither party loses sight of what the money represents—an actual person's dreams for the future. 

To schedule a meeting to receive your personalized plan, call 336.774.3400

MARKET-LINKED CD (FDIC INSURED) WORKSHOP
hosted by Allegacy Investment Group⁶
October 8 at 6:30 pm

WOMEN & FINANCE WORKSHOP
hosted by Allegacy Investment Group⁶
November 12 at 6:30 pm

HOME BUYING WORKSHOP
November 21 at 6:00 pm

FOR BUSINESSES

HOSTED BY
ALLEGACY BUSINESS SOLUTIONS

HEALTH INSURANCE EXCHANGE MARKETPLACE BASICS WEBINAR
October 9 at 9:00 am

WHAT SMALL BUSINESS OWNERS NEED TO KNOW WEBINAR
October 23 at 9:00 am

TRACKING FULL-TIME, VARIABLE-HOUR AND SEASONAL EMPLOYEES WEBINAR
November 6 at 9:00 am

DEFINING LARGE EMPLOYERS & PENALTIES BASICS WEBINAR
November 20 at 9:00 am

EMPLOYER NOTIFICATIONS & REPORTING BASICS WEBINAR
December 11 at 9:00 am

Reserve your spot today at AllegacyFCU.org/workshops

Holiday Closings

- Financial Centers will be closed:
- COLUMBUS DAY** October 14
 - VETERANS DAY** November 11
 - THANKSGIVING** November 28 and 29
 - CHRISTMAS** December 25

SMART BANKING
FASTFACTS



Join Allegacy for the **Don't Wait "DW" Benefit Golf Tournament** on October 10 at Bermuda Run Country Club. To date, the tournament has raised more than \$631,000 for Cancer Services, Inc., helping fund medication and financial assistance, transportation to treatment and more.

To register a team, become a sponsor, or learn more, visit DWgolf.golfreg.com

As a credit union member, there's never been a better time to save money on your wireless service. **Sprint**® has phones, PDAs, push to talk, data service plans, music downloads, TV and more! As an Allegacy member, you receive:

- 10% off most regularly priced Sprint individual service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations / Waived upgrade fee
- National rates with no roaming or long-distance charges

For this exclusive discount, tell them you're a credit union member and ask to be attached to the **NACUC_ZZM Corporate ID**

Specially trained Allegacy employees will be located at designated Financial Centers – Clemmons, Kernersville Mountain, Westbrook, North Patterson, Parkway Plaza, Wake Forest Biotech Place and Charlotte – to help you navigate through the **Health Insurance Marketplace**.

To learn more, email insurance@allegacyfcu.org

In order to provide you with better resources during our busiest times of day, we are adjusting our hours of operations. We will continue to offer extended drive-thru and contact center hours for your convenience and encourage you to take advantage of our free online and mobile banking services so you can bank around the clock and from anywhere in the world!

Visit the **Locations** page of AllegacyFCU.org to learn more

This year, Allegacy was proud to award **Scholarships** to ten deserving recipients: Joshua Barrett, Tanner Baxley, Sarah Beauchamp, Nikki Bevilacqua, Taylor Bonds, Kimberly Boyd, Morgan Lawson, Daniel Mill, Michaela Reilly and Anthony Smith.



Help your money work harder.

Unlike your bank, Allegacy helps members make smart financial choices by providing innovative products and services to help your money work harder.

If you find yourself with some extra funds you'd like to see grow, consider opening one of our certificates. It's a no-risk option for protecting your money that offers a guaranteed return. It's easy to get started: you can open a certificate with as little as \$500 and renew it as many times as you like.

If you want easy access to your money while watching it work harder, check out our free SmartRate Checking. Open an account with as little as \$50 and earn dividends of 0.80% APY¹ on balances up to \$25,000. There are no fees, no monthly service charges and you get refunds on ATM fees nationwide, up to \$25 per cycle².

SmartRate Checking also comes with free WebBanking^{TM3}, free WebPay^{TM3}, a free mobile banking app, as well as free access to FinanceWorksTM, an online budgeting tool.

These are just two of the ways Allegacy can help your money work harder. For more personalized ideas and unbiased advice, stop by a Financial Center today, visit us online at AllegacyFCU.org or call 336.774.3400.

(1) APY = Annual Percentage Yield. Higher dividend rate based on meeting SmartRate Checking requirements. (2) Must meet account qualifications. (3) Some restrictions apply.



A Crash Course in Health Care Reform


Though many businesses have been proactively planning for the new rules under the Affordable Care Act, there are still some who have yet to fully understand the new health care rules and how they may be impacted. Here's a rundown of the basics:

The Individual Mandate - Beginning January 1, 2014, everyone in the U.S. is going to need to have health insurance or pay a penalty. If your income is less than 400% above the poverty line, you may be eligible to receive premium assistance tax credits that can help cover your health insurance premium, potentially taking your monthly payment down to zero.

Employer Shared Responsibility – Starting in 2015, employers with 50 or more full-time employees (with full-time defined as working 30 hours or more per week) must choose between offering affordable health insurance coverage to their employees or paying approximately \$166 per month in penalty fees per employee.

Health Insurance Marketplace – Online health insurance exchanges have been set up for each state with standardized policies for individuals to purchase. Here, you can compare and select from a series of policies ranging in price from various companies. These policies are all guaranteed issue, which means that no one can be denied or asked to pay more for coverage on the basis of pre-existing conditions. Marketplace open enrollment is from October 1, 2013 through March 31, 2014 for coverage starting in 2014. Coverage can only be purchased during open enrollment.

Business owners should be aware of the fact that, while the cost of employee health insurance premiums is tax deductible, the Employer Shared Responsibility penalty is not. This penalty is not indexed for inflation, either. So you can expect it to increase in the future as the cost of premiums rise.

If you're unsure of where to begin when it comes to Affordable Care Act compliance, talk to an expert at Allegacy Business Solutions today to better understand your obligations and options under the new health care reform laws. 

Giving Small Businesses a New Way to SHOP

The Small Business Health Options Program (SHOP), which was created out of the Affordable Care Act, provides small business owners with a new, simplified way to buy high-quality health insurance for their employees.

Starting October 1, 2013, small business owners can visit the SHOP Marketplace to compare health insurance options online. Employers can choose a plan that meets their needs and decide how much they will pay toward employee coverage. Some businesses will even qualify for a small business health care tax credit worth up to 50% of the cost of their premiums.

Right now, SHOP is only open to employers with 50 or fewer full-time employees, and certain eligibility requirements must be met. To learn more about SHOP, visit healthcare.gov/small-businesses or speak with an Allegacy Business Solutions consultant today.

For questions, contact Allegacy Business Solutions at 336.774.4131



A Partner to Help You Plan for Success


Did you ever consider that your most valuable business partner could be an investment group? With products and services that span personal and business needs, Allegacy Investment Group is here to provide options that address the current and future goals of both your business and your employees.

Our financial advisors, available through CUSO Financial Services, L.P.*, have more than 200 years of combined experience, and many have earned the Certified Financial Planner® designation. This means we have the knowledge and dedication to assist you with retirement, investment and insurance planning solutions.

We work with our clients to develop a personalized, unique plan and then develop a long-term relationship to ensure you remain on track to reach your goals. We encourage ongoing reviews to ensure your plan continues to align with your needs, operating life stages and circumstances.

We can also work closely with your company's leadership team to provide:

- 401(k) and other corporate retirement options
- Deferred compensation plans
- Developing buy/sell agreements
- Overhead expense insurance

Our advisors are skilled at helping employees of all income levels and ages get started on the road to financial freedom. 


To learn more or to schedule a meeting with an Advisor, contact us at 336.774.3400 or AllegacyInvestmentGroup.org

*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.

Helping You Make Smart Business Decisions, Too

No matter how big or small your bottom line may be, Allegacy Business Solutions is here to serve all your business needs. From benefits administration and payroll services to cash management solutions, we have everything you need to succeed.

- **Insurance** - Our consultants will work with you to develop comprehensive, customized and affordable group and individual insurance plans for everything from health, life, dental, and vision to disability, long-term care, auto and home insurance. And we'll ensure that you're compliant with health care reform laws.
- **Payroll** – Save time and money with our hassle-free alternative to in-house payroll processing that includes new hire reporting, as well as tax preparation and filing. We even assume the liability for any tax errors or delays.
- **Cash Management** – With low cost merchant services, remote deposit capture and electronic payment processing, your business can grow without limits.

With business checking, savings, loans, credit cards and online services as well, there's no end to what we offer businesses in terms of both products and expertise. Our business specialists are here to provide sound advice designed to help you meet your unique business goals. 

To get started, contact Allegacy Business Solutions at 336.774.3400