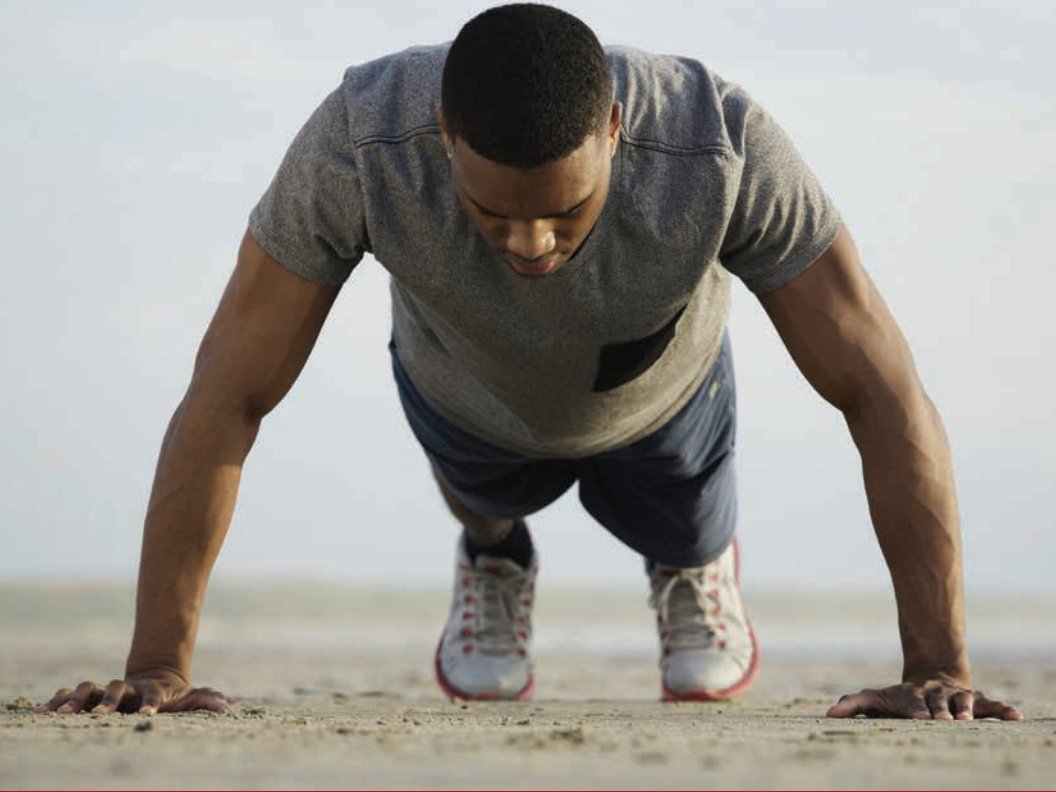


Unlike your bank



— SHARELINES Q2 2015 —

Building Strength and Endurance

All the talk of being financially fit has conjured images of intense cardio and bulging biceps. But as any good trainer can tell you, bulking up isn't always the goal.

Fitness – both financial and physical – is as much about conditioning that's designed to strengthen muscles and improve your endurance as it is about adding bulk. In reality, no matter how they train, not everyone is going to be able to bench-press that loaded barbell, but everyone can become stronger than they were before.

That's what Allegacy is here to help you do: condition your financial muscles so you have the strength and endurance you need to make smart choices regarding your finances no matter what life throws your way.

The fabled tortoise was right: slow and steady wins the race. Besides strength and endurance, it's good to have patience, too, regarding financial growth.

Continued on next page in the CEO Letter...

FROM THE DESK OF CATHY J. PACE, CEO

As your trusted advisor to help you make smart financial choices, we wouldn't ask you to follow a regimen that we didn't practice ourselves. Put simply: we walk the walk, not just talk the talk. This is especially true when it comes to making smart decisions that lead to growth and strengthening our credit union.

Allegacy continues to grow in a number of exciting ways, from opening a new location in Greensboro and expanding our presence in King, to watching our Commercial Banking department outgrow its workspace and expand at headquarters, to growing the total assets under management at Allegacy Investment Group, available through CUSO Financial Services, L.P.*

Speaking of growth, I want to thank all of the thousands of new members who joined us in 2014! Sustaining member growth is one of the most important factors behind our ability to bring you more robust services, convenient locations, better rates and low or no service fees.

As an Allegacy member, there are two easy ways you can help us grow stronger so that we can do more for you. First, refer your family and friends to Allegacy. Look on the next page to find details on a special member referral promotion that pays!

Second, if you're one of our members whose family and friends are a part of our great organization, talk to them about deepening their relationship with the credit union. We can help save money by refinancing an auto loan or consolidating debt. We can also help earn more money with our free SmartRate Checking and Money Market accounts.

We have incredible momentum behind us – let's keep it growing throughout 2015 together! ☺



Refer a friend at ChooseAllegacy.org

AND

EARN \$50*

THAT'S

Instant Karma.

MEMBER REFERRAL PROGRAM

Allegacy makes it easy to choose smarter and grow stronger.
To get started, visit your nearest Financial Center, AllegacyFCU.org
or call 336.774.3400 / 800.782.4670 today.


*Please see page 4 for Member Referral Program details.



Share the Allegacy Love

Think of all the reasons you love being an Allegacy member. Now think of all your friends who could benefit from our help along their journey to financial fitness. Membership referral is truly the gift that keeps giving – both to you and to your friends.


In addition to giving you fifty dollars for every friend you refer, Allegacy offers an array of checking, savings and loan products, and financial planning services through CFS** to fit almost any financial need. We provide members with several valuable financial education tools. Plus, there are special discounts and services available exclusively to our members.



Consider referring your friends for membership if you want to:

- Earn \$50* for every friend you refer – up to \$250!
- Submit member referrals easily at ChooseAllegacy.org
- Help the people you love make smart financial choices and give them the same personalized service you enjoy

Allegacy is a not-for-profit financial cooperative that exists solely to meet the needs of our members. This means our income is returned to members in the form of lower interest rates on loans, low or no fees for services, and higher dividends on deposit accounts. Basically, it's in our best interests to do what's in the best interests of our members. Like rewarding them for helping grow the Allegacy family.

Our member referral program is just one of the ways Allegacy makes it easy – for you and your friends – to choose smarter and grow stronger. To get started, visit ChooseAllegacy.org or call 336.774.3400 today. 

*To receive the \$50 reward for the Refer a Friend Program: Referring member must have an existing Allegacy account. Referral must be a new member, meet all eligibility requirements to join and accept all of the terms and conditions of the program. Reward will be credited to your daily access saving account within 10 days of referral's account opening. Referring member understands by participating in this program, the referral will have knowledge of the existence of your account with Allegacy. Program limited to 5 referrals per member and is subject to change without notice. **CFS is CUSO Financial Services, L.P. See page 6 for details.

Instant Flexibility.

Intro rate of 1.99% APR for 90 days.
As low as 4.00% APR* after.

EQUITY LINES OF CREDIT

Allegacy makes it easy to choose smarter and grow stronger.
To get started, visit your nearest Financial Center, AllegacyFCU.org
or call 336.774.3400 / 800.782.4670 today.



Allegacy is federally insured by NCUA and is an Equal Housing Lender. 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. *Annual Percentage Rate (APR) effective as of 04/01/15. After the 90-day introductory period has expired, the rate is variable and based on the Prime Rate as published in the Wall Street Journal on the last business day of the month and adjusted quarterly with a floor of 4.00% and a ceiling of 18%. Page 5

Building a Strong Estate Plan


Most people think that a will is all they need to protect their heirs and their assets in the event of their death. While a will is critical to your overall estate plan, there are other documents you should also consider to ensure your wishes are honored.

A durable power of attorney (DPOA) can protect your property in the event you become physically unable or mentally incompetent to handle financial matters. A DPOA allows you to authorize someone to act on your behalf to pay bills, monitor your investments, file taxes and so on.

Advance medical directives state what medical treatment you want, or allow someone to make these decisions for you, in the event you can't express your wishes yourself. Advance medical directives include living wills, durable powers of attorney and Do Not Resuscitate (DNR) orders.

A living trust is a separate legal entity you create for your property, such as your home or investments, which can be used to avoid probate, thus creating an almost immediate transfer of property to those who need it.

Lastly, a letter of instruction is a non-legal document that can be used to express your personal thoughts and directions regarding what is in your will or other things, such as your burial wishes or where to locate other documents.

Haven't built your Estate Plan? The advisors at Allegacy Investment Group, available through CUSO Financial Services (CFS), L.P.,* can help you develop a financial plan aligned with your estate wishes. Ask us about our onsite collaboration with an Attorney. Contact Allegacy Investment Group to schedule your complimentary planning meeting today; call 336.774.3400 or email investments@allegacyfcu.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. CUSO Financial Services, L.P. and its representatives do not provide tax advice. For such advice, please contact a tax professional.

A will is the cornerstone of any estate plan:

- Allowing you to distribute property according to your wishes
- Naming an executor to settle your estate and a guardian for minor children
- Providing a legal document of your wishes that courts are reluctant to overturn

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IT'S THE SMARTER WAY TO PAY.

Mortgage Eliminator Loan



LOWER YOUR MORTGAGE WITH LITTLE TO NO CLOSING COSTS.*

Pay off your mortgage faster and save money on your monthly mortgage payments with a Mortgage Eliminator Loan from Allegacy. **To learn more, visit AllegacyFCU.org or call 336.774.3400 / 800.782.4670.**



Allegacy 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 subject to change without notice. *Allegacy will pay up to \$500 of the closing cost, with the exception of an appraisal. Appraisals are not required for refinance transactions. Title Insurance Policy and closing with a real estate attorney is required for purchases.

Lifestyle Loan



A LITTLE-KNOWN LOAN TO FUND YOUR BIG DREAMS.

Our Lifestyle Loan is a smart way to finance with competitive fixed rates as low as 9.85% APR¹ for the entire term of the loan.

You can borrow up to \$10,000 for up to 72 months² with no collateral and very little paperwork.

Apply online at AllegacyFCU.org today.

(1) 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 03/10/15. (2) 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.

Financial Power at Your Fingertips

As your business grows, so do your banking needs. Allegacy is here to support local businesses by giving you several powerful new tools to help you streamline your financial operations while saving you time, money, and frustration.

Our new Shared Access service, available through WebBanking™, lets you give selected other users access to your account details. You can even allow them to make payments and transfer funds between accounts. Just imagine how much easier it would be if your office manager, bookkeeper, accountant, or lawyer could access account information on their own – without having to share your personal login credentials.

Our equally convenient Direct Connect service provides access to WebBanking™ through QuickBooks so you can complete all your bookkeeping functions in one secure location. We also have a new small business payment tool that helps you save time and hassle by assisting with ACH and wire transfers.

These new Cash Management services are just a few more ways that Allegacy makes it easy for businesses to make a smart choice for a strong future. To get started, visit your nearest Financial Center, AllegacyFCU.org or call 336.774.3400 / 800.782.4670. 📞

*Some Cash Management Services are subject to eligibility requirements, including but not limited to relationship history and creditworthiness.

Start using your new Cash Management services to:

- Share your account details with other selected users
- Enable other users to make payments and transfer money
- Connect to WebBanking™ via QuickBooks
- Take the hassle out of manual payments with ACH and wire transfers






Get Comfy with Being In Control

"I want less control over my finances," said no one ever. As an organization, Allegacy is only as strong as its members, which is why we are continually working to help you grow stronger by giving you greater control over your finances.

One of the ways we're doing this is through Shared Access, a new service available to all members in WebBanking™ under the "Additional Services" menu.

Shared Access lets you invite selected users to share access with your accounts. Depending on your preferences, they can view account balances and history, view and print check images, export account history, make payments or transfer money between accounts – all without compromising your personal login information. You specify the accounts, the users, and which actions they are granted. And you maintain control.

Allegacy makes it easy for you to choose smarter and grow stronger with better ways to control and share access to accounts. Simply log in to WebBanking™ to check out Shared Access today. 

*Some Cash Management Services are subject to eligibility requirements, including but not limited to relationship history and creditworthiness.

Shared Access is an ideal service for:

- Members who are responsible for managing the finances of others, such as aging parents or college-age children
- Business owners with employees, assistants or advisors in multiple locations who need shared account access
- Members or businesses who need to share financial data with accountants, lawyers or other professionals

IMPORTANT INFORMATION

JBA BENEFITS HAS CHANGED ITS NAME TO BENEFIT SOLUTIONS.

One of several Allegacy Business Solutions.*

WELCOME TO OUR NEWEST BUSINESS PARTNERS

Next Connections
 AbleCare Corporation
 Incredibly Designed/Edible Arrangements
 Davie County Employees
 Compare Foods
 Career Center High School of Winston-Salem Employees and Faculty
 Volvo of the Triad
 Stanley Benefits
 Workout Anytime

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.

ALLEGACY'S 46TH ANNUAL MEETING

You're invited to Allegacy Headquarters, 1691 Westbrook Plaza, Winston-Salem, NC on April 16, 2015 for this year's Annual Meeting.

EDUCATIONAL OPPORTUNITIES

Estate Planning Workshop
Allegacy / CFS
Tuesday, April 14th
6:30 pm

Women & Finance
Allegacy / CFS
Tuesday, May 5th
6:30 pm

Buying or Building Your Own Home
Thursday, May 21st
6:00 pm

For more information visit AllegacyFCU.org/workshops. Space is limited. Reserve your spot today!

HOLIDAY CLOSINGS

Monday, May 25
Memorial Day

Allegacy is federally insured by the NCUA.



*Allegacy Business Solutions is a collaboration of services offered by Allegacy Federal Credit Union and its credit union service organization Allegacy Services, LLC. Insurance services and products are offered by Allegacy Benefit Solutions, LLC, a subsidiary of Allegacy Services, LLC, which is wholly owned by Allegacy Federal Credit Union. Insurance services and products are not a deposit, not insured by NCUA or any federal government agency, and not guaranteed by the credit union.

Our mission is to help you make smart financial choices.

336.774.3400 | 800.782.4670 | AllegacyFCU.org | AllegacySmart.com

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INTRO RATE EQUITY LINE OF CREDIT

*Intro rate of 1.99% APR for 90 days.
As low as 4.00% APR after. **p5***

as low as

3.29%
APR

MORTGAGE ELIMINATOR LOAN

*Ideal for members with moderate to
smaller mortgages who'd like to pay
off their mortgage faster. **p8***

as low as

9.85%
APR

LIFESTYLE LOAN

*Borrow up to \$10,000 for up to 72
months with no collateral and very
little paperwork **p8***

Unlike your bank