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Report of the Chair

State Employees’ Credit Union (SECU) was formed 82 years ago by 17 visionaries who recognized that many fellow state employees had a critical need for affordable financial services. With an initial investment of $437, these visionaries formed a cooperative to help fill that gap in the financial services market.

In the very first letter to the membership in 1937, Treasurer W. W. Jones stated, “This association was formed to encourage systematic saving among its members, and to provide a medium of credit at a minimum for useful and provident purposes.” His conclusion was both defining and prophetic: “This Credit Union belongs to the state employees, and is operated solely for their benefit.” Many years have passed and our world has seen remarkable changes since 1937. Our cooperative has also experienced extraordinary growth and development during that period, but the core mission and goals can still be expressed in much the same terms today. SECU works diligently to adapt to your evolving financial needs by providing affordable, reliable financial products and services designed to meet those needs. I am excited to share with you highlights from this past year and am proud of SECU’s continued and resolute commitment to your financial well-being. The course of development and expansion of this organization is driven by the original purpose: this Credit Union belongs to you – our members – and it operates for your benefit.

With over 2.4 million members throughout North Carolina and beyond, SECU understands the importance of convenience, availability, and a variety of service delivery channels. For some of you, that means hometown branch service, for others it is a mobile app or a service delivered through a phone call. We currently have 267 branches and over 1,100 CashPoints® ATMs located in all 100 North Carolina counties, ensuring that you have ready access to your Credit Union. SECU’s Member Services Support team continues to expand and is available throughout the state, providing phone service day and night, every day of the year. Over 4.3 million calls were fielded in the past fiscal year. SECU’s online access via www.ncsecu.org is the channel of choice for many members. More than one million active users logged onto Member Access 344 million times during the past year – an increase of nearly 70 million online sessions from the previous year. And now we have deployed the much-requested SECU Mobile App, available for download though the Apple Store and Google Play Store. The initial App launch is just the beginning – more features are coming soon!

As we improve convenience, we diligently evaluate SECU’s products and services with a full-circle approach, seeking to ensure that our offerings meet the needs of all members – children, teens, and adults in different phases of life. 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 – SECU and its affiliates are here for you. Additionally, unlike some other financial institutions, SECU has no tiered deposit rates or risk-based loan rates, and our employees are salaried, receiving no pay incentives or commissions for “selling” products or services. These distinctions benefit you – our members.

The success of our cooperative is measured by the success of our members and I am pleased to report that we continue to grow together. In the last fiscal year, over 93,000 new members joined the Credit Union. Deposits jumped to $37.1 billion – a spike of $1.8 billion – and assets surpassed the $40 billion mark. During the 12-month period, the mortgage loan portfolio increased $1.2 billion, up 7.2%, and new vehicle loan balances rose $81.9 million, representing nearly 13,000 new vehicle loans and an 11% growth rate.
These numbers represent the trust you place in your cooperative, and we are truly grateful for the opportunity to be your financial services provider. We are also thankful for the nearly 7,000 SECU employees who deliver that service with tireless dedication and a “Do the Right Thing” mentality. Their efforts are complemented by 3,200 member-volunteers who serve statewide on the SECU Board of Directors, the SECU Foundation Board, Advisory Boards, Member Loan Review Committees, the Audit, Diversity, Governance, Nominating and Risk Committees, and as Secret Shoppers. They graciously lend their voices to advocate for and represent all members, and we appreciate their commitment and service to the organization.

Finally, the member-funded SECU Foundation makes a meaningful difference to worthy undertakings all across North Carolina, and I am delighted to report on it. The transformational power of your collective dollars is extraordinary and is reflected in the Foundation’s incredible work, accomplished in partnership with local groups. Thanks to your support and generosity, a remarkable financial commitment of more than $169 million has been made to initiatives that benefit North Carolinians statewide since 2004. From educational scholarships, internships and fellowships, to health care facilities and programs, housing for those in need, and human services projects, your $1 donations are providing opportunities, offering comfort, and giving hope to your neighbors, friends, and fellow citizens. It is humbling and uplifting to be part of this outreach to our fellow citizens, which is an expression of SECU’s core commitment to “People Helping People®.”

In closing this 2019 Report to the Membership, I return to our original purpose outlined in 1937, which is that SECU belongs to you and it operates for your benefit. State Employees’ Credit Union was formed as a member-owned, not-for-profit cooperative and we have never wavered from our purpose and mission. This steadfast member-focused approach has been key to SECU’s success. Our cooperative remains safe and sound, adaptable to changing technologies and demographics, and well-positioned to serve you now and in the future.

Sincerely,

Jo Anne Sanford
Chair, SECU Board of Directors
The Credit Union Belongs to You

State Employees’ Credit Union was formed 82 years ago to fill a critical need for state employees – the need for affordable financial services. Frustrated with seeing their fellow state employees being taken advantage of, a group of 17 individuals pooled together $437 and took action to make a positive difference, creating a financial cooperative that belonged to state employees and their families and operated for their benefit.

Fast forward to 2019 – so much has changed in the world and with the financial services landscape. With each passing year, the Credit Union diligently evaluates products and services with a full-circle approach, adapting to constantly evolving financial needs and working to help ensure that the offerings meet the needs of members in different phases of life. Through it all, the Credit Union has experienced extraordinary growth and development, and the key to that success is what hasn’t changed over time – the Credit Union’s original purpose and focus. State Employees’ Credit Union belongs to its members and operates for their benefit!
Driving Towards the Future

When someone is navigating the land, they often use a compass for direction. This tool can be the difference in reaching the target or getting lost along the way. Navigating through financial challenges can also leave a person feeling lost or unsure of the next step. For SECU’s 2.4 million members, the Credit Union can be the compass for those times – a tool to help guide them through tough terrain or scale mountains to reach their financial goals.

In 2016, SECU member Brandon Miller of Huntersville found himself needing to change the course of his career for a better financial future for himself and his family. He had been working for a trucking company in various entry level positions. He was thankful for the work and relied on his faith and perseverance to keep him from getting discouraged, but financially he knew he needed to take another step. That step would come in the form of truck driving school and the Credit Union was the first place he headed to fulfill that dream.

In recounting why SECU was the immediate choice, Mr. Miller noted, “I’ve been a member for about 17 years and the people have always opened their arms to me and treated me like family. I feel like they never turn me away, ever. Even when they’ve told me a loan was not my best option for something that I thought I wanted, they knew better – they’ve been here for me and supported my needs. Unlike other places where I’ve applied for loans and was told no, the Credit Union takes steps to walk you through to make sure you understand and will not turn you away because of a certain circumstance. They will eventually help you get to where you want to be.”

When he went to his local branch to share his need for a loan to attend truck driving school, SECU staff took the time to hear his concerns and discuss his options. He noted, “They instantly figured out what they could do for me and helped me secure my future. It took a lot of pressure off me to know that the Credit Union had my back in the way they did for this loan that has changed my life.”

Mr. Miller continued, “SECU is a place you can rely on, you don’t have to worry about big time fees or feeling like a number. They definitely make sure that you’re important and let you know. The Credit Union has helped me with renter’s insurance, my taxes, a credit card, and many loans.”

Circling back to family, he spoke of how the Credit Union has impacted his son as well. “You all have been vital to this young man’s growth, trust me. They say it takes a village to raise a child, and the Credit Union is part of that village for me.”
Gaining Peace of Mind

In the financial services industry the term PFI means Primary Financial Institution. It refers to the place a person chooses to handle most, if not all, of their financial business. For members Lindsey and Kyle Brickhouse, State Employees’ Credit Union is their PFI. It’s where they’ve turned for deposit accounts, vehicle loans, credit cards, their mortgage and more. Even though they eventually relocated for work, their favorite branch is in their hometown of Columbia, where they have a special relationship with the staff and the community.

When Mrs. Brickhouse’s father passed away, she needed family and community for support, and the Credit Union was part of that circle during a very difficult time. Her father had been sick for a long period, but his death was still unexpected. To further add to the family’s despair, he had never purchased life insurance, leaving the burden of funeral and other expenses to fall on those left behind.

“When he passed away, we were not prepared at all,” said Mrs. Brickhouse. “We didn’t know what to do, but then I thought about my friend Crystal who works at the Credit Union. I told my mom not to worry, that I would talk with her the next day.”

The Brickhouse’s traveled to the Columbia branch and met with Financial Services Officer Crystal Winslow to discuss their options to help pay for funeral expenses. Knowing this family well, Ms. Winslow offered her condolences and set out on a mission to help this family not only secure a loan, but also peace of mind for the future.

“She was more than gracious to help us any way she could, and we were very, very grateful,” said Mrs. Brickhouse. “We talked about what we could do with a personal loan we already had. She explained everything – how much our payment was and how much we could afford. She didn’t want us to get in a bind. Even though we added to our loan, our payment was not much more at all. While we were sitting there, she asked if we had life insurance and I told her I did, and all our kids did, but Kyle did not.”

Ms. Winslow proceeded to assist with insurance quotes and before the couple left, Mr. Brickhouse had secured much-needed life insurance coverage and the peace of mind for his loved ones. He noted, “The insurance was very affordable, I thought it would be more. Everybody at the Credit Union is always nice, they point you in the right direction. It’s like family, it really is.”

Life insurance is not guaranteed by, or an obligation of any credit union and is not insured by NCUA. Insurance Representatives are licensed to sell in North Carolina only. Life insurance offered through SECU Life Insurance Company, a wholly owned subsidiary of SECU.
From Emergency to Emergency Fund

There were many obstacles facing Charles and Edith Hill when they first came to the Credit Union to apply for a personal loan – they wanted to purchase a piece of adjacent land that was in jeopardy of becoming part of a housing development. In the years prior to this request, the couple had accumulated a tremendous amount of debt, much of which was attributed to helping family members who were in some very challenging financial situations. Thankfully, those situations ended happily, but the Hill’s financial picture was a different story as they were left with a poor credit history and creditors calling them for payments.

When they sought a loan at the Credit Union, they knew their chances were slim, but the couple waited anxiously for the outcome. They had already been denied at other financial institutions they had relationships with, and to their disappointment, they received the same recommendation from all – the best thing they could do was file bankruptcy. After giving it some thought and speaking with a bankruptcy attorney, Mrs. Hill said, “I prayed about it because I knew we owed that debt. I didn’t want to file for bankruptcy and told the attorney I wasn’t going to do that.”

When the Hill’s received word that their initial Credit Union loan application was not approved due to their amount of debt and past credit history, Mrs. Hill came into the Kings Mountain branch that same day to discuss the details. She met with Financial Services Officer Ashley Beason, who further evaluated the application and noticed some information that she felt could point the couple in a different direction and put them on the path they needed.

Mrs. Hill recalls, “Ashley researched our situation and said she wanted to try something else – refinancing our house. She told us ‘we’re going to try to get you that piece of land, but we’re going to get you out of debt’ and she did! Ashley worked with us for about 2 ½ hours that day and helped us get everything in order. She got the ball rolling and had someone come out to appraise our house. After getting the appraisal information back, Ashley called us with the good news that our mortgage application was approved and that we would be able to purchase the land and pay off all our debt.”

By refinancing their mortgage, SECU was able to consolidate their debt and reduce their mortgage payment, saving them over $800 per month and allowing them to set aside emergency funds for future expenses. Mr. Hill added, “When the Credit Union helped us, it was a relief and gave us back respect. You cared when nobody else cared. You sat down with us and said that one way or another, you were going to help, and you did. You guys just blessed us.”
A Safe and Sound Cooperative

Since its humble beginnings in 1937, SECU has held true to its founding principles and purpose – firmly focused on its members and their financial well-being. Staying grounded in the “People Helping People®” philosophy and “Do the Right Thing” mentality has made a positive difference in the lives of members and in the growth of their financial cooperative. The Credit Union is safe, sound, and well-positioned to serve members now and in the future.

In the past fiscal year, 93,000 new members joined State Employees’ Credit Union. Assets eclipsed $40 billion while deposits jumped to $37.1 billion. The $1.8 billion spike in deposits was the result of increases in share, money market share, IRA, and checking accounts, as well as Share Term Certificate balances. Youth accounts also experienced significant growth. The Credit Union now has approximately 272,000 FAT CAT® and Zard® members who added $12.5 million to their accounts during the year!

Lending also continued on the upswing as SECU’s Mortgage Loan Portfolio experienced a 7.2% growth rate to close the fiscal year at $17.6 billion. Both fixed rate and adjustable rate mortgages grew, with over 20,600 loans sent to closing in the past fiscal year – an increase of over 2,500! New vehicle loans were up 11% topping out at $81.9 million. In the 12-month period, nearly 13,000 new vehicle loans were originated for $400 million. SECU also originated over 60,000 used vehicle loans totaling $950 million.

Complementing SECU’s deposit and lending offerings are a wide-range of Financial Advisory Services available through the Credit Union and its affiliates, including life insurance, investments, tax preparation, trust services, retirement and estate planning. These services continue to help members plan and prepare as their families grow and financial needs evolve.
A Safe and Sound Cooperative continued

For additional member convenience and availability, SECU’s service delivery channels also expanded. The branch network increased to 267, creating an even stronger local presence in all 100 North Carolina counties. The much-anticipated SECU Mobile App was deployed and is available for download from the Apple Store and Google Play Store. The initial launch was just the foundation; more features will be added in the coming year. Online services through the website www.ncsecu.org were heavily utilized, with more than one million active users logging into Member Access 344 million times during the past fiscal year – an increase of nearly 70 million sessions. And, over 4.3 million calls were fielded through SECU’s 24-7 toll-free phone line. This growth and expansion are the result of members’ trust and support in their cooperative!

State Employees’ Credit Union
Consolidated Statements of Income & Undivided Earnings
Years Ended June 30, 2019 and 2018

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest Income</td>
<td>$ 1,427,839,933</td>
<td>$ 1,245,898,168</td>
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<tr>
<td>Interest Expense</td>
<td>(510,902,273)</td>
<td>(352,189,366)</td>
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<tr>
<td>Net Interest Income</td>
<td>916,937,660</td>
<td>893,708,802</td>
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<tr>
<td>Fee Income</td>
<td>281,189,817</td>
<td>277,425,941</td>
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<tr>
<td>Operating Expense</td>
<td>(819,559,828)</td>
<td>(761,394,431)</td>
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<tr>
<td>Provision for Loan Losses</td>
<td>(129,000,000)</td>
<td>(113,480,000)</td>
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<tr>
<td>Net Income</td>
<td>249,567,649</td>
<td>296,260,312</td>
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<tr>
<td>Transfers to Reserves</td>
<td>(248,000,000)</td>
<td>(296,000,000)</td>
</tr>
<tr>
<td>Undivided Earnings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beginning of Year</td>
<td>5,049,801</td>
<td>4,789,489</td>
</tr>
<tr>
<td>End of Year</td>
<td>$ 6,617,450</td>
<td>$ 5,049,801</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

State Employees’ Credit Union
Consolidated Balance Sheets
June 30, 2019 and 2018

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash, Investments</td>
<td>$ 15,642,861,912</td>
<td>$ 14,972,242,314</td>
</tr>
<tr>
<td>Loans to Members</td>
<td>23,345,453,754</td>
<td>21,909,618,654</td>
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<tr>
<td>Accrued Interest Receivable</td>
<td>128,310,451</td>
<td>91,200,175</td>
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<tr>
<td>Property &amp; Equipment</td>
<td>1,116,415,480</td>
<td>1,015,932,734</td>
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<tr>
<td>Deposit for Insurance of Accounts</td>
<td>316,791,700</td>
<td>310,923,005</td>
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<tr>
<td>Other Assets</td>
<td>72,024,432</td>
<td>84,005,634</td>
</tr>
<tr>
<td>Total Assets</td>
<td>40,621,857,729</td>
<td>38,383,922,516</td>
</tr>
<tr>
<td>Liabilities &amp; Reserves</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Checking Accounts</td>
<td>4,517,626,823</td>
<td>4,094,616,915</td>
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<tr>
<td>Share Accounts</td>
<td>32,614,467,969</td>
<td>31,196,376,863</td>
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<tr>
<td>Accrued Interest Payable</td>
<td>30,009,108</td>
<td>20,453,130</td>
</tr>
<tr>
<td>Other Liabilities</td>
<td>87,037,359</td>
<td>74,633,719</td>
</tr>
<tr>
<td>Reserves/Undivided Earnings</td>
<td>3,372,716,470</td>
<td>2,997,841,889</td>
</tr>
<tr>
<td>Total Liabilities &amp; Reserves</td>
<td>$ 40,621,857,729</td>
<td>$ 38,383,922,516</td>
</tr>
</tbody>
</table>
SECU Foundation – Creating Positive and Tangible Changes

This year marks the fifteenth anniversary of the SECU Foundation and each year has been an amazing journey of establishing new partnerships and investing in ideas which have advanced the mission of the Foundation – to address real issues facing the citizens and communities of the state. With a focus on the areas of education, housing, healthcare, and human services, the member-funded SECU Foundation has made a collective financial commitment of more than $169 million for initiatives statewide. Each of these projects is creating positive and tangible changes in people’s lives and in North Carolina’s future.

While the SECU Foundation 2019 Annual Report, available at www.ncsecufoundation.org, provides a comprehensive review of the fiscal year, the annual SECU Foundation video featured on SECU’s YouTube channel https://www.youtube.com/c/ncsecu_videos gives another great opportunity to highlight some of the remarkable projects from 2018-19. Three uniquely different and highly impactful initiatives were the focus of this year’s video – the SECU Beacon Site at the Southeast Raleigh Promise Purpose Built Community, the SECU Dormitory at the Future Farmers of America Center in White Lake, NC, and a new healthcare pilot for the Hospice and Home Care Foundation of North Carolina (HHCF) to help address the shortage of nurses in the home health and hospice settings.

“We are not only delighted, we are grateful that the SECU Foundation saw the seriousness in the nursing shortage and how it would impact patient needs, because in the long run that’s what it’s all about… it’s about the patients.”

Judy Penn, Executive Director
Hospice and Home Care Foundation of North Carolina

Regarding the impact of the SECU Foundation challenge grant, HHCF Executive Director Judy Penn shared her thoughts.

“When we heard about the grant, we were ecstatic! It’s important to understand that traditionally, home health and hospice agencies have not hired new nurse graduates simply because of the autonomy and uniqueness of the setting. Working together with the nursing schools and home care and hospice agencies, new nurse graduates and nurses new to this setting will be better prepared and onboarding will be quicker, ensuring patients will continue to receive quality care in their homes and communities. We are not only delighted, we are grateful that the SECU Foundation saw the seriousness in the nursing shortage and how it would impact patient needs, because in the long run that’s what it’s all about… it’s about the patients:”
Volunteers – Representing and Advocating for Members

In addition to its staff of nearly 7,000, State Employees’ Credit Union is fortunate to have the extra benefit of over 3,200 Credit Union member-volunteers statewide that serve the organization on SECU’s Board of Directors, the SECU Foundation Board, Advisory Boards, Member Loan Review Committees, the Audit, Diversity, Governance, Nominating, and Risk Committees, and as Secret Shoppers. These dedicated individuals devote their time to enhance and improve their Credit Union, representing and advocating for members. Their service is invaluable, commendable, and very much appreciated.

Lachonya Williams enjoys volunteering and serving on the Advisory Board for SECU’s Mebane branch. She currently holds the position of Board Chair. Ms. Williams appreciates the benefits of being an SECU member and doesn’t hesitate to share information about the Credit Union with family, friends, and co-workers. She graciously offered a few words about why she chooses to volunteer for SECU.

“When I engage with the Credit Union, it is clear to me that I am more than a member. I always feel as though Credit Union associates care about my well-being and my quality of life. I want others to enjoy that same experience, which is why I volunteer and why I promote our services.”

Lachonya Williams, Chair
Mebane Advisory Board

“When I engage with the Credit Union, it is clear to me that I am more than a member. I always feel as though Credit Union associates care about my well-being and my quality of life. I want others to enjoy that same experience, which is why I volunteer and why I promote our services.”
Audit Committee
Mona Moon, Chair
Shirley Bell
Mark Foster
Alice Garland
Jennifer Haygood
Ben McLawhorn
McKinley Wooten Jr.

Diversity Committee
Alice Garland, Chair
Mona Moon
Stelfanie Williams
McKinley Wooten Jr.

Governance Committee
Bob Brinson, Chair
Chris Ayers
Karan Bunn
Mona Moon
Jo Anne Sanford

Nominating Committee
McKinley Wooten Jr., Chair
James Barber
Shirley Bell
Bob Brinson
Alice Garland
Jo Anne Sanford
Stelfanie Williams

Risk Committee
Chris Ayers, Chair
Bob Brinson
Karan Bunn
Stelfanie Williams
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
David Williams

Apex
Joy Brantley
Stephen Brink
Russell Duncan Jr.
Eleanor Green
Jan Hargrove
Jackson Hayes
Deborah Judd
Bill Long*
Steven Rhodes
Jeff Smith
Anita Stallings
Howard Surface

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

Asheville-Biltmore Village
Brian Davis
Mark Dickerson
Hugh Feinberg
Harvey Haynes*
Larry Liggett*
William Loftin
Linda McDaniel*
Wilma Sherrill
Susanne Swanger
Sharon West
Carla Willis
David Wyatt*

Asheville-Long Shoals
Tracy Davis
Neil Denman
Kofi Lomotey
James Miles Jr.
Denise Montgomery
Lonnie Oliver
Tiawana Ramsey
James Schandevel
Jim Schwardt
Lynnora Smith*
Brian Tucker*

*Member Loan Review Committee
Member Loan Review Committee

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

Asheville-UNCA
Betsy Blose
Sarah Cain
Christina Carter-Daugherty
Richard Davis
Richard Duncan
Beth Gentry
Deborah James
Samuel Kaplan-Gershon
Christopher Morrow
Anita Proffitt
Rita Reece
Brandon Whiteside

Asheville-Parkway South
Robby Baker
Joanne Brannon
Patricia Moery
Nigel Morgan
Kelly Nossiter
Ken Ray
Kristina Specht
James Wingo II

Asheville-Smokey Park Hwy
Brian Anthony
Eugene Edmonds
Alice Houston
Sonya Leonard
Jefferson Myron
Max Queen* 
Gloria Rabun
Tonya Robinson
Earl Smith
Douglas Sutton* 
Richard White

Asheville-UNC
Connie Carnes
Gary Ford
Lauren Ivester* 
Reeves McGlohon
Emily Moore
Leigh Nance
Billy Ray Putnam
Jeremy Railton*
Diane Reeves
Christine Savarese

Benson
Sandi Atkinson
Michelle Benson
Frances Blackmon
Dwight Braswell
Patrick Burgess
Dewitt Hardee
Horace Johnson
Jimmie Massengill
Carolyn McDougald
Keith Neighbors
Art Watkins
Forrest Williamson

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*

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

Black Mountain
Jennifer Abshire
Jolene Elkins
Carl Firley
Charlene Hall
Leonard Hollifield
Debbie Hughes
Cynthia Jackson
Michelle Lowery
Al Richardson
Greg Shuler
Roger Ware
Bob Washel

Boone-New Market
Johnny Alley
Lorie Bolick
Laramie Combs
Tim Hendrix
Tom Hughes
Ly Marze
Angela Miller
Sadie Schneider
Tierra Stark
Gregrey Taylor

Brevard
Wayne Brown
Kenneth Goble
Dawson Hogsed
Nancy Hughes
Louise Koontz
Steve Letterman
Dwight Parker
Carolyn Peterson
John Ray
Robert Rhodes
Lee Sherrill
Brenda Thomas*

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

Bryson City
Lynese Barker* 
Holly Bowick
Bree Clawson
Scott Cline Jr.
Alison Cochran
Karen Cook
Nira Franklin
Justin Greene
Christopher Lee
Carole Maenlle* 
Diane Shuler* 
John Tyndall
**Member Loan Review Committee**

**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

**Butner**
- Betty Aiken
- Ed Beal* 
- Josephine Edwards
- Mary Ann Erickson
- Cathy Jenkins
- Catherine Parrott
- Jody Riggan
- Danny Roberts
- Mike Snyder*
- Kenneth Thomas
- Paulettta Williams*
- Linda Woods

**Burlington**
- Lizzie Alston*
- Kim Barger
- Jason Boyd
- Susan Clayton
- Meredith Edwards
- Susan Evans
- William Gregory
- Ronald Hall
- Travis Handy
- Richard Kaffenberger
- Billie Nold
- Denise Westmoreland

**Camden**
- Whitney Aydlett
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- David Griffin
- Vallerie Jacocks
- Vivian Johnson
- Rachel Joyner
- Vickie Langwell
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- Steve Sutton
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- Rhonda Hairston
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- Toni Lehman
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- James Porto
- Sarelli Rossi
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- Megan Porter
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- William Scott
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- Christopher Brewer
- Amy Chrest
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- Curry Darlington
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Cora Spruill
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Lowell Siler
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- Morial Spence
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- John Etheridge
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- James Wilkins
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- Lisa Ford
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- Jane Hendrick
- Joel Hoyle
- Brenda Kennedy
- Barbara Long
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- Kate Freeman
- Gail Hester
- Althea Lesane
- Cynthia McKoy
- Chris Meggs
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- Rodney Smith
- Joey Todd
- Theresia Wright

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- Stephen Cohen
- Chris Faucette
- Patricia Foust
- James Giannotti
- Lee Hicks
- Lee Ann Humphrey
- Patricia Nagro
- Robert Skipwith
- Lisa Thompson
- Marsha Ward
- Christopher Wells

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<thead>
<tr>
<th>Fayetteville-Executive Place</th>
<th>Fayetteville-Ramsey St</th>
<th>Flat Rock</th>
<th>Fuquay-Varina-Old Honeycutt Rd</th>
<th>Garner-Vandora Springs Rd</th>
<th>Garner-Benson Rd</th>
<th>Gastonia-Cox Rd</th>
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<td>Sharon Alexander</td>
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<td>Gabriel Briley</td>
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<td>Donna Blake</td>
<td>Natalie Baines</td>
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<td>David Grimes</td>
<td>Sadie Broome</td>
<td>Cindy Barber</td>
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<td>Lee Bradley</td>
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<td>Annette Evans</td>
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<td>Ed Maness</td>
<td>James Lueck*</td>
<td>Rece McSwain</td>
<td>Misty Helms</td>
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<td>Perry Sikes</td>
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<td>Amy McLamb</td>
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Kellie Davis  
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Braley Speagle  
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Susan Phillips  
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