Going the Extra Mile
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Across North Carolina in all 100 counties, you will find 264 State Employees’ Credit Union (SECU) branches – in big cities and in small towns from Murphy to Manteo. That’s quite a presence in our home state, covering miles of landscape, and is a far cry from our cooperative’s 1937 humble beginnings in the basement of the Agriculture Building in Raleigh. Over the past 81 years, the Credit Union has opened new locations and developed convenient programs to serve you and your family. SECU goes the “extra mile” to uphold our mission of member service to you and your family and has done so while remaining financially safe and sound. The Report of the Chair is intended to provide you a brief overview of the 2018 Annual Report to the Membership. I encourage you to review the Report and read powerful testimonials that reflect how your Credit Union is going the “extra mile” in embracing the “People Helping People®” philosophy upon which we were founded.

A local branch presence is important for more than 2.3 million SECU members; it allows you to be served in your community by people you know and trust. While many financial institutions have reduced their investment in bricks and mortar, SECU continues to open new locations which provide good jobs within our state. Statewide branches are a vital delivery channel, complemented by other member service delivery channels which have grown dramatically this past year. A statewide team of 24-7-365 Member Services Support staff fielded 3.9 million phone calls through the SECU toll-free line (1.888.732.8562) during 2017-18 to provide uninterrupted service day and night. The SECU network of nearly 1,100 CashPoints® Automated Teller Machines (ATMs) processed 85.5 million transactions, an increase of 3.7 million transactions over the previous year. Online Member Access sessions continued to grow significantly with more than 925,000 active users logging into the SECU website (www.ncsecu.org) over 274 million times during the past year, averaging nearly 23 million sessions per month. That is more than 69,000 new users and an increase of 22.5 million online sessions over the prior year! And, 267,000 members are using the SECU security and account alerts to monitor activity and protect against potentially fraudulent transactions. That’s a spike of nearly 30,000 additional members taking advantage of these valuable security measures.

We constantly evaluate product and service offerings to ensure we can best meet your ever-changing and expanding financial needs. With a comprehensive line of deposit accounts, lending options and financial advisory services – including life insurance, investments, tax preparation, trust services, retirement and estate planning – your Credit Union and its affiliates are here for you. We consider you and your financial interests as we provide services. At SECU we do business differently – there are no tiered deposit rates, no loan rates determined by your credit score, and our employees are salaried, receiving no pay incentives or commissions for “selling” products or services. Our staff members, our pervasive culture of member service, and our products are hallmarks of State Employees’ Credit Union’s reputation as a trusted service provider. As a not-for-profit financial cooperative, we seek to share the benefits of membership with all members in the forms of higher deposit interest rates, lower loan rates and lower or no fees for services.

Dr. William E. Jackson, III recently completed a study entitled The Financial Value of Membership in State Employees’ Credit Union of North Carolina in 2017. In his report, Dr. Jackson estimated that SECU provided members and the citizens of North Carolina with financial benefits totaling over $1 billion through lower loan interest rates, higher deposit interest rates, and lower fees on financial products and services. This $1 billion equates to an average value of approximately $510 per member, or about $1,020 per member household of two!
Your trust in our 6,600 wonderful, dedicated employees has resulted in significant growth for our cooperative over the past year, and we thank you for allowing us to be your financial services provider. In 2017-18, SECU welcomed over 83,000 new members and our assets eclipsed $38 billion. Deposits rose by $1.3 billion to reach $35.3 billion, including a $14.5 million increase in SECU’s youth share deposit accounts. Approximately 262,000 young members are now saving in FAT CAT® youth and Zard® teen programs. Mortgage loans also grew, adding another $779 million to the mortgage loan portfolio, while new vehicle loans gained $72.9 million – a growth rate of over 10% – as more than 12,000 new vehicle loans were originated.

This success is a result of the work of many hands, including more than 3,200 member-volunteers across the state who generously devote their time to advocate for and represent all members. These volunteers serve on the SECU Board of Directors, the SECU Foundation Board, Advisory Boards, Member Loan Review Committees, the Audit, Risk and Nominating Committees, and as Secret Shoppers. We deeply appreciate their commitment and thank them for their volunteer service.

Important and impactful work is being done for the citizens of our state through the member-funded SECU Foundation. From scholarships and internships, to Family Houses, hospice homes, homeless shelters and housing for those in need, you are going the extra mile for your fellow citizens through your $1 donations. As you travel throughout North Carolina, you will see the SECU name on more than just branches – it’s on buildings that are bringing hope, healing, and comfort to many citizens of North Carolina. Some examples include: the SECU Comprehensive Cancer Center in New Bern, the SECU Youth Crisis Center in Charlotte, and the SECU Autism Clinic at ABC of NC in Winston-Salem, just to name a few. These three initiatives were the focus of the 2018 SECU Foundation video featured on the SECU YouTube channel. Please take a look!

Our financial cooperative is safe and sound and continues to operate with a steadfast mission of member service. We are grateful for SECU’s strong record of service and success in the past, and we work towards the future with continued focus of our best collective efforts on behalf of our members and North Carolina. Whether you reside in the mountains, near the coast, or in one of the 53,819 square miles in between, State Employees’ Credit Union is your financial home. We are “People Helping People” and are ready to go the “extra mile” for you. Thank you for your support!

Sincerely,

Jo Anne Sanford
Chair, SECU Board of Directors
Traveling along the North Carolina roads, you will find some of the most incredible scenery from the mountains to the coast. Through the years, the state has weathered many storms and its landscapes have been altered along the way, but the state is resilient, and its beauty always shines through. The same is true for its people – when faced with challenges, North Carolinians are strong, resilient, and unite together to help one another for the greater good of all.

That was the premise behind the formation of our not-for-profit cooperative 81 years ago. Founded on the philosophy of “People Helping People,” State Employees’ Credit Union was established as a place where members, state and public school employees and their families, could pool together their resources and provide a better opportunity for all to save and borrow at fair and affordable rates. Never wavering from the original mission of service, SECU has continued its investment in North Carolina, expanding branches and operations, creating more jobs in the state and greater member convenience for the more than 2.3 million members who now call the Credit Union their financial home.
An Unexpected Bump in the Road

As members navigate through life’s twists and turns, there are many financial decisions to be made along the way. Needs are wide-ranging – saving and investing, credit cards or loans, debt consolidation, insurance, estate planning, financial counseling, tax preparation and more. Operating with a “Do the Right Thing” mentality and “People Helping People” philosophy, the Credit Union and its subsidiaries are prepared to assist with members’ everchanging and evolving needs. Every situation is unique, every solution different. The path is not always easy, but it’s always worth going the extra mile for members.

Jesse and Teresa Hardee found out what it was like to hit an unexpected bump in the road. Mr. Hardee was thriving at his job in Rockingham, making a good salary. He and his wife were in a comfortable place financially and life was good. Then a merger took place and he was suddenly out of a job. With bills piling up quickly, the couple felt as though everything they owned was at risk of being lost. Mr. Hardee was struggling with employment opportunities, as the couple tried to keep things afloat on a drastically reduced income. Soon they had to give up their truck and were being threatened with the foreclosure of their house. By the time they both secured more stable jobs, their credit was severely damaged.

They needed a reliable vehicle, but loan options were minimal and came with astronomical rates. A car salesman suggested they try the Credit Union. Worried about another denial, the Hardees were very apprehensive, but decided to give it a try. To their surprise, SECU not only guided them through the vehicle loan process, but also helped them get their finances back on track.

Ms. Hardee recounts, “We went to the Credit Union, spoke with Ms. Delorse Gandy and she took the time to listen to our story. She helped us get a better vehicle than we were originally looking at for a lower price and a better interest rate, saving us hundreds per month. She looked at our other finances, including our mortgage and said she could help us save money there too, and she did!”

“SECU took a lot of worry off us and freed up a lot of our income,” adds Mr. Hardee. “Other companies just look at your credit score, and not who you are. The Credit Union is a lot different, they look at you as a person and it means a lot.”

Ms. Hardee continues, “The Credit Union cares about members, it’s been proven with us. They’ve been straightforward and honest, helping us get back where we needed to be and understanding that things like this can happen to anyone. They’ve honestly helped us in every aspect of our lives.”
Seeking Guidance with Confidence

Being a member of the Credit Union is a family affair for Millie and Glenda Lee. They are part of a close-knit Lumberton community and have known some of the local branch employees for many years. Mrs. Millie Lee and her husband Glenn became members first and were always pleased with the service.

After Mr. Lee suffered some complications from a surgery, Mrs. Lee found herself dealing with some financial obstacles and sought guidance from her Credit Union.

“I came and spoke with Ashleigh Chadwick about a credit card. She helped me open one of my own, so I could use it for traveling back and forth to Virginia where my husband was hospitalized,” notes Mrs. Lee. “She was so sweet and helped me set up some other accounts too, which was very beneficial.”

Sadly, Mr. Lee unexpectedly passed away and Mrs. Lee once again reached out to her Credit Union for financial assistance. Ashleigh was there to provide support during this very difficult time, helping Mrs. Lee to move forward on her own.

Mrs. Lee continues, “I feel like when I come to SECU, I know the people and I trust them to help me with the right decisions. The service is more personal, and it’s close to home. I felt better when Ashleigh helped me out with everything. I would recommend the Credit Union to anyone – the service is great, and we’ve always been happy.”

Her daughter Glenda is thankful that the Credit Union has been such a benefit to her parents over the years and recounts how the cooperative has come through for her as well.

“Years ago, I went out and bought a car on my own and I didn’t realize I was getting such a bad deal with the dealership,” states Ms. Lee. “I came to the Credit Union to see about refinancing it and found out I paid way more than the value of the car. Kristy Fields was straightforward and helped me understand the situation. Thankfully, she was able to refinance the car and reduce my payment a lot. Now I come to Kristy and the Credit Union before any purchase! Kristy also introduced me to the Car Buying Service. I’ve used it twice and recommend it to all my colleagues – it’s excellent. I also travel with my CashPoints® Global card and I love the worry-free convenience.”

Ms. Lee adds, “I think what sets SECU apart from other financial institutions is their focus on members and always looking out for us – no matter what the situation is, we can come here for help. Being a member of the Credit Union has given me more confidence in making purchases and traveling. The only way I would stop using the Credit Union is if they closed the doors!”
Rodney Fleming was a member of State Employees’ Credit Union for many years and faithfully visited his Credit Union “family” at the Raleigh-801 Hillsborough Street branch on a weekly basis. There was nothing typical about Mr. Fleming – he was legally blind and faced many challenges. His visits usually involved a trip to his safe deposit box, where he kept his checkbook. With his sight impairment, he didn’t feel comfortable carrying it with him, so the Credit Union provided a safe and secure place for storage. Courtney Chavez regularly assisted Mr. Fleming and recalls how much joy he brought to her day with each visit.

“As an employee of the Credit Union, I was blessed to know Rodney,” states Ms. Chavez. “During his frequent visits, we would talk about the weather and how things were going for him at work. He would ask about my children and kindly greet the staff on the teller line. He also provided some humor to our days with his jokes and laughter.”

Even though Mr. Fleming was a branch regular, the staff knew very little about his personal life and when he unexpectedly passed away, they learned even more about his incredible journey. They found out that right after his birth, he was placed in foster care and was raised by a loving family until he became school-aged and began attending the Governor Morehead School for the Blind. One of the people helping settle his estate was Pam Campbell, the granddaughter of his foster parents.

Ms. Campbell shares, “We were the only family Rodney had ever known. He came home for the holidays and occasional weekends and always told us how well he was treated at ‘his’ SECU branch. Although it was difficult to settle his estate, my family also had a wonderful member service experience with this branch. We dealt primarily with Courtney who could not have been more accommodating. She shared stories about her interactions with Rodney and it was clear she knew him well and cared about him. In retrospect, his experience with the branch seemed to be one of the highlights of his life and I think that’s extraordinary. The staff went above and beyond the call of duty to help a member who was quite vulnerable, and that’s such a rare thing in today’s world. We are so grateful to them.”

Chavez adds, “When I heard of Rodney’s passing, I, like the other employees, felt a deep loss. He was like family to us, made an impact on our lives, and he has been greatly missed.”
Maintaining Fiscal Strength

As a member-owned cooperative, the success of State Employees’ Credit Union centers on the success of its members. SECU was established to be the trusted financial services provider to every eligible member and to enhance the value of their lives and financial well-being while maintaining fiscal strength. By staying firmly focused on this mission, the Credit Union continues to grow with safety and soundness, and we thank our members for their trust and support.

This past fiscal year, 83,000 new members joined the cooperative, with assets increasing by $1.5 billion to surpass the $38 billion mark. Deposits saw a steady rise of $1.3 billion, with growth in share, money market share, IRA and checking accounts. Share Term Certificate balances experienced the largest increase of 14.2%, accounting for 40% of the total fiscal year deposit growth. Youth members made their mark as well, adding another $17.7 million to the overall balance.

Lending was also strong in the year with fixed rate mortgages, adjustable rate mortgages, and home equity loans all increasing to bring SECU’s Mortgage Loan Portfolio up to $16.4 billion, a jump of $779 million. New vehicle loans gained $72.9 million – a growth rate of over 10% as more than 12,000 new vehicle loans were originated. And, SECU originated 82,840 used vehicle loans totaling $1.1 billion during the fiscal year!

Maintaining financial strength helps to ensure that SECU can continue to serve members and provide services that may help improve their financial well-being. Testimonies outlined in the pages of this Report reflect SECU’s commitment to make a difference for members – going the extra mile and doing the right thing!
# Maintaining Fiscal Strength continued

## State Employees' Credit Union
### Consolidated Statements of Income & Undivided Earnings
#### Years Ended June 30, 2018 and 2017

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest Income</td>
<td>$1,245,898,168</td>
<td>$1,047,412,762</td>
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<tr>
<td>Interest Expense</td>
<td>(352,189,366)</td>
<td>(318,701,674)</td>
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<tr>
<td>Net Interest Income</td>
<td>893,708,802</td>
<td>728,711,088</td>
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<tr>
<td>Fee Income</td>
<td>277,425,941</td>
<td>258,808,289</td>
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<tr>
<td>Operating Expense</td>
<td>(761,394,431)</td>
<td>(699,921,067)</td>
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<tr>
<td>Provision for Loan Losses</td>
<td>(113,480,000)</td>
<td>(76,500,000)</td>
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<tr>
<td>Net Income</td>
<td>296,260,312</td>
<td>211,098,310</td>
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<tr>
<td>Transfers to Reserves</td>
<td>(296,000,000)</td>
<td>(208,000,000)</td>
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<tr>
<td><strong>Undivided Earnings</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beginning of Year</td>
<td>$4,789,489</td>
<td>$1,691,179</td>
</tr>
<tr>
<td>End of Year</td>
<td>$5,049,801</td>
<td>$4,789,489</td>
</tr>
</tbody>
</table>

## State Employees' Credit Union
### Consolidated Balance Sheets
#### June 30, 2018 and 2017

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash, Investments</td>
<td>$14,972,242,314</td>
<td>$14,857,640,737</td>
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<tr>
<td>Loans to Members</td>
<td>21,909,618,654</td>
<td>20,711,575,636</td>
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<tr>
<td>Accrued Interest Receivable</td>
<td>91,200,175</td>
<td>40,801,813</td>
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<tr>
<td>Property &amp; Equipment</td>
<td>1,015,932,734</td>
<td>920,759,638</td>
</tr>
<tr>
<td>Deposit for Insurance of Accounts</td>
<td>310,923,005</td>
<td>293,475,130</td>
</tr>
<tr>
<td>Other Assets</td>
<td>84,005,634</td>
<td>55,587,311</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>38,383,922,516</td>
<td>36,879,840,265</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Liabilities &amp; Reserves</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Checking Accounts</td>
<td>4,094,616,915</td>
<td>3,783,123,200</td>
</tr>
<tr>
<td>Share Accounts</td>
<td>31,196,376,863</td>
<td>30,183,130,847</td>
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<tr>
<td>Accrued Interest Payable</td>
<td>20,453,130</td>
<td>17,061,864</td>
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<tr>
<td>Other Liabilities</td>
<td>74,633,719</td>
<td>66,789,015</td>
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<tr>
<td>Reserves/Undivided Earnings</td>
<td>2,997,841,889</td>
<td>2,829,735,339</td>
</tr>
<tr>
<td><strong>Total Liabilities &amp; Reserves</strong></td>
<td>$38,383,922,516</td>
<td>$36,879,840,265</td>
</tr>
</tbody>
</table>

Maintaining Fiscal Strength continued
Your SECU Foundation

Since 2004, the Credit Union’s charitable arm – the SECU Foundation – has been changing lives and strengthening communities across the state. Projects range from scholarship programs to SECU Family Houses and homeless shelters, to housing for teachers, seniors, veterans, and those with disabilities, and facilities addressing drug and alcohol addictions. To date, the member-funded SECU Foundation has made a collective financial commitment of more than $154 million for initiatives statewide.

Each year, a video is created highlighting various SECU Foundation projects with footage from people assisted through the funding of these initiatives. Three projects – the SECU Autism Clinic at ABC of NC in Winston-Salem, the SECU Comprehensive Cancer Center at CarolinaEast Medical Center in New Bern, and the SECU Youth Crisis Center in Charlotte were featured in the 2018 video, which is available on SECU’s YouTube channel at: www.youtube.com/c/ncsecu_videos. These incredible places are leaving an indelible footprint in North Carolina communities and in the hearts and minds of those served.

When Dema Alrefai Atassi’s daughter was first diagnosed with autism at the age of 2, she wasn’t talking or responding to her name. She wouldn’t make eye contact with her mom and she suffered meltdowns numerous times per day. The family searched the internet for resources and finally found ABC of NC.

“When the diagnosis hit us, everything stopped, the world around us stopped. When we found ABC, it was like a lighthouse for us. We thought no big dreams, just small dreams – a dream for her to talk or call me mommy or say she is not feeling good. After my daughter was enrolled in therapy, everything changed. Now she can talk, she can have a conversation with you, she can express herself very well. Now the small dreams are coming true and I can dream big for her. I can see a bright future for her. Every family who has a child with autism, they need help and support, they need someone who can tell them the next step. I can’t imagine life without the ABC School and Clinic. There are no words that can describe the help they have given to us.”

“I can’t imagine life without the ABC School and Clinic. There are no words that can describe the help they have given to us.”

— Dema Alrefai Atassi on her experience at the SECU Autism Clinic at ABC of NC in Winston-Salem
The Value of Volunteers

As a member-owned cooperative, State Employees’ Credit Union is fortunate to have over 3,200 Credit Union member-volunteers statewide that serve the organization, providing local representation and advocating for all members. With service through the SECU Board of Directors, SECU Foundation Board, Advisory Boards, Member Loan Review Committees, the Audit, Risk, and Nominating Committees, and as Secret Shoppers, their time and dedication are invaluable, and their commitment to service appreciated.

A few SECU and SECU Foundation Board members explain why they serve:

“I believe strongly in the merits of state government and am eager to support organizations that positively impact the lives of all people in the State of North Carolina. SECU is a principled and dynamic organization that ‘serves those who serve’ – it is a powerful force for good in the state and I am excited to be part of the mission.” – Jo Anne Sanford, SECU Board Chair

“Commitment and support of life-long learning and community service are the cornerstones of my work in education. As an educator working with public schools in North Carolina, I have observed firsthand the difference ‘People Helping People’ can make in the lives of North Carolina youth and their families. The mission of SECU is a natural link with my interests in life-long learning and public service.”
– Cynthia Jolly, SECU Foundation Board Chair

“The great work the SECU Foundation does to support state employees, their families and their communities changes lives for the better – truly an example of ‘People Helping People.’ I have enjoyed the benefits of membership in State Employees’ Credit Union for more than 25 years. I believe strongly in giving back to the people, organizations, communities, and the state that has given me so many opportunities. The SECU Foundation does great work, for the right reasons, where it matters most. So, being involved with SECU Foundation is a natural outlet for my passion for and commitment to public service.” – Al Delia, SECU Foundation Board Member
2017 - 2018 Board of Directors

Jo Anne Sanford
Chair

Mona Moon
Secretary/Treasurer

Karan Bunn

Cynthia Jolly

Bob Brinson
Vice Chair

Chris Ayers

Alice Garland

Stelfanie Williams

Shirley Bell

Jim Johnson

McKinley Wooten, Jr.
Audit Committee

Mona Moon, Chair
Shirley Bell
Mark Foster
Alice Garland
Jennifer Haygood
Jim Johnson
Ben McLawhorn
McKinley Wooten, Jr.

Advisory Boards

Ahoskie
Kathryn Genao
Stacey Hoggard
Larry Holloman
Brien Lassiter
William Peele
Sharon Roehl
Beshelya Smith
Viola Vaughan-Holland
Timothy Wadsworth
Tiffany Walton
Teresa Watford
Dana Wiggins

Andrews
David Allen
Jerry Brooks
Susie Bryant
Robert Gray, Jr.
Gary James
Emily Kilpatrick
Tammi Queen
Deborah Raper
Michael Roberts
Jeff Tatham
Rhonda Trantham
Darrell Warlick

Archdale
Brandon Albertson
Robert Bulla, Jr.
Carol Cable
Riley Grubb
Perez Johnson
David Jones
Lorie McCroskey
Ebony Moore
Tim Powers
Gwyn Riddick
Tammie Swaim
Misty Wolfe

Nominating Committee

Chris Ayers, Chair
Jim Barber
Shirley Bell
Karan Bunn
Cynthia Jolly
Jo Anne Sanford

Albemarle
Jazmin Aviles-Garcia
Kelly Caule
Michael Crump
Marty Dickens
William Efird
Jon-Michael Haymond
Robin Huneycutt
Lauren Patterson
Mika Rogers
Whit Saunders
Clent Stevens
John Thompson

Angier
Jimmy Edwards
Allen Ellzey
Charles Hubbard
Gail McKinney
Tricia Myers
Brenda Sapp
Robert Smith

Arden
Norman Black, III
Gregory Connor
Susan DeWeese
David Galloway
Betty Garner
Craig Harris
Leslie Hawes
Lewis Lightner
Dan McCormick
Sharon Norton
Joel Pressley
Sarah Ray
Tracy Warren

Risk Committee

Chris Ayers, Chair
Bob Brinson
Karan Bunn
Jim Johnson
Stefanie Williams

*[Member Loan Review Committee]*
Member Loan Review Committee

Asheboro
- Tara Aker
- Kristian Allen
- Wanda Brown
- Tony Greene
- Tasha Hall
- Cathy Hefferin
- Regina Hunt
- Jeffrey Loflin
- Devon McKinnon
- Dana Nance
- John Reid
- Terry Worrell

Asheville-Oak Plaza
- Brandon Bryson
- Shannon Christy
- Brenda Davis
- David Kaufman-Moore
- Joe Knight
- Cynthia Lopez
- Terrence McAllister
- Kristin Moyle
- Matthew Putnam
- Skye Schrag*
- Rick Tipton

Asheville-Parkway South
- Robby Baker
- Joanne Brannon
- Michael Kohne
- Patricia Moery
- Nigel Morgan
- Kelly Nossiter
- Ken Ray
- James Wingo, II

Asheville-Smokey Park Hwy.
- Brian Anthony
- Tracy Davis
- Eugene Edmonds
- Alice Houston
- Sonya Leonard
- Marsha Lippe
- Max Queen*
- Tonya Robinson
- Earl Smith
- Douglas Sutton*
- Richard White

Asheville-UNCA
- Betsy Blose
- Brett Carey
- Christina Carter-Daugherty
- Richard Davis
- Richard Duncan
- Beth Gentry
- Samuel Kaplan-Gershon
- Rita Reece

Barco
- Pamela Ballance
- Debbie Basnight
- James Chappell
- Marcella Davenport
- Margarette Etheridge
- Clayton Evans
- Patrick Forbis
- Kenneth Grimes
- Timothy Jackson
- Willie Long, III
- Eddie Morgan
- Tracy Sample

Beaufort
- John Arthur
- Carol Bullock
- David Clifton
- Bryan Conway
- Ilse Englhardt
- Eugene Foxworth
- Perry Harker
- Anthony Nelson*
- Michael Nelson*
- Teresa Parker
- Tommy Rhue
- Temple Vick*

Belmont
- Angela Bishop
- David Ferguson, Jr.
- Jacqueline Frey
- Lauren Ivester*
- Marty Jones
- Reeves McGlohon
- Leigh Nance
- Jessie Peterson
- Billy Ray Putnam
- Jeremy Raitlon*
- Christine Savarese
- Greg Springs*
- Suzanne Wallace*
- Eric Wise

Benson
- Frances Blackmon
- Dwight Braswell
- Dewitt Hardee
- Horace Johnson
- Judy Lucas
- Jimmie Massengill
- Carolyn McDougal
- Keith Neighbors
- Jonathan Thornton
- Forrest Williamson

Bermuda Run
- William Allen
- Terry Hales
- Judy McDowell
- Tammy Naylor
- Kenneth Peacock
- Karen Powers
- Brooke Preslar
- Priscilla Robinette
- John Steele
- Mary Sullivan
- Deborah Vogler
- Phillip Wogatzke

Black Mountain
- Jennifer Abshire
- Jolene Elkins
- Carl Firley
- Charlene Hall
- Leonard Hollifield
- Debbie Hughes
- Cynthia Jackson
- Michelle Lowery
- Archie Pertiller, Jr.*
- Greg Shuler
- Roger Ware
- Bob Washel

Boiling Springs
- Yonna Acuff
- Heather Clark
- Karla Francis
- Dustin Goodrum
- Ricky Hall
- Michael Hamrick
- Dianne Lee
- Lori Nanney
- Zachary Parker
- Joanna Runyon
- Lou Ann Scates
- Wesley Smith

Boone-Blowing Rock Rd.
- Alana Baird
- Preston Clarke
- Dino DiBernardi*
- Brandon Greer
- Jason Grubb
- Jennifer Hendrix
- Ronald Holste
- Margie Mansure
- Brady Rourke
- Jesse Taylor*

*Member Loan Review Committee
Boone-New Market
Johnny Alley
Lorie Bolick
Laramie Combs
Ruth Gray
Tim Hendrix
Tom Hughes
Ly Marze
Tierra Stark
Gregrey Taylor

Burgaw
Melissa Barnhill
Susan Booth
Amanda Bosworth
Betsy Chestnutt
Michael Collier
John Cowan
Lisa Fields
James Fouche, Jr.
Patricia Henry-Smith
Katina Pollard
James Rowell
Sylvia Wilkins

Burgaw
Butner
Betty Aiken
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    - W.F. Geter
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Mike Heard
Heather Ollis
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<table>
<thead>
<tr>
<th>Location</th>
<th>Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hickory-Fairgrove Church Rd.</td>
<td>Kathy Carpenter, Robin Cornett, Erryn Deblois, Nichole Ijames, Jimmy Ikard, Michael Lee, Joe Miller, Glenn Roseman, Gavin Simmons, Jim Sprinkle, Kimberly Thompson, Sylvia White</td>
</tr>
<tr>
<td>High Point-Penny Rd.</td>
<td>Leslie Arthur, Christi Blake, Mary Borum, Linda Causby, Gina Chapman, Jamie Forbis, Angela Henry, Pamela Hunter, Anne Keith, James Moore, Judith Penny, Travis Reams</td>
</tr>
<tr>
<td>Hillsborough-Hwy. 70</td>
<td>Marian Anders, Fletcher Barber, Jr., Jane Clapp, Troy Comar, David Gattis, Carol Kozel, Kendall Mincey, Margaret Murray, Nicole Phillips, Andre Richmond, Robert Sharpe, Jr., Jason Shepherd</td>
</tr>
<tr>
<td>Holly Springs</td>
<td>Furman Beckwith, Jr., Shelia Bennett, David Blackmon, Bryan Brannon, Dennis Crawford, Charlene Dunn, Samuel Greene, Mac Harward, Chris Nielsen, Jessie Price, Pamela Reece, John Staley</td>
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<tr>
<td>Indian Trail</td>
<td>Annette Ayala, Amy Currie, Britt Hadley, Lisa Kawyn, Joseph Lindley, Alisa Marquardt, Jonathon Rape, Tara Richardson, Joyce Washington, David Wheeler, Kenneth Willis, Michael Zezech</td>
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<tr>
<td>Hickory-Mountain View</td>
<td>Reva Bailey, Catherine Bitsche, Andrew Blevins, Kent Brown, Carla Burns, Karen Chester, Larry Johnson, Jonathan Powell, Richard Smith, Jr., David Warlick, Herbert Wells, Nancy Yoder</td>
</tr>
<tr>
<td>High Point-Westchester Dr.</td>
<td>David Briggs, Walter Childs, Judy Cox, Sandra Dunn, Edmundson Effort, Carlena Foster, Haidy Gomez, Lisa Koretoff, James May, Teresa Murphy, LaVonne Rosbor, George Rubenstein</td>
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<tr>
<td>Hillsborough-Old Hwy. 86</td>
<td>Angela Breeze, Katherine Cathey, Kathleen Goodhand, Scott Hackler, Craig Lloyd, Serena McPherson, Scott Neal, Kristi Price, Ashley Slaughterbeck, James Stanford, Deborah Taylor, Tony White</td>
</tr>
<tr>
<td>Hope Mills</td>
<td>Kristina Kinlaw, Sivanadane Mandjiny, Kenjuana McCray, Sharon McNeill, Nekime Oxendine, Miguel Pitts, Brenton Spivey, Karen Williams</td>
</tr>
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<td>Huntersville</td>
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