

Unlike your bank



— SHARELINES Q3 2014 —

Make Your Money Break A Sweat

If you're truly dedicated to being financially fit, then, in the words of every great workout instructor, you've got to feel the burn. At least, your money should.

It's easy to focus solely on the actions you can take toward being financially fit, such as paying down debt or saving more each month. But don't overlook the potential in other places, such as your checking account balance or the equity in your home. Money you already have – in the bank or in your house – could be working a lot harder toward helping you achieve your goals.

When it's time to take your financial fitness routine to the next level, Allegacy can help you maximize your money's potential using smart ways to do more with what you have.

*Finding ways to make
your money work
harder—and smarter—is
foundational to building
wealth and becoming
financially fit.*




FROM THE DESK OF CATHY J. PACE, CEO

At Allegacy, we talk a lot about the financial benefit of our members. But that's not all our dollars can do. We believe in putting our money and our energy to good use raising funds and awareness for life-threatening diseases.

Long ago, we set our sights on breast and ovarian cancers as a focus. In an organization that is 77% female and has witnessed several employees fight breast and ovarian cancers themselves, there is no cause that could hit closer to home.

This year, Allegacy is proud to be a co-presenting sponsor for the fourteenth time at the annual Susan G. Komen Northwest NC Race for the Cure® on September 27, 2014. The Race is the major fundraising event for Susan G. Komen, as well as a chance to celebrate survivorship, honor lost loved ones and raise awareness of breast cancer.

This fall will also mark 15 years since Allegacy founded the annual "Don't Wait" DW Benefit Golf Tournament. This event has raised more than \$670,000 to date to benefit Cancer Services, Inc., which helps cancer survivors with financial assistance, medical supplies, programs and advocacy at no charge.

Between our decades of fundraising, racing, golfing and more for Susan G. Komen and Cancer Services, Inc., Allegacy, its employees and you, our loyal members, have donated more than \$1.3 million to the fight against breast and ovarian cancers. Thank you! And please join us in helping make even more of a difference this year. 



REFINANCE
FOR AS LOW AS
3.59% APR¹

Lower your mortgage with little to no closing costs.

Pay off your mortgage faster and save money on your monthly mortgage payments with an Allegacy Mortgage Eliminator Loan.

If you want to get out of debt quickly or simply want to refinance without all the usual hassle and expense, the Mortgage Eliminator Loan could be perfect for you. It offers interest rates as low as 3.59% APR¹ for terms of 7, 8, 9 or 10 years with little to no closing costs² and a streamlined application process. Start saving more money today.

All loans are subject to credit approval. (1) Rates are based on your credit history and profile. Rates, terms and products subject to change without notice. (2) Allegacy will pay up to \$500 of the closing cost, with the exception of an appraisal. Appraisals are not required for refinance transactions. Title and Insurance Policy and closing with a real estate attorney is required. For example, as of 06/03/14, a typical transaction of \$100,000 financed at 3.59% APR for 10 years would result in an approximate monthly principal and interest payments of \$993.23.




A Different Kind of Homework

Instead of breaking your back to build “sweat equity” in your home, why not make your existing equity break a sweat for you?

Allegacy has Home Equity Loans and Lines of Credit that can be carefully crafted to help you get the full potential out of the equity in your home. It's money that's already yours. Why not put it to good use?

You can borrow against the equity in your home to finance all kinds of big-ticket expenses, like home renovation projects and repairs. You can also use it to consolidate and pay down debt from credit cards, medical bills, and more.

The difference in products is simple: Allegacy Home Equity Loans are a one-time lump sum loan that you pay back at a fixed interest rate. Allegacy Home Equity Lines of Credit are a form of revolving credit – borrow what you need and pay it back, again and again. But they tend to have adjustable interest rates, so your monthly payments could increase over time.

Unlike your bank, Allegacy offers qualified applicants up to 100%* of the available equity in their home, letting you maximize your borrowing power. Apply online at AllegacyFCU.org, or visit a Financial Center for help choosing the right equity product for you. 

All loans are subject to credit approval. Rates are based on your credit history and profile. *100% available on primary residence only with max loan amount of \$350,000. Secondary residence qualifies for 80% of the equity with max loan amount of \$100,000. Equal Housing Lender.

Choose a Home Equity Line of Credit if you want to:

- Decide when and how to use your available financing
- Borrow only what you need and pay it back, again and again
- Save money up front with lower opening interest rates
- Enjoy the security of having an emergency line of credit

community

JOIN OUR RACE AGAINST TIME




Every 19 seconds, another woman is diagnosed with breast cancer, making it the most prevalent form of cancer in the world for women. For 14 years, Allegacy has been working to help stop breast cancer through our involvement with Susan G. Komen.

Please join Team Allegacy on September 27, 2014, as we proudly co-sponsor and participate in the Susan G. Komen Northwest NC Race for the Cure® in Downtown Winston-Salem. Our local race is celebrating 15 years this year! There will be a 5K race and an optional shorter route for families.

The annual Race for the Cure® is Susan G. Komen's major fundraising event of the year. It gives us an opportunity to celebrate survivorship, honor those who have lost their battle and, most importantly, raise much-needed funds and awareness for the fight against this all-too-common disease.

Last year, Allegacy employees and members raised more than \$4,000, in addition to our corporate sponsorship. This September, we want to beat that number while helping our friends, family members, coworkers and neighbors beat the odds in the fight of their lives.

Visit KomenNorthwestNC.org to volunteer, register to race, or make your donation today. 



Smart


Bulk Up Your Account Balance

Are you tired of your account balance sitting there and becoming weak, or worse, wasting away from excessive fees? Don't let your money get lazy. Step up your financial fitness game by opening an Allegacy checking or savings account, and watch your balance bulk up in no time.

Our accounts were designed for members like you, who want to make their money work harder while enjoying convenient, money-saving benefits that complement their goals and spending habits.

Unlike your bank, our business and personal checking accounts can help you:

- Earn competitive interest rates and other perks
- Save money with low or no monthly service fees
- Worry less with low or no minimum balance
- Choose the transaction limits that fit your business
- Manage your accounts online by using our free app
- Shop safer and smarter with a free Allegacy Visa® Check Card

Our business and personal savings accounts work just as hard to put money back in your pocket with little to no fees on your end. Open an account at AllegacyFCU.org or at any of our Financial Centers. 

Make your money work harder with Free SmartRate Checking:

- Earn premium dividends on balances up to \$25,000
- Receive refunds on ATM fees, up to \$25 per cycle
- Get free Direct Deposit and Overdraft Protection

It's not easy to predict where *life* will take you.

Everyone needs a plan for the future and a partner who can help them reach their goals. Turn to the team at Allegacy Investment Group, available through our broker-dealer CFS*, for help planning your financial needs through all of life's stages.

Schedule a complimentary consultation today! Call 336.774.3400 or visit 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.

Just reduced!


AUTO LOANS
AS LOW AS
1.69% APR*

Enjoy new and used Auto Loan rates just reduced to as low as 1.69% APR* and up to 100% financing. Or refinance your existing auto loan. Either way, Allegacy can help you save more on your monthly payments.

*Annual Percentage Rate. All loans are subject to credit approval. Rates are based on your credit history and profile. Rates and terms are subject to change without notice.



Simplify Your Life by Taking Your Finances with You Wherever You Go

Allegacy wants you to be able to take us wherever you go! We make mobile banking easy with our online services and mobile app so you can check your account balance, transfer funds and more – right from your smartphone!

Don't have a smartphone yet or are looking to upgrade? Sign up for the Sprint Credit Union Member Discount and get 10% off select regularly priced Sprint monthly service, waived activation and upgrade fees and the 4G LTE network.

Save trees and safeguard your personal information by receiving your financial statements online instead of through the mail.

They will be delivered and stored within WebBanking, and Allegacy will send you an email notifying you when your statements are available each month!

SCAN THE CODE TO DOWNLOAD



Visit AllegacyFCU.org to see our mobile banking options and begin simplifying your life today.

Visit LoveMyCreditUnion.org/Sprint to find out how you can get the Sprint Credit Union Member Discount. 📱

Boost Your Organization's Health

If you're looking for ways to maximize your business results and provide exceptional service, you have to start from within. Allegacy's Business Solutions consultants are experienced at helping organizations develop and retain top talent and create a culture that drives results.

We can help an organization tap into its unique potential and strengthen desired skills and competencies through our customized strategies and solutions.

Our consultants employ a vast array of tools and assessments to provide you with a clear picture of the current challenges and to identify opportunities before guiding your team toward excellence using a customized plan of action.

To learn how your business could benefit from our consulting services, call 336.774.3400 / 800.782.4670 or visit AllegacyFCU.org. 📞

Partner with our Business Solutions consultants for:

- LEADERSHIP COACHING
- TALENT DEVELOPMENT
Workforce and Succession Planning;
Performance Management and High Potential Development
- WELLNESS AND ORGANIZATIONAL HEALTH CONSULTING
- TEAM DEVELOPMENT AND TEAM ALIGNMENT
- CULTURAL ASSESSMENT AND STRATEGIC CHANGE MANAGEMENT



AFFORDABLE CARE ACT (ACA) EDUCATIONAL OPPORTUNITIES

What Small Employers Need to Know

Wednesday, July 9
WEBINAR @ 1:00pm

Health Insurance Marketplace –
What Employers Need to Know

Wednesday, July 23
WEBINAR @ 1:00pm

Defining Large Employers and Penalties Basics

Wednesday, August 6
WEBINAR @ 1:00pm

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

Wednesday, August 13
WEBINAR @ 1:00pm

Employer Reporting & Notification Basics

Wednesday, August 27
WEBINAR @ 1:00pm

Visit AllegacyFCU.org/workshops to reserve your spot today!



Smart financial choices call for a smarter credit card.

Apply today.

To apply, call 800.782.4670 and speak with a Member Service Representative, visit AllegacyFCU.org or any one of our convenient Allegacy Financial Centers.

All loans are subject to credit approval. Rates are based on your creditworthiness. Rates, terms and products are subject to change without notice. (1) Introductory Offer of 3.99% APR for balance transfers for the first 12 billing cycles when transferred within the first 60 days of account opening. Thereafter, the rate is variable and will be 8.15%-14.15% APR. This APR will vary with the market based on the Prime Rate.



NO-FEE BALANCE TRANSFER OFFER

- **3.99% APR for balance transfers for 12 months. After that, the rate is variable and will be 8.15% - 14.15%.¹**
- No minimum finance charge
- No annual fee

IMPORTANT INFORMATION

Want a better way to plan and pay for medical expenses under your High Deductible Health Plan? A **Health Savings Account (HSA)** from Allegacy might be the answer. This interest-bearing savings account lets you pay for medical expenses with tax-free money*. Contributions are tax-deductible and earnings are tax-deferred. Plus, if used properly, withdrawals are tax-free, too. Call 336.774.3400 or visit your nearest Financial Center to learn more.

*Consult your tax advisor.

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Tuition's almost due! Make the smart choice when it comes to paying for college expenses with a **student loan from Allegacy**. Borrow up to \$5,000 per year at a **low interest rate** and with generous repayment terms as long as the student is enrolled in at least 6 credit hours per semester. To apply now or learn more, visit AllegacyFCU.org and click on "Other Loans" under the Personal menu item.

All loans are subject to credit approval. Rates are based on your credit history and profile.

UNDER CONSTRUCTION

It is with great excitement we share with you that the newest Allegacy Financial Center is under construction! We will be opening a Financial Center on Highway 150 in Stafford Village in late summer: 3390 Sides Branch Road, Winston-Salem, NC 27127.

EDUCATIONAL OPPORTUNITIES

Home Buying Workshop
Wednesday, July 23
and September 17
6:30pm

Tax Planning Workshop
Tuesday, September 9
6:30pm

For more information on Allegacy's Educational Opportunities, visit AllegacyFCU.org/workshops. Space is limited. Reserve your spot today!

HOLIDAY CLOSINGS

Friday, July 4
Independence Day

Monday, September 1
Labor Day



Our mission is to help you make smart financial choices.

336.774.3400 | 800.782.4670 | AllegacyFCU.org

AllegacySmart.com | [Facebook.com/Allegacy](https://www.facebook.com/Allegacy) | [Twitter.com/Allegacy](https://twitter.com/Allegacy)

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





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Save the date!
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11.01.14

*Unlike
your bank*