



Unlike your bank

## — SHARELINES — Q2 2014 —

### Find Your Financial Motivation at Home

They say “Home is where the heart is,” and it’s true in many ways. Home is a source of comfort and kinship. And for many people, home is the heart of our finances, too.

Homeownership is life changing. It gives us a sense of achievement and the incentive to be smart about our finances. Long after the closing papers are signed, home remains a guiding force in our financial decisions, big and small. From being the “nest” in our “nest egg savings” to contributing to our financial security – and fitness – throughout our lives.

No matter where you call home or where you are in your journey to being financially fit, Allegacy is here to help with smart ways to reach your most important goals in life.

*Home gives our financial resolutions greater direction and purpose... guiding our spending, saving and financial planning choices.*



FROM THE DESK OF CATHY J. PACE, CEO

Home. It's more than an address. It's the place we choose to put down roots. The community of people that makes us feel welcome and appreciated.

Allegacy is proud to call the Winston-Salem area home. We feel a responsibility to continue giving back to the people and places that have contributed to our growth. We have a long-standing tradition of supporting Piedmont Triad-based charitable organizations with our time, energy, and financial resources.

This spring, we are excited to more actively support two fundraising events – both taking place on April 12. Allegacy employees, members, spouses, and friends will be participating and/or fundraising for both the Hospice Hope Run to support Hospice & Palliative CareCenter of Winston-Salem and the Winston-Salem March for Babies to support the March of Dimes Foundation. I have no doubt that our team's dedication and enthusiasm will make these events truly extraordinary.

On a final note, Allegacy is expanding to better serve our members. A new Financial Center is currently under construction off Highway 150. This southern Forsyth County location, with its growth and increasing number of residents and businesses, offers the opportunity for Allegacy to meet the needs of its members and future members in Forsyth and Davidson Counties. We look forward to welcoming you at this location soon! 🏠



**PSST!**  
IT'S EASY TO JOIN.  
PASS IT ON.

REFER FRIENDS  
AND FAMILY

Allegacy members are a pretty incredible group of people. Not only are you owners of the credit union, you're also endowed with special powers. You possess the power of referral.

Unlike banks, when your friends and family join Allegacy, they become owners – stakeholders – in the credit union. Just like you! Our success is your success, and their success as well. That's why we do everything in our power to serve the best interests of our members, both personally and financially.

Allegacy is one of the largest credit unions in North Carolina, and our promise is simple: to help members make smart financial choices. And now you can help share in our mission. You can help others make smart financial choices simply by inviting them to join Allegacy. Tell your friends and family to visit [UnlikeYourBank.com](https://www.UnlikeYourBank.com) today. 🏠





## Home Sweet Loan

Want to build a happy home? Start with a happy mortgage. One that's crafted just for you by people who take the time to listen to your needs and can show you how homeownership fits into your plan for being financially fit.

Allegacy offers all of this, plus competitive interest rates and one of the lowest origination fees around. Together, these can save you thousands on the cost of a mortgage.

We work with a variety of loan options to craft the perfect mortgage for you.


- **FIXED RATE MORTGAGES**

guarantee a predictable monthly payment over the life of the loan, anywhere from 15 to 30 years

- **ADJUSTABLE RATE MORTGAGES (ARMS)** offer lower monthly payments that may adjust up or down after a set number of years

- **FHA (FEDERAL HOUSING AUTHORITY) LOANS** allow homebuyers to secure a lower down payment at competitive interest rates

- **VA (VETERANS ADMINISTRATION) LOANS** offer a flexible mortgage option with up to 100% financing available to qualified military members

No matter the mortgage, our application process remains simple and streamlined. You can apply in person, over the phone or at [AllegacyFCU.org](http://AllegacyFCU.org). Contact us today to learn how we can help you build a happy mortgage for your home. 

All loans are subject to credit approval. Rates are based on your credit history and profile. For example, a mortgage loan of \$100,000 financed at a rate of 4.25% and an APR of 4.426% for 30 years would produce a principal and interest payment of approximately \$491.94/month. With escrow, the monthly payment would run around \$675.94/month. (Principal and interest \$491.94/month + hazard insurance \$85/month + Real Estate taxes of \$99/month).

Visit our website for calculators to help you determine:

- Which mortgage is better for you
- How much mortgage you might qualify for
- How much home you can afford
- How much your mortgage payment will be




AUTO LOANS  
AS LOW AS  
**0.99%**  
APR

ENTERPRISE CAR  
SALES ONLY

We have partnered with Enterprise Car Sales to give you a worry-free way to shop for and finance used vehicles.

Choose from a large selection of cars and trucks – all of which are certified through a 109-point inspection and come with a free CARFAX® Vehicle History Report™. Enterprise also offers no-haggle pricing and a 7-Day Repurchase Agreement<sup>1</sup> (or 1,000 miles) in case you change your mind. If you love it, keep it and drive confidently knowing it's backed by a 12-month / 12,000-mile Limited Powertrain Warranty<sup>2</sup> and Enterprise Roadside Assistance<sup>3</sup> offered through AAA.

And for a limited time, enjoy auto loan rates as low as 0.99% APR for up to 60 months on purchases through Enterprise Car Sales.<sup>4</sup>

Learn more, shop our inventory or apply online at [AllegacyFCU.org](http://AllegacyFCU.org). 

All loans are subject to credit approval. Rates are based on your credit history and profile. (1) For a period of seven days beyond the date of delivery or 1,000 miles beyond the odometer reading at delivery, whichever comes first, the vehicle may be returned to Enterprise for repurchase at the exact price originally paid minus a \$200 documentation and cleaning fee (as allowed by law). Restrictions apply. For details, see an Enterprise Manager or call 1.888.227.7253. (2) Limited vehicle warranty begins on vehicle purchase date and extends for 12 months or 12,000 miles, whichever comes first. Restrictions apply. For details, see an Enterprise Manager or call 1.888.227.7253. (3) Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. (4) All loans are subject to credit approval. Rates are based on your credit history and profile. Limited-time offer. Discount of 1% APR on final risk-based APR with minimum APR of 0.99% for vehicles purchased through Enterprise Car Sales. Term of loan must be 60 months or less. All rates and terms are subject to change. APR effective as of 02/26/14.

Smart

## Build a Stronger Nest Egg

It takes persistence and patience to ensure that your “nest egg” of savings is sturdy and strong. But it’s a crucial component to being financially fit. The good news is: you can give your saving efforts a big boost with a little help from Allegacy.

Instead of slowly growing your nest egg in a traditional savings account, opt for our Relationship Money Market account to earn competitive rates while maintaining easy access to your funds.

If, like most people, your nest egg objective is to preserve your investment while accumulating growth, then our Relationship Money Market account is the ideal option for you. It offers the safety and peace of mind that come with knowing your investment will never lose value and is insured by the NCUA. But it also allows you to take advantage of higher dividends for growth.

In addition, this account has tiered rates for higher balances. So the more you grow, the more you earn. We can even make saving foolproof for you by setting up an automatic Direct Deposit or payroll deduction to regularly add funds to your account.

To learn more or to open an account, visit [AllegacyFCU.org](http://AllegacyFCU.org). 


Choose a Relationship Money Market if you want to:

- Earn higher dividends than with a regular savings account
- Maximize your money with tiered rates for higher balances
- Enjoy flexibility with access to your funds
- Save time with Direct Deposit or payroll deduction

## A little-known loan to fund your big dreams.

Our Lifestyle Loan is a smart way to finance anything including, dental, orthodontic and cosmetic surgical procedures and more, with competitive fixed rates as low as 9.85% APR for the entire term of the loan.

You can borrow up to \$10,000 for up to 72 months with no collateral and very little paperwork. Plus, there are no questions asked about what the loan is for, so you can maintain complete privacy.

Apply online at [AllegacyFCU.org](http://AllegacyFCU.org) today. 

All loans are subject to credit approval. Rates are based on your history and profile. Rates, terms and products are subject to change without notice. APR is effective as of 03/10/14. For example, a typical transaction of \$5,000.00 financed at 9.85% APR for 5 years would result in an approximate monthly payment of \$106.51.



 REALTY



Scan this code to see our current property listings.

At Allegacy Realty, you'll find experienced real estate agents who truly know Winston-Salem and the surrounding areas. If you're looking for a hometown advantage in real estate, visit [AllegacyRealty.com](http://AllegacyRealty.com) today.

Allegacy Realty is a separate enterprise from Allegacy Federal Credit Union. It is wholly owned by Allegacy Services LLC, a credit union service organization.







## Financial Planning for Real Life

As a member of Allegacy, you have access to a team of professionals who are here to help you achieve what you want and need in life. The Financial Advisors at Allegacy Investment Group, available through our broker-dealer CFS,\* are experienced at helping individuals and multi-generational families achieve peace of mind through financial planning, investment services, wealth transfer and estate planning.

We can educate you about investment and insurance options to meet your needs across every stage of life, including marriage, homebuying, having children, saving for college, career changes or starting a business, divorce or loss of a spouse, caring for aging parents and retirement. Our advisors take a long-term, relationship-oriented

Partner with Allegacy Investment Group and CFS for help with:

- Clarifying and achieving your financial goals
- Preserving your wealth while minimizing taxes
- Deciding when to take Social Security benefits
- Understanding Medicare options

approach to serving you, advocating continuity and encouraging ongoing reviews of your investments and financial plans.

Financial planning is one of the biggest steps you can take toward being financially fit. Everyone, regardless of wealth or income level, needs a plan for the future – and an experienced, objective partner who can help you realize your goals.

When you're ready to meet with one of our advisors, call 336.774.3400 / 800.782.4670 to schedule a no-obligation, complimentary financial planning session. ☎

## Check Into a Better Deposit Account

At Allegacy Business Solutions, we designed our business checking and savings accounts to give you greater benefits at a lower cost and lower risk to your bottom line.

From small non-profits to large operations with hundreds of daily transactions, we have an account to meet your business banking needs. Unlike most banks, our business checking accounts earn dividends on tiered balances to help you maximize returns.

If you really want to make the most of excess cash, our Business Money Market and Business Certificates earn competitive interest rates, allowing you to grow your balance while concentrating on the important aspects of running your business.

To learn how easy it is to open an Allegacy business checking or savings account or for help deciding which accounts are right for you, call 336.774.3400 / 800.782.4670 or visit any Financial Center today. ☎

Enjoy these benefits with any business checking account:

- Free WebBanking™ - Manage your accounts conveniently online
- Free eStatements - Receive and store online securely
- Free WebPay™ - Receive, pay, and schedule your bills online
- Free Mobile Banking - Download our app to your smartphone



### EDUCATIONAL OPPORTUNITIES

What Small Business Owners Need to Know

Wednesday, May 7  
WEBINAR @ 1:00pm

Tracking Full-Time, Variable-Hour and Seasonal Employee Basics

Wednesday, May 21  
WEBINAR @ 1:00pm

Employer Notifications & Reporting Basics

Wednesday, June 4  
WEBINAR @ 1:00pm

Visit [AllegacyFCU.org/workshops](http://AllegacyFCU.org/workshops) to reserve your spot today!

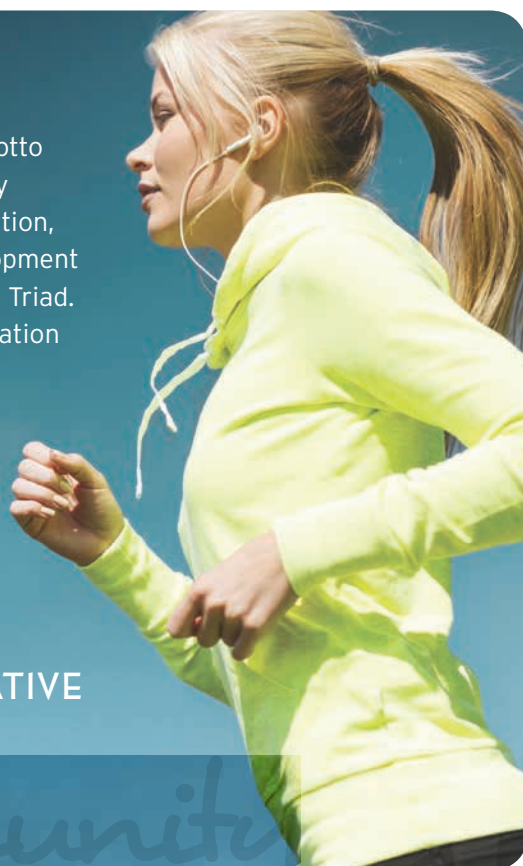
\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations 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.

At Allegacy, we believe in upholding the credit union motto of "People Helping People" by giving back to the arts, education, health and community development organizations throughout the Triad. Being a not-for-profit organization ourselves, we recognize the limitations of funding, and are therefore proud this season to support:

## MARCH OF DIMES

and

## HOSPICE & PALLIATIVE CARECENTER



**SAVE *the* DATE**  
APRIL 17 5:30 PM

## ALLEGACY'S 45TH ANNUAL MEETING

ALLEGACY HEADQUARTERS, WESTBROOK PLAZA, WINSTON-SALEM

## IMPORTANT INFORMATION

**REMINDER:** To be sure you are receiving the most up-to-date information from Allegacy, including giveaways and special offers, please be sure to update your **member communication preferences**. Call 336.774.3400 or log in to WebBanking and choose 'My Settings' from the menu.

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No matter where you want to go this year, Allegacy can help you save money when you get there with special **members-only discounts** at attractions near and far, including Carowinds, Tweetsie Railroad, Biltmore Estate, Great Wolf Lodge and more. Visit [AllegacyFCU.org](http://AllegacyFCU.org) and choose Connect, then Discounts & Special Offers for details and a complete list.

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Speaking of getting away, are you dreaming of a summer vacation but aren't sure of the smartest way to pay for it? Consider opening an **Allegacy Vacation Club** account with as little as \$10 today. Keep adding to it over the next few weeks or months; then, we'll deposit all the money you save into your primary account in time for you to take off or hit the road. Open a Vacation Club account online at [AllegacyFCU.org](http://AllegacyFCU.org).

## EDUCATIONAL OPPORTUNITIES

Social Security Update Workshop  
Tuesday, April 15  
6:30pm

Women & Finance: Estate Planning Workshop  
Tuesday, May 13  
6:30pm

Home Buying Workshop  
Wednesday, May 21  
6:00pm

Women & Finance: Long-Term Care Workshop  
Tuesday, June 3  
6:30pm

For even more events, visit [AllegacyFCU.org/workshops](http://AllegacyFCU.org/workshops). Space is limited. Reserve your spot today!

## HOLIDAY CLOSINGS

Monday, May 26  
Memorial Day

**Our mission is to help you make smart financial choices.**

336.774.3400 | 800.782.4670 | [AllegacyFCU.org](http://AllegacyFCU.org)

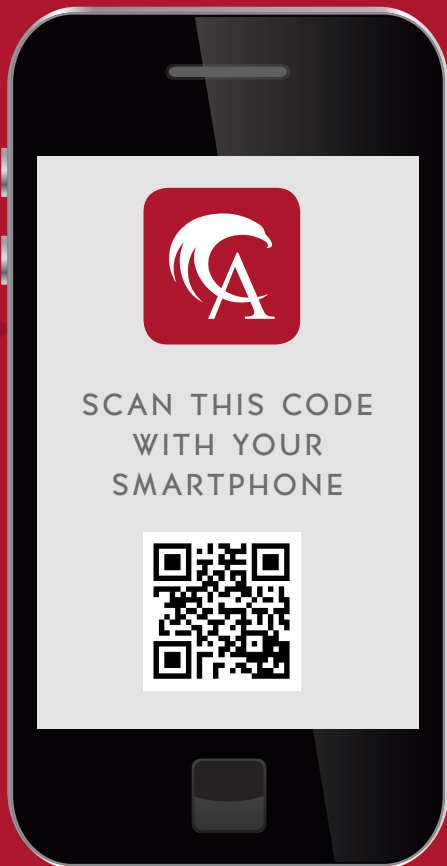
[AllegacySmart.com](http://AllegacySmart.com) | [Facebook.com/Allegacy](https://Facebook.com/Allegacy) | [Twitter.com/Allegacy](https://Twitter.com/Allegacy)

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



DOWNLOAD  
THE ALLEGACY  
APP TODAY!

- *Deposit checks in a matter of seconds*
- *Check account balances, view transactions, make transfers, pay bills*
- *Find a Financial Center or Surcharge-Free ATM*
- *Available for Apple and Android devices*



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