

lobby campaign

Q4: OCTOBER, NOVEMBER, DECEMBER

CAMPAIGN STRATEGY

This campaign seeks to promote products and services that may be a timely fit for members to assist with their finances and/or seasonal needs. The messaging is diversified to attract new members and/or members who choose to make Allegacy their PRIMARY Financial Institution with SmartRate Checking. We also want to support the loan needs of the organization and are featuring a credit card promotion and announcing our new 5/5 ARM with the goal of acquiring new accounts. Each topic has a headline that emphasizes taking action.

PRIMARY MESSAGE || SMARTRATE CHECKING

Switching is easy to do.

No monthly fee; Nationwide ATM refunds; Premium dividends

See full disclosure on printed pieces. This message will be featured on posters, exterior banners including drive thru banner, door vinyl, handbacks/wooden accessory takeaways and digital signage.

BENEFIT STATEMENTS

- **SAVES YOU MONEY** with no monthly fee, minimum balance, or check-writing fees
- **Free digital services** like WebBanking, Mobile App also **SAVE YOU TIME**

SECONDARY MESSAGE || REFINANCING A MORTGAGE WITH THE 5/5 ARM

Refinance to help you save.

Lower fixed rate for 5-year terms; Lower monthly payments; Buy or Refi

See full disclosure on printed pieces. This message will be featured on posters, interior banners, drive through banner and tent card. Digital signage will feature educational messages that support mortgage refinance and home equity.

- **SAVES YOU MONEY** with competitive rates
- **SAVE TIME** with pre-approval and by applying online or in-person
- **GET PEACE OF MIND** knowing your mortgage specialist will assist you through the process

TERTIARY MESSAGE || CREDIT CARD

Zero in on your rewards. Introductory 0.00% APR on purchases and balance transfers for the first 12 months. Variable after 12 Months as low as Prime + 7.90% APR

Travel and purchase protection; 1.5 Points for every dollar spent; Faster, safer, easier way to pay

See full disclosure on printed pieces. This message will be featured on poster and xman banner. The Signature Rewards Credit Card will also be featured in digital signage.

- **SAVES YOU MONEY** on travel, special events, experiences by earning points on purchases
- **GET PEACE OF MIND** with advanced fraud protection

SMALL POSTERS

(SENT TO SELECT EMPLOYEE GROUPS) 8.5 x 11"

refinance

TO HELP YOU SAVE.

Learn more about our new 5/5 ARM:

LOWER FIXED RATE FOR 5-YEAR TERMS
LOWER MONTHLY PAYMENTS
BUY OR REFI

336.774.3400 || ALLEGACY.ORG

The 5/5 ARM offers a fixed rate for the initial 5 years. After that, the new and monthly payment may change every 5 years, for the remaining life of the adjustable-rate mortgage. For example, on a \$10,000 5-year loan with an initial interest rate of 3.250% APR (as of June 2019), the maximum amount the monthly rate can rise under this program is 5,000 percentage points to 8.250% and the monthly payment can rise from an initial payment of \$97.27 to a maximum of \$50.94 in the 12th month. All loans are subject to credit approval, credit profile, income financed and ability to pay. Other fees may be waived. All rates, products and services are subject to change at any time without notice. Allegacy is an Equal Housing Lender.

LARGE POSTER 22 x 28"

**INTRODUCTORY
0.00 %
APR***
on purchases and
balance transfers
for the first 12 months!

**VARIABLE
AFTER 12 MONTHS
AS LOW AS
PRIME +
7.90 %
APR***

Zero in

ON YOUR REWARDS.

Apply today for an Allegacy Visa®
Signature Rewards Credit Card.

TRAVEL + PURCHASE PROTECTION
1.5 POINTS FOR EVERY DOLLAR SPENT
FASTER, SAFER, EASIER WAY TO PAY

APR = Annual Percentage Rate. 0.00% introductory APR for 12 months on purchases and balance transfers made within 30 days of account opening. After that year, variable rate will be an APR of 7.90% with three basis points (0.03%) added. The APR will vary with the market based on the Prime Rate. There will be a balance transfer fee of 1.5% of each balance transferred or minimum of \$1.00, whichever is greater. After the promotional period ends, there will not be a balance transfer fee. There is no annual fee, but each advance and foreign transaction fees will apply. Rates and fees are subject to change without notice. For additional terms and conditions, please refer to Application & Disclosure Document or refer to website for detailed Program rules.

A
be your best you.

LARGE POSTER 22 x 28"

switching

IS EASY TO DO.

Open your SmartRate Checking today!

NO MONTHLY FEE
NATIONWIDE ATM REFUNDS
PREMIUM DIVIDENDS*

Federally insured by NCUA. APR = Annual Percentage Yield. Higher dividend rate based on meeting all SmartRate Checking requirements. 0.50% APR is a variable rate and is effective as of 4/1/19. Balances of \$25,000 or more receive a variable rate of 0.10% APR. Fees could reduce the earnings on the account. ATM fees will be refunded up to \$25 per month, only if all SmartRate Checking eligibility requirements are met. All rates, terms and products are subject to change without notice.

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A
be your best you.

PROMOTIONAL TENT CARD folded with three sides



refinance
TO HELP YOU SAVE.


be your best you.

Talk with us to learn more about our products that could help you with your mortgage goals, like the new 5/5 ARM.

LOWER FIXED RATE FOR 5-YEAR TERMS

LOWER MONTHLY PAYMENTS

BUY OR REFI

The 5/5 ARM offers a fixed rate for the initial 5 years. After that, the rate and monthly payment may change every 5 years, for the remaining life of the adjustable-rate-mortgage. For example, on a \$10,000 15-year loan with an initial interest rate of 3.250% APR (in effect since 2019), the maximum amount the interest rate can rise under this program is 5.000 percentage points to 8.250% and the monthly payment can rise from an initial payment of \$70.27 to a maximum of \$80.94 in the 121st month. The monthly payment does not include taxes and insurance premiums. The actual new monthly payment amount may be higher. All loans are subject to credit approval, credit profile, amount financed and ability to pay. Other fees may be assessed. All rates, products and services are subject to change at any time without notice. Allegacy is an Equal Housing Lender.

When it comes to mortgage loans, one size does not fit all. So we offer a wide range of mortgage loan options, including adjustable-rate mortgages like our new product, the 5/5 ARM.

A **5/5 ARM** offers a lower rate than a traditional 30-year fixed-rate mortgage, and is still fixed—for 5-year intervals. You can use it to refinance your primary or secondary home to get lower monthly payments. It could be a good fit if you know that you plan to be in your home for only five years.

Sit down with a Mortgage Loan Specialist today to find the right fit for your unique situation. Or, start your pre-approval today.


Allegacy
be your best you.

PROMO TELLER HAND BACK 2-sided
give with each transaction



refinance
TO HELP YOU SAVE.

Talk with us to learn more about our products that could help you with your mortgage goals, like the new 5/5 ARM.

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TABLE TOPPER holds SECOND Hand Back with back facing out, as shown

switching
IS EASY TO DO.

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NATIONWIDE ATM REFUNDS
PREMIUM DIVIDENDS*

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Wherever you are in life, Allegacy SmartRate Checking is a great way to earn dividends on the money you keep in your checking account. Enjoy competitive rates with no monthly fee or minimum balance requirement. Get nationwide ATM refunds along with mobile and mobile banking services.

Plus, our online tool makes it easy to switch automated payments, direct deposits and more! It's a checking account that actually makes it easier to keep your money growing.

Talk with an Allegacy representative today to open your SmartRate Checking and start our easy ClickSwitch program.


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WOODEN ACCESSORY holds small takeaway with back facing out, as shown



switching
IS EASY
TO DO.

SmartRate Checking:
NO MONTHLY FEE
NATIONWIDE ATM REFUNDS
PREMIUM DIVIDENDS*

Federally insured by NCUA. APY = Annual Percentage Yield. Higher dividend rate based on meeting all SmartRate Checking requirements. 0.50% APY is a variable rate and is effective as of 4/18/19. Balances of \$25,000 or more earn a variable rate of 0.10% APY. Fees could reduce the earnings on the account. ATM fees will be refunded up to \$25 per month, only if all SmartRate Checking eligibility requirements are met. All rates, terms and products are subject to change without notice.

WOODEN ACCESSORY TAKEAWAY

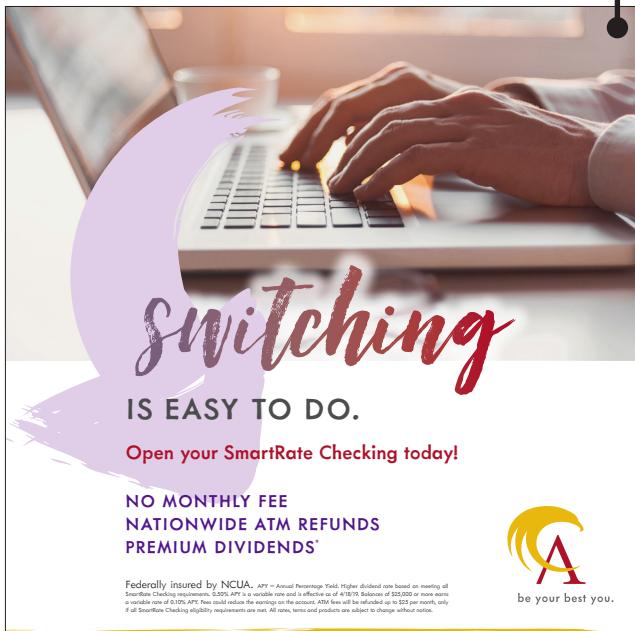
SWITCHING IS EASY.
 Open your
SmartRate Checking
 today!

allegacy.org/checking-accounts

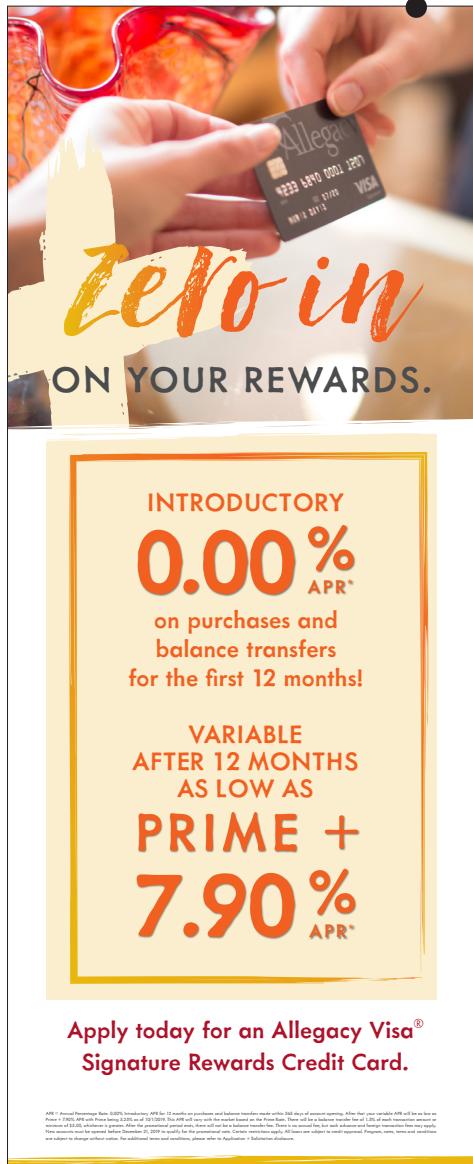
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BANNERS interior and exterior



XMAN BANNER



DRIVE THRU BANNERS



BANNERS interior and exterior

