

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.

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.

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.

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

PROMOTIONAL TENT CARD folded with three sides



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

TO HELP YOU SAVE.

 be your best you.

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 June 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 total 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.

 **be your best you.**

PROMO TELLER HAND BACK 2-sided
give with each transaction


TO HELP YOU SAVE.

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

LOWER FIXED RATE FOR 5-YEAR TERMS

LOWER MONTHLY PAYMENTS

BUY OR REFI

 **be your best you.**

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 June 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 total 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.

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


switching IS EASY TO DO.

Open your SmartRate Checking today!

**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. \$1,025 APY is a variable rate and is effective as of 6/1/19. Balance of \$10,000 or more earns a variable rate of 0.35% APY. Fees could reduce the earnings on the account. ATM fees will be refunded up to \$22 per month, only if all SmartRate Checking eligibility requirements are met. All rates, terms and products are subject to change without notice.

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 requirements. Get nationwide ATM refunds along with online 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.

 **be your best you.**

336.774.3400 || ALLEGACY.ORG

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



Wooden Accessories are being distributed as part of the branch prototype builds and renovations.

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 earns 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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NATIONWIDE ATM REFUNDS
PREMIUM DIVIDENDS*

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BANNERS interior and exterior




switching
IS EASY TO DO.

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**NO MONTHLY FEE
NATIONWIDE ATM REFUNDS
PREMIUM DIVIDENDS***

Federally insured by NCUA. APY = Annual Percentage Yield. Higher dividend rates based on meeting all SmartRate Checking requirements. 0.30% APY is a variable rate tied to effective rate of 4.75% (5% maximum of \$3,000 or more assets a variable rate of 0.30% APY. You could reduce the earnings on the account. All rates will be calculated 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.



ally
be your best you.

XMAN BANNER



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*

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

APR* Annual Percentage Rate. Introductory 0.00% for 12 months on purchases and balance transfers made within 90 days of account opening. After that year, variable APR will be no less than Prime + 7.90% APR with floors being 5.99% and 9.99% APR. This APR will vary with the market based on the Prime Rate. There will be a balance transfer fee of 3.0% of each transaction amount or minimum of \$10.00, whichever is greater. After the promotional period ends, there will be a balance transfer fee. There is no annual fee for each of these cards and foreign transaction fee may apply. These accounts must be opened before December 31, 2019 to qualify for the promotional rate. Certain accounts qualify. All loans are subject to credit approval. Programs, rates, terms and conditions are subject to change without notice. See additional terms and conditions at allegacy.com/terms. © Allegacy - Signature Rewards.

DRIVE THRU BANNERS



refinance

**TO HELP
YOU SAVE.**

**Ask about
our new
5% ARM!**


**LOWER FIXED RATE
FOR 5-YEAR TERMS**

LOWER MONTHLY PAYMENTS

BUY OR REF!

Allegacy
be your best you.

The 5.5% ARM offers a fixed rate for the initial 5 years. After that, the rate and monthly payment may change every 6 months. For the remaining 35% of the adjustable-rate-coverage, for example, on a \$150,000 15-year loan with an initial interest rate of 5.500% APR, in effect June 2008, the maximum annual interest rate can rise under the program's 5.00% percentage cap to 5.250% and the monthly payment can rise from an initial payment of \$972 to a maximum of \$806 in the 25th month. The monthly payment does not include taxes and insurance payments. The actual total monthly payment amount may be higher. All loans are subject to credit approval, credit profile, income, financial and debt-to-income ratio. Other fees may be assessed. All rates, products and services are subject to change at any time without notice. Allegacy is a Equal Housing Lender.




switching

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NATIONWIDE ATM REFUNDS
PREMIUM DIVIDENDS*

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be your best you.

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*APY = Annual Percentage Yield. Higher dividend rate based on meeting all SmartRate Checking requirements. 5.25% APY is a variable rate and is effective as of 1/1/19. Minimum of \$25,000 or more opens a variable rate of 5.25% APY. Fees could reduce the earnings on the account. ATM fees will be refunded up to \$20 per month, only if all SmartRate Checking eligibility requirements are met. All rates, terms and products are subject to change without notice.

BANNERS interior and exterior

[illegible]