



We Are SECU

2023 ANNUAL REPORT

We're not just invested in North Carolina.
We *are* North Carolina.



State Employees' Credit Union

SECU
State Employees' Credit Union®

Report of the Chair

On behalf of our entire SECU Board of Directors, I would like to begin with a heartfelt thank you to our more than 2.7 million Credit Union members throughout North Carolina and beyond. You are the heart and soul of our member-owned cooperative and are central to all that we do in support of our longstanding mission: *“To be the trusted provider of financial services to every eligible member and to enhance the value of their lives and financial well-being while maintaining our fiscal strength.”* Over the past year, our Board members and SECU’s executive leadership have spent a great deal of time engaging with staff, volunteers, and members – sharing, listening, and learning to help guide us in our important work to offer more for you and meet you where you are on your financial journey.

Each year presents new challenges and opportunities to grow, improve, and evolve with the ever-changing needs of our membership. For the past two years, Jim Hayes led SECU through a season of change before departing to pursue another opportunity. We deeply appreciate his service to SECU, and we wish him the very best in his future endeavors. With his departure, our Board made the important decision to name 35-year SECU veteran Leigh Brady to the post, the first female president and CEO in our organization’s history. Leigh has been an integral part of the Credit Union for more than three decades and uniquely understands our mission and our members. She is well-equipped to help SECU navigate changes that are underway, and we are excited about the future under her leadership.

In December 2022, we finalized the SECU Strategic Plan, outlining our holistic approach to modernization and enhanced SECU member value over the course of the next five years. Our four strategic focus areas are Member Experience, Employee Experience, Digital Innovation, and Safety and Soundness, with members at the center. The successful execution of this plan aims to bring more value by promoting greater efficiencies, expanding member choices and channels, and positioning SECU for ongoing sustainability. It has never been more necessary for SECU to fill the role of a trusted financial services provider, and our charge is to continually provide stability amid a volatile environment. We are here for you, our employees, and our communities.

In the past fiscal year, numerous product and service enhancements were implemented. Highlights include fewer member fees with the elimination of stop payment, overdraft transfer, and return check fees; an upgraded Interactive Voice Response system for improved 24/7 phone service; expanded mobile and digital services, including a new online loan application and debit card lock feature; additional branches for in-person service, and more financial education offerings via our website www.ncsecu.org.

We also implemented a new lending approach that began in March with auto loans. This was the result of extensive research and member feedback that overwhelmingly pointed us to the conclusion that we were not reaching our goal of providing the best possible rates for all members. Being more competitive and offering a good value for everyone meant implementing a tier-based pricing model that serves members in a manner that benefits the majority of our borrowers with lower rates than what could be offered in a one-price-for-all model and one that is much less impactful to those borrowers with lower credit scores. Rates provided to those borrowers are much more favorable than what is offered by our competitors, and we serve borrowers in the lower score ranges who are not being served at all by banks and most credit unions.



Chris Ayers
Chair, SECU Board
of Directors

Report of the Chair

In the first month of tier-based auto loan pricing, SECU originated 8,300 vehicle loans, the highest since August 2021 when rates were at historical lows. And in the first six months, SECU originated over 45,000 vehicle loans totaling \$1.2 billion, which included welcoming over 21,000 members who did not have a current lending relationship with SECU previously. So far, lending data shows members are taking advantage of these lower rates consistently across all credit tiers and we will continue to monitor our pricing model and overall strategy to ensure we are meeting our goal of providing the best possible rates for our membership as a whole.

As we work to expand and enhance our product and service offerings, we always keep our fiscal strength top of mind to ensure that our Credit Union is safe, sound, and well-positioned to serve you now and in the future. I am pleased to report that SECU remains fiscally strong, recording net income of approximately \$587 million, compared to \$564 million for the previous fiscal year. We saw strong earnings that create value for our members and support the maintenance of our capital reserves. Our return on assets was 1.18% for the fiscal year while our capital position also held strong with more than \$5 billion in equity and a capital to assets ratio of 10.47%, preparing us for any potential economic downturn. Combining this equity with ample liquidity options positions SECU well to meet member and operational demands.

Our most important asset in serving SECU member-owners is our people, and by investing in SECU's 8,000+ employees in our 275 branches, call centers, and operations departments, we are creating more value for you. Supporting employees in the best ways possible allows them to come to work excited, energized, and well-positioned to provide the very best member service and create deep connections with the people in our communities. With additional benefits, greater employee engagement through listening sessions and surveys, and expanded learning and development opportunities, we are building a more supportive work environment to help staff better support you.

Providing more for you, our employees, and our communities demonstrates the ever-important credit union philosophy of People Helping People®. It is foundational to SECU's day-to-day operations as well as our community involvement and philanthropic efforts. Through holiday toy drives, school supply and food collections, volunteer service with local non-profits, and more, SECU team members are reaching out with open hearts and helping hands to make a positive difference for others.

Further increasing that impact is the member-funded SECU Foundation, the Credit Union's philanthropic arm that lifts so many through its powerful work in all 100 North Carolina counties. Established in 2004, SECU Foundation recently surpassed a quarter of a billion dollars in cumulative funding for grants and financing in support of education, housing, healthcare, and human services initiatives to benefit the people and communities across the state. Through your generosity and support, valuable work is being done, and I encourage you to visit www.ncsecufoundation.org to learn more about your SECU Foundation.

While my letter provides just a snapshot of our past fiscal year, the full SECU Annual Report gives a broader picture of the year in review. Please take a moment to read through the pages, as I think you will be encouraged by what has been done, and what is yet to come.

In closing, I once again offer my deepest appreciation to you, our staff, and the more than 3,000 volunteers serving on committees and Member Advisory Boards across the state – we are grateful for your support. You have a valued role in our cooperative, and together, We Are SECU!

Thank you,



Chris Ayers
Chair, SECU Board of Directors

The spirit of a cooperative is grounded in a commitment to each other, working together to make a positive difference for all. That spirit is what SECU is about – it's People Helping People®, doing the right thing, and serving our members and communities in North Carolina to the best of our ability. When our members and communities thrive, SECU thrives. We are dedicated to providing a level of care and service that cultivates success.

We are so much more than a financial institution; we're a member-owned cooperative and members are at the center of all we do. We are committed to listening to your needs, offering caring and compassionate support, and working together to find solutions to improve your financial health and well-being.

Together,
we are SECU.

MEMBER STORY

Samuel Moseley, PhD Values SECU's Level of Care

A retired professor with more than 35 years of teaching and administrative experience under his belt, Dr. Moseley knows that learning from life's challenges and supporting those who support you leads to better connections and a stronger community.

His affinity for SECU, which has influenced his wife, sister, children, and even his grandchildren to become members, stems from receiving a level of care he's never found at another financial institution. As a young professor struggling to make ends meet, the Credit Union was there to help with a loan when other lenders would not. A short-term loan he received from SECU afforded Dr. Moseley the opportunity to attend an important work conference and provided a worthy investment in his long-term career.

Currently, SECU is fortunate to have him serve as a Member Advisory Board volunteer. In this role, he uses his voice to share fellow members' concerns and hopes for our cooperative's future, making sure they are always heard. His goal? To ensure that the level of service, the sense of community, the feeling of being a part of something special, and most importantly, the knowledge that someone at the Credit Union is there for you, is always present.

"Being a part of the Member Advisory Board, or any of the Credit Union's committees, I think is really important for people because you get to help others and make your mark on something bigger than yourself. Where else can you say that? That sense of community, of service, of just knowing that someone is there for you. That's what makes this place special. I believe SECU does all of that for its members."



“That sense of community, of service, of just knowing that someone is there for you. That’s what makes this place special. I believe SECU does all of that for its members.”

Services That Make a Difference

SECU is committed to helping members make better financial decisions – it's been a primary focus for over 85 years. Our financial products, services, and tools are designed to equip our members with the knowledge and power they need to achieve a better quality of life.

We have members' best interests at heart, and that will never change. People Helping People® is not just a tagline, it's the credit union philosophy, and one that we live out every day to help our members and communities grow stronger, healthier, and prepared for the future.

CREDIT UNION INVESTMENT SERVICES Ended FY23 advising:



33,026 households



40,614 accounts

INSURING MORE MEMBERS THAN EVER

23,000+

Insurance Policies/Contracts
have been issued in 2023

24% Growth

in Personal Lines policies
(i.e. homeowners, auto, etc.)
over FY 2022

A Way to Plan For the Future

At SECU, members are at the center of all we do and ensuring they have the tools for a comprehensive financial plan is key to serving them well. The Credit Union's financial advisory services are making a positive impact and giving members greater peace of mind for themselves and their loved ones.

This past year, SECU helped over 8,200 members prepare for the future through our Estate Planning Essentials Program. SECU insurance representatives also helped them secure over \$557 million in life insurance coverage and related policies through SECU Insurance Services.

See page 40 for disclosures.

Member Borrowing Made Better

SECU works to make the borrowing experience better for all members. This year we introduced a new digital loan application to streamline and expedite processing, and member response was incredibly positive. From this and other lending enhancements, SECU was able to help members quicker and more efficiently. In fact, from financing new homes to offering more affordable vehicle loans, our lending specialists provided more for members than ever before.

New Lending Approach: In the first month of tier-based auto loan pricing, SECU originated 8,300 vehicle loans, the highest since August 2021 when rates were at historical lows. And in the first six months, SECU originated over 45,000 vehicle loans totaling \$1.2 billion.



Since the introduction of the Consumer Point of Sale in mid-December, monthly online application volume has increased by approximately **51%**. In addition, consumer applications received through our online channel now account for approximately **30%** of all consumer loan applications received on a monthly basis.



17.4% growth of loan portfolio during FY2023, from \$27.2B to \$31.9B

45.7% increase in home equity loans since last year

19,946 home equity loans in 2023, totaling more than \$5 billion

Putting More Financial Power in Our Members' Hands

We value member feedback — it helps guide us as we work to provide members more of the services they want and need from us. In response to this feedback, SECU rolled out new credit and debit card features to give members more control over their accounts. Debit card holders now have the ability to lock and unlock their SECU Debit Card from the mobile app and this feature is already benefiting thousands of members. Another beneficial enhancement is the ability to perform online credit card balance transfers.



**34,000+ New
Credit Card
Accounts Opened
in 2023**



“He empowered me to make a smarter decision for me. I’ve never been treated like that by a bank or anywhere else.”

MEMBER STORY

Evania Clay Shares How We Are Empowering Members

A single mother of four, Evania Clay struggled for years to rebuild and maintain a favorable credit score. It wasn't until establishing a relationship with SECU that she was able to turn those struggles into successes. Taking advantage of the Credit Union's knowledgeable experts and financial education resources, she was able to not only improve her credit score, but she was also empowered to take the next step in her financial journey on her terms.

With guidance from a lending specialist in her local SECU branch, Evania was able to improve her credit score by more than 30 points, which led to her qualifying for an auto loan with a monthly payment that perfectly matched her budget. The service she received was above and beyond what she experienced before, but she soon learned that is what you can always expect from SECU.

“Isaac really took care of me. He didn't just want to give me a loan and send me on my way. He worked with me to find the loan term and the rate that made sense for my situation and then walked me through the entire process: how to set up payments, what to expect, and how to use my new loan the right way. He empowered me to make a smarter decision for me. I've never been treated like that by a bank or anywhere else.”

Thanks to employees like Isaac McFarland at our Reynolds Park Branch in Winston-Salem, our members across North Carolina and beyond can make smarter, better decisions about their finances while receiving the financial education they need to improve their situation and reach their goals.

Delivering More Value Through Lower Fees and Better Rates

We're committed to constantly improving the member experience in a variety of ways. One way is understanding the pain points a member may encounter when completing transactions, including associated fees.

As of the end of our fiscal year 2023, SECU's fee income per member metric remains the lowest among large state-chartered credit unions in North Carolina and fourth lowest in the country among credit unions over \$10 billion. Our annualized fee income per member is \$14 compared to a \$53 average of peers.¹ Low fees are one way we provide significant value to members and further reinforces our People Helping People® philosophy.

ADJUSTING DEPOSIT RATES

SECU offers members various deposit options with differing levels of return, and we continue to evaluate ways to increase value for our member savers. SECU's Share Term Certificates (STCs) offer some of the highest in our peer group for selected term products. Comparable to Certificates of Deposit (CDs) at other institutions, an STC is a fixed-rate, closed-end time deposit account that offers a higher rate of interest on funds invested for a fixed period. This can be a wonderful way to save for long-term goals, such as buying a car or putting a down payment on a home. We offer STCs in terms ranging from 6 months to 60 months, giving members the flexibility to choose how long to invest their savings. Currently, STCs can be set up to renew automatically, or the funds can be transferred at maturity to a member's pre-selected SECU share or deposit account (share, checking, CashPoints® Global, or money market share).

¹This information comes from Callahan & Associates.
Source: <https://www.callahan.com/>



By the end of the first quarter of 2023, we eliminated three service fees, which included:

Stop Payment fees

Overdraft Transfer Service fees

Returned Check fees

MEMBER STORY

Clayton and Linda Austin: “You’re More Than a Credit Union”

Clayton and Linda Austin are long-time members of SECU. Linda is a retired state employee, and Clayton is a retired naval officer. They rely on the care and compassion that Credit Union employees provide them, and more importantly, having the comfort of knowing their assets are secure. They know SECU will help guide them in the right direction to ensure their retirement stays a happy and comfortable one.

Over the years, they’ve used a variety of services at SECU, including safe deposit boxes and loans. Most recently, the Austins came to SECU looking to upgrade and repair their family home in Candler. Thanks to the thoughtful and personalized service provided by their local branch, their plans were in good hands as they applied and were ultimately approved for a Home Equity Line of Credit (HELOC).

“They made it incredibly simple. From exactly what to apply for, to how to pay it off, they listened to us and helped us. They’re friendly people and it always feels like more than walking into a branch. I consider them friends.”

A retired teacher, Linda especially appreciates the level of service provided throughout the Credit Union. For educators looking for a place that takes care of them, she believes there’s no better place than State Employees’ Credit Union.

“I’d tell any teacher to go straight to the Credit Union. I’ll even drive them!”

“They made it incredibly simple. From exactly what to apply for, to how to pay it off, they listened to us and helped us.”

Grounded in North Carolina

SECU is the largest credit union in the state; one in four North Carolinians are members. We proudly serve the people of North Carolina and work to make positive impacts for communities throughout our great state. To best meet the needs of our membership, we want to meet them where they are and provide products and services that support their growing needs. Having a local presence is important to us and we're committed to keeping our North Carolina branch

footprint to ensure members in all areas of the state have access to the people they know and trust.

Staffed by friends and neighbors, SECU branches are the backbone of our organization, an integral part of the communities, and an important part of fulfilling our People Helping People® philosophy.

We Are in More Places To Better Serve You



Total ATMs - 1,122

Total Branches - 275

Counties Offering Both ATMs & Branches - 100

Improving the Member Digital Experience

We listen to member feedback to help guide us in our work. Improving our members' digital experience has been a key area of focus:

- Over the past year, we've made it easier and more secure to conduct financial transactions on a mobile device:
 - > Members can now view account balances in the new mobile Quick View option.
 - > Members also have greater access to older account information through expanded transaction history.
- A new online lending portal has also made it easier to apply for an SECU loan, credit card, or mortgage.

In addition to all of this, we're also upgrading our website with a whole new look and feel that will make navigation a more streamlined experience.

As SECU continues to expand our products, services, and capabilities, it's now more important than ever to hear from our members. That's why we have introduced an "always on" survey across our digital channels. With this, we have begun to hear directly from members how satisfied they are with our products and services and how easy it is to perform various financial tasks. This valuable feedback is helping us address concerns, improve our offerings, and ultimately serve members even better.

GROWING OUR SERVICES TO MEET OUR MEMBERS



1.4M

digital users,
6.4% growth
over 2022



12.7%

increase in
money transfers
through digital channels



19.4%

increase in
SECU Mobile App users



18%

increase in
mobile check
deposit usage

MEMBER STORY

Heidi Johnson Believes “We” Means a Stronger Future

With a firefighter husband and two children currently serving in the armed forces, Heidi Johnson’s family understands the importance of service. The convenience and personalized care they experience in-person at the branch and over the phone has given them supportive access to their Credit Union for more than a decade, which helps Heidi feel right at home.

“It’s a small-town feel when I walk into a branch. They say hi, and they know my name and I know their names. When we need help, they’ve always pointed us in the right direction and been very direct in what our available options are. They don’t push anything; they just make sure we can make the right decision that makes sense for us.”

That level of comfort and service guided Heidi and her family to open a Share Term Certificate (STC), as well as a FAT CAT® account for their youngest child to give him a place to safely save for the future. At the Benson branch, SECU staff guided Heidi as she chose the best options to provide a more secure financial future for her son.

“If you have an issue, if you need anything, you can call and actually talk to a person. That level of connection and support is really important to me. Their rates, their support, and how they make you feel really can’t be beat.”

“If you have an issue, if you need anything, you can call and actually talk to a person. That level of connection and support is really important to me.”



Enhancing the Member Services Support Experience

In May of 2023, the SECU Contact Centers transitioned to a new platform that improved member and staff experiences. Members now have the ability to tell us why they are calling and have their call directly routed to an appropriately skilled employee. In addition, we now provide an estimated wait time during times of high call volume, as well as a call-back option. We have also established a new coaching methodology and enhanced analytics, which will allow our employees to quickly determine opportunities for member service improvements. In the next year, we will build upon this platform to provide additional enhancements that improve the way members interact with us.



New Interactive Voice Response (IVR) Experience

3.9M calls

entered the IVR system

1.3M calls

offered to agents

Callback Feature: 230K (1 in 8) opting for callback vs. waiting in queue



Taking Care of the People Who Take Care of Our Members

SECU is committed to the growth and development of our staff. Taking care of employees gives them the tools and resources to better serve our members. Just as member needs are changing and evolving, so are the needs of our staff. This year, SECU made significant enhancements to our benefits structure to attract and retain top talent. The base of benefits has always included an employer 401(k) match and comprehensive medical care, but these have been augmented to now include enhanced well-being programs:

- Paid Leave:
 - > Implementation of paid parental, caregiver & bereavement leave
 - > Paid time off accrual schedule to better promote work-life balance for team members
- Employee assistance program providing emotional well-being and work-life balance resources for team members and their families
- Introduction of additional voluntary benefits (pet insurance, legal assistance, and ID theft protection)

Providing Opportunities for Advanced Financial Education

SECU also understands that members rely on the knowledge of employees as they make increasingly more complex financial decisions. Our SECU L.E.A.D. program for staff provides **Learning** opportunities to increase their subject matter expertise, **Engagement** with internal and external Credit Union partners, **Accelerator** opportunities for high-performing staff, and **Development** experiences for leaders at all levels of the organization.

While learning opportunities for employees have always existed, the incorporation of a formal leadership development program and employee engagement disciplines are new offerings for SECU.

Highlights thus far:

- **80%** of employees participated in the engagement survey
- Over **7,000** employees have accessed their LinkedIn Learning license for self-directed development which means **90%** of our licenses are active.
- Over **17,000** courses have been completed, which includes more than **1,500** instructor-led and **15,500** online courses.

Investing in our staff helps support engaged employees, and engaged employees create better member experiences.

“I am so very grateful for the coaching and time investment made toward helping us become better leaders so that we might by extension improve our employees’ experiences and commitment to SECU. I learned a long time ago that people don’t leave places, they leave people; and I am so very excited to continue learning and taking courses to not only improve upon my own experience, but hopefully the experience of my employees.” Meghan Pridemore, VP Senior Compliance Counsel

**MEMBER STORY**

Dr. James Sibert Believes “We” Means Service with Care

For Dr. James Sibert, service is everything. A retired education administrator with more than 25 years of experience in student affairs, his work with students instilled in him an appreciation for going above and beyond to help those in need. In his 30+ years of being an SECU member, he’s watched the Credit Union grow to reach more people than ever, many of whom may never have found help elsewhere.

“Being a member of SECU gives you a feeling of belonging. My background is in working with people and it’s all I’ve ever done. Staying involved in the Credit Union and seeing how it has advanced in so many ways to help people who wouldn’t otherwise find help has been a wonderful experience.”

Today, Dr. Sibert continues his commitment as a volunteer on SECU’s Member Advisory Board, supporting the Credit Union’s efforts to give members the experience and level of care they deserve. Most importantly, he wants to keep the human element that makes SECU so special top of mind.

“There’s a special feeling you get when you walk into the Credit Union. It’s something I don’t think I’ve ever felt anywhere else. The member service is remarkable, and they take care of you. Regardless of how much money you have, regardless of your situation, you’re treated with respect, with care.”

**“There’s a special feeling
you get when you walk
into the Credit Union.
It’s something I don’t
think I’ve ever felt
anywhere else.”**

Investing in the Communities We Serve

At SECU, it's important to us that we are making positive contributions to the communities we're fortunate to serve. Here is a snapshot of some of the ways that is being accomplished.

State Employees Combined Campaign Totals

2022 Pledge – \$89,194
Employee Donors – 298

SECU Shred Days

17 events

110 SECU Branches Delivered Over 4,000 Gifts in the Winter Toy Drive

Winter Toy Drive 2022
Value – \$57,000

Summer Camp Awards Program

SECU Awarded
183 Winners with \$500
Each for a Total of
\$91,500



46 March of Dimes Events in 2023
Members and staff raised over \$30,000.



**150 SECU Branches Supported the Governor's
School Supply Drive For the Fourth Year in a Row**
The 2022 School Supply Drive contributed \$27,000
in items for teachers and school children.

Improving Access to Financial Education Across North Carolina

Financial education is key to long-term financial health and SECU is empowering members with financial resources to help them be successful. Over the last fiscal year, we have used multiple programs to improve financial literacy throughout North Carolina.

SECU's Impact on NC Communities

- 3,179 Total Events (376 Adult Education, 807 Youth Education, 1,996 Community Involvement)
- 78,462 Total Attendees

Credit Union Financial Education Network: Awards & Impact

- **1st place award from Credit Union Financial Education Network (CUFEN) for total number of students reached (58,936)** as compared to other credit unions reporting \$1 Billion+ in total asset size.
- **1st place award from CUFEN for total number of student presentations (875)** as compared to other credit unions reporting \$1 Billion+ in total asset size.
- Total Number of Adults Reached: 2,814
- Total Number of Adult Presentations: 122

The SECU Foundation: Doing Good in North Carolina

Collectively and cooperatively, we can make a difference for communities throughout North Carolina. The member-funded SECU Foundation was established in 2004 to promote local and community development by primarily funding high-impact projects in housing, education, health care, and human services across all 100 counties of the state. Since that time, the Foundation has committed over \$258 million for grants, scholarships, and loans, including \$22,951,000 this past fiscal year, thanks to the ongoing support of SECU members.

WORKING TOGETHER TO MAKE A DIFFERENCE FOR NORTH CAROLINA

SECU Foundation hosted its first annual Mission Development Conference this past year, bringing together representatives from over 25 non-profit organizations (grant recipients) and foundations to discuss and learn how to maximize grant funding.

“North Carolina has so many wonderful non-profits across the state who take on a myriad of challenges for the betterment of their communities,” said Jama Campbell, SECU Foundation executive director. “We share their concerns and understand the importance of their work. Thanks to the power of \$1 monthly contributions from SECU members and the support we receive from other charitable donors, SECU Foundation has provided nearly \$23 million in funding this year – our largest giving year-to-date. This is a huge testament to our members’ belief in supporting North Carolina’s communities and shows the impact we can make when we come together.”

See page 40 for disclosure.

**\$7.75M in
scholarships &
internships**

for university and community
college students

\$15.2M in grants

awarded to
56 non-profit organizations

Education

\$2.9M in grants

(over \$10 million if you include in-house
scholarship and internship programs)

Healthcare

\$4.84M

Housing

\$2.47M

Human Services

\$4.97M

We Are Reaching Our Members Where They Are

It's not just the content of our message that matters, it's reaching members where they spend their time. Over the last year, we've made significant efforts to better communicate our products and services to members and their families online. Through digital marketing, we are expanding our reach to make sure all members know they can count on SECU for their financial needs.

Expanding Our Digital Touchpoints

To better communicate with members, we've expanded our social media presence, are building a website that's easier to navigate, improving the member feedback experience, and rolling out new email communications. Providing quick, efficient communication, including rapid response times is essential to the member experience.



Social audience grew
19.4% from 2022 to 2023

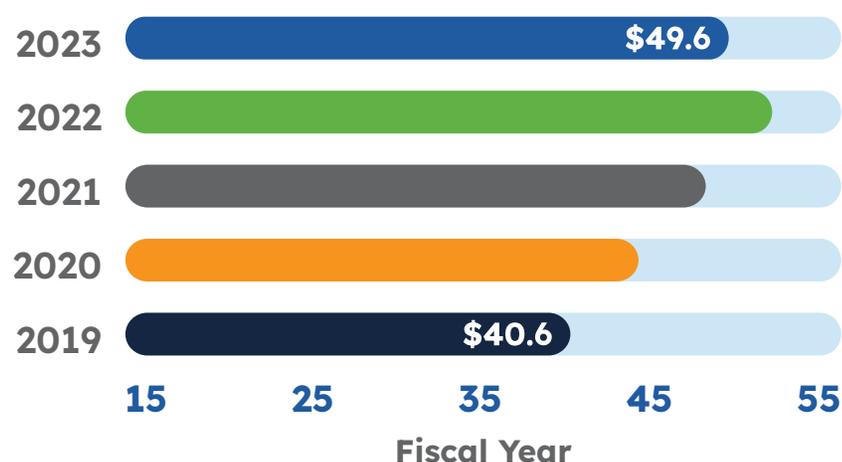
328 private direct messages

Less than 24 hours response time

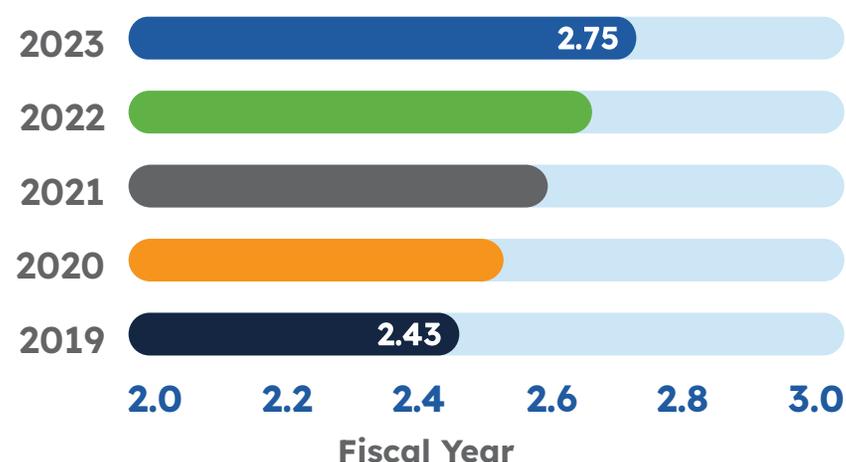
We Remain Fiscally Strong and Here to Help More Members

Safety and soundness in all operations are paramount to ensure that our Credit Union is well-positioned to serve members now and in the future. SECU remains fiscally strong, recording net income of approximately \$587 million, a 4.7% growth over last fiscal year's \$564 million. Strong earnings create value for members and support the maintenance of our capital reserves. Return on assets was 1.18% for the fiscal year while our capital position also held strong with more than \$5 billion in equity and a capital to assets ratio of 10.47%, preparing us for a potential nationally forecasted economic downturn. Combining this equity with ample liquidity options positions SECU well to meet member and operational demands.

5-year Asset Growth In Billions



Growth in Membership In Millions



State Employees' Credit Union Consolidated Balance Sheets June 30, 2023 and 2022

	2023	2022
Assets		
Cash, Investments	\$ 16,046,678,812	\$ 24,251,794,275
Loans to Members	31,596,182,956	26,966,503,496
Accrued Interest Receivable	100,460,391	114,352,986
Property & Equipment	1,247,406,590	1,212,579,676
Deposit for Insurance of Accounts	426,400,072	430,577,265
Other Assets	201,654,704	156,442,682
Total Assets	\$ 49,618,783,525	\$ 53,132,250,380
Liabilities & Reserves		
Checking Accounts	\$ 7,157,617,597	\$ 7,238,789,442
Share Accounts	38,149,818,968	41,995,131,449
Accrued Interest Payable	31,844,414	6,853,650
Other Liabilities	205,211,701	176,906,723
Reserves/Undivided Earnings	4,074,290,845	3,714,569,116
Total Liabilities & Reserves	\$ 49,618,783,525	\$ 53,132,250,380

State Employees' Credit Union Consolidated Statements of Income & Undivided Earnings Years Ended June 30, 2023 and 2022

	2023	2022
Interest Income	\$ 1,797,215,569	\$ 1,296,211,547
Interest Expense	(328,766,519)	(123,533,730)
Net Interest Income	1,468,449,050	1,172,677,817
Non-Interest Income	423,448,740	406,129,595
Operating Expense	(1,167,444,041)	(1,015,242,861)
Provision for Loan Losses	(137,500,000)	-
Net Income	586,953,749	563,564,551
Transfers to Reserves	(450,000,000)	(550,000,000)
Undivided Earnings		
Beginning of Year	32,796,674	19,232,123
End of Year	<u>\$ 169,750,423</u>	<u>\$ 32,796,674</u>

2022 - 2023 Board of Directors



Chris Ayers
Chair



Alice Garland
Vice Chair



Mona Moon
Secretary/Treasurer



Bob Brinson



Mark Fleming



Jennifer Haygood



Ben McLawhorn



Thomas Parrish IV



Jo Anne Sanford



Stelfanie Williams



McKinley Wooten Jr.

Audit Committee

Mark Fleming, Chair
Chris Ayers
Mark Foster
Alice Garland
Andre Little
Mona Moon
Thomas Parrish IV
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Regina Godette-
Crawford
Daniel Griffith
Angela Hooper
Stephanie Hunt
Cara Lucas
Ebony Moore
Sheldon Muir
Wayne Saville

**Greensboro-
West Market St.**

Victor Archibong
Latonia Bennett
Rashul Burney
Joanne Carlyle
Esther Coble
Kathy Hutchinson
Samuel Miller
Angela Polk-Jones
Tracy Turner
Suzanne Weaver
Marcia Williams
Patrick Wilson

**Greenville-
Charles Blvd.**

Richard Allsbrook
Vicki Coleman
Misty Daniels
Alton Daniels
Priscilla Delano
Kimberley Gilbert
Alice Keene
Donald Lee
John Palmer
Sean Pumphrey
Timothy Randall
Dr. Elaine Seeman

Greenville-First St.

Gloria Bailey
Tarrick Cox
Carlton Dawson
Robert Edwards
Betsy Gray
Maurice Harris
William Hill
Susan Howard
Vickie Joyner
Chance Kornegay
Vanessa Pippen
Jeremy Tuchmayer

Greenville-Hwy. 33

Timothy Crumpler
Valada Fisher
John Fletcher
Gloria Harrell
Ervin Harris
Dr. Susie Harris
Lee Jordan
Laura Mangum
Joseph Newsome
Mike Pollard
Katharine Stewart
Todd Viverette

**Greenville-
Medical Park**

Laurie Bailey
Jeanann Duncan
Jeffrey Dunning
Marvin Edmonds
Mark James
Anita Mills
Glynis Mullins
Trevor Peters
Nancy Ray
Donald Rhodes
Dr. Marjorie Ringler
Jason Thomas
Buck Waddell

Hamlet

Steve Avant
Joey Bennett
Deborah Driggers
Jerry Ethridge
Tommy Jarrell
John McDonald Jr.
Joyce McRae
Sharron Patterson
Dennis Quick
Dawn Terry
Thomas Thrower
Ronald Tillman

Harrisburg

Johnny Brady
Brian Broadie
Jo Anne Caruso
Belinda Cauthen
Sara Clayton
Freda Edmond
Kathy Giddings
Kendra Glover
Bill Hardister
Vicki Merritt
Amy Peters

Hayesville

Tim Barrett
James Cabe
Timothy Cheeks
Timothy Davenport
Todd Goins
Catherine Gordon
Emily Hensley
Karen Holcomb
Deborah Mauney
Aaron Patton
Jarrod Penland
Jackie Sellers

Henderson

Faye Crawford
Cassandra Evans
Lonnie Faucette
Rebecca Fleming
Evelyn Hall
Donna Hunt
George Manley
Bryan Marrow
Sandra Smith
Jacqueline Terry
Tracy Twisdale
Charles Williford

Hendersonville

Jason Blackwell
Amber Burgess Cox
Mark Corbin
Tracy Davis
Susan Frady
Ragan Hare
Elisa Jarrin
Kathey Lancaster
Randy Lytle
Andre Massey
Nolan Ramsey
Laura Simpson

Hertford

William Berens
Reta Blair
Teresa Blanchard
Beverly Ferebee
Kanika Griffin
John Lassiter
Reedell Nowell
Thomas Reid
William Ross
Luree Sawyer
Cotina Skinner
Mary Skinner

Hickory-16th St. NE

Teresa Bentley
Heather Canipe
Sherri Elliott
Jessy Fox
Cameron Grace-Keller
Jessica Guyer
Andre Hairston
Mike Heard
Marla Patton
Jill Peek
Regina Reep
Darrin Sherrill

Hickory-Fairgrove Church Rd.

Kathy Carpenter
Robin Cornett
Erryn deBlois
April Herman
Garrett Hinshaw
Angela Holland
Michael Lee
Jessica Sherrill
Gavin Simmons
Kelly Stewart
Kimberly Thompson
Dr. Sylvia White

Hickory-Mountain View

Reva Bailey
Catherine Bitsche
Andrew Blevins
Kent Brown
Carla Burns
Karen Chester
David Huffman
Larry Johnson
Richard Smith Jr.
Errol Ward
Dennis Whitener
Nancy Yoder

High Point-Penny Rd.

Leslie Arthur
Mary Borum
Linda Causby
Gina Chapman
Russell Deshield
Angela Henry
Pamela Hunter
James Moore
Travis Reams
Daniel Webb

High Point-Westchester Dr.

Bruce Blackwell
David Briggs
Walter Childs
Judy Cox
Edmundson Effort
Richard Ford
Carlvena Foster
Janet Hatcher
Alice Owens
Christy Palmer
Samuel Sellars
Kenya Smith

Hillsborough-Hwy. 70

Fletcher Barber Jr.
Aubrey Clayton
Troy Comar
T.J. Gaster
Kendall Mincey
Sasha Morphis
Peggie Murray
Forrest Orr
Andre Richmond
Robert Sharpe Jr.
Jason Shepherd
Quanda Turner

Hillsborough-Old Hwy. 86

Richard Barbee
Angela Breeze
Brenda Byrd
Chris Casey
Marcia Harrison
Craig Lloyd
Serena McPherson
Kristi Price
Ana Salas
James Stanford
Chip White
Tony White

Holly Springs

David Adams
Dr. Shelia Bennett
Rodney Brown
Charlene Dunn
John Finlay IV
Mac Harward
John Mitchell
Jessie Price
Pamela Reece
Ken Shorsher
Shelby Snuggs
Deborah Soloninka

Hope Mills

Philip Hart
Ibreta Jackson
Kristina Kinlaw
Sivanadane Mandjiny
Susan Matthews
Kenjuana McCray
Edwin Mensah
Nekime Oxendine
Miguel Pitts
Brenton Spivey

Huntersville

Martha Acquisto
Tamara Allison
Brian Bauer
Brad Habenicht
Elton Miller
Stanley Moore
James Mosteller Jr.
Elizabeth Munson
Vernetta Purcell
Deroy Randolph
Paula Thompson

Indian Trail

Patrick Chang
Carol Eaker
Marianela Garcia
Jan Hargrove
Katherine Latta
Joseph Lindley
Alisa Marquardt
Loree Oliver
Jonathon Rape
David Wheeler
Kenneth Willis
Michael Zezech

Jackson

Laquitta Cooper
Kelvin Edwards
Richard Ellison
Kysha Gary
Mark Long
James Roberts
Tameka Robinson
Alan Roye
James Stephenson
Sammantha Thomas
Alcille Vaughan
Robin Williams

Jacksonville-Hwy. 17

Cindy Burkhart
Timothy Foster
Barbara Hassell
Bill Havenski
Lisa Hofe
Jeff Huffman
James Kelley
Jerry Morse
John Rand
Clifford Renchen
Tambra Rosage

Jacksonville-Western Blvd.

Erika Cummings
Norman Davis
Donald Herring
Michael Hoopes
Jeffrey Hudson
Carol Jones
Melissa Moore
Michelle Padgett
Evelyn Roberts
Dianna Stanley
MaryAnn Turlington
Brenda Vega

Kannapolis

Clarence Blackwell Jr.
Tracy Bridgers
Karen Brown
Judy Charles
Karen Fournier
Jeff Greer
Joy Haynes
Rolonda Morgan
Kurtis Nelson
Julia Patterson
Daniel Squirewell
Connie West

Kenansville

Nelson Baker
Roszena Bivens
Dean Butts
Gregory Carr
Francisco Diaz
Wanda Farrior
Lauren Grady
Brian Jones
Taylor Sandlin
Harvey Stroud
Travis Taylor

Kernersville-Century Place Blvd.

Tiffany Burgess
Patricia Dewitt
Alejandro Grundseth
Crissman Hiatt
Farrah Hilton
Ray Holcomb
Sibyl Langley
Alina Lebrato
Beth Price
Sandra Shropshire
Lisa Stevens
Steven Walton

Kernersville-Hwy. 66

Renee Faenza
Mashunda Famble
Gregory Hairston
Megan Houston
Eugene Mabry II
Emily Raulerson
Danny Safrin
Denise Stephenson
Chuck Teal
Taylor Thornton
John Watson II
Donald Wyatt

King

Anita Belk
Jerry Byers
Mitchell Cook
David Durham
Lisa Harris
Melisa Jessup
Michael Sands
Glenn VanMeter
Jim Webb

Kings Mountain

Mary Accor
Amy Allen
Katie Bolt
Erin Bryant
Alison Clark
Michelle Ford
Julie Fortner
Kenneth Moore
Dustin Morehead
Timothy Reed
James Reid
Robin Spicer

Kinston-Airport Rd.

Rebecca Brown
Dr. Wanda Dawson
Gail Edwards
Rose Fox
Nicholas Harvey
Michael Jarman
Nita Lee
Christina Lovick
Robert Norville
Leslie Rouse
Merwyn Smith
Rainelle Williams

Kinston-Vernon Ave.

Randy Bledsoe
Justin Byrd
Dontario Hardy
Dr. Brandy Harrell
Thomas Hill
Rhonda Howard
Terry Humphrey
Rhonda Parker
Gil Respass
Jessica Shimer
Linda Sutton
Robert Williams

Knightdale

Clayton Adams
Dawn Baker
Haywood Bunch Jr.
Lawrence Capps
Lee Corbett
Shawn Curtis
Jeffrey Deal
John Massey Jr.
Wanda Ramm
Lyn Riggs
Darrell Tennie

Laurinburg

David Berry
Patricia Brigman
Penny Craner
Jeffery Edwards
Betsey Ellerbe
Sharon English
James Gibson
Devon Hall
Daniel Hersey
Timothy Johnson
Paulette Stewart
Dorothy Tyson

Leland

Bernadette Brown
Ashley Bullard
Tia Clemmons
Matthew Edwards
Velva Jenkins
Marshal McKoy
Lisa Milligan
Jon Roan
April Scott
Connie Shotts
Priscilla Sykes

Lenoir

Larry Andrews
Kim Clark
Gregory Cornett
Anna Crooke
Mark Dula
Jonathan Gragg
Bethany Herman
Elaine Maxwell
Sandra Nelson
Myrl Pennington
Samuel Sturgis Jr.
Emily Watkins

Lexington

Althea Bradford
Gregory Carlton
Angie Curry
Monique Curry
Dwight Freeman
Mandi Gainor
Johnnie Holloway
Cynthia Leverett
Shane Manuel
Reese Martin II
Joe McIntosh Jr.
Donna Sink

Liberty

Jason Boggs
Kelly Brooks
Megan Clapp
Cheryl Cox
Jack Embree
Rhonda Evans
Adrienne Haley
Kelli Harrell
Ronald Horrell
David Semrad
Lisa Sterling
Wendy Thomas
Whitehead

Lillington

Terry Abney
Michelle Burgess
Harold Butts
Frederick Clarida
Tonya Davis
Cecil Fulmer
Denise Logan
John Mewborn
John Rouse
Gina Wheeler
Michael Wimberly

Lincolnton

Miranda Beal
Kasey Cornwell
Kellie Dellinger
Lorenda Dyson
Marc Garner
Bill Gibbs
Lois Hollar
Christie Murray
Tammy Poovey
Dr. Cale Sain
Terry Sipe
Clint Spencer

Locust

Jacqueline Balmas
Michael Brock
Kristy Bullock
Amy Cook
Brittany Efir
Darryl Gerald
Anita Lee
Renee Little
Oliver Love
Tammy Potts
Juliet Richardson
Edwin Smith III

Louisburg

Roosevelt Alston
Toney Alston
Jamie Beckham
Joyce Greene-McLeod
Timothy Gupton
Amanda Murphy
Dawn Piercy
Thomas Piper
Sherry Tabron
Scott Wheeler
Daniel Wright

Lumberton-Fayetteville Rd.

Jeanette Baker
Nelson Brownlee Jr.
Taleek Harlee McCray
Francesca Lattie
Angela Locklear
Joseph Moyses
Christina Poteet
Warren Purcell
Taft Smith
Scotty Thompson
Tanya Underwood
Dennis Watts

Lumberton-Nigel Rd.

Tara Bullard
Cordelia Chavis
Carol Floyd
Pamela Hunt
Lori Hunt
Scottie Locklear
Donna Lovette
Pedro Massol
Jane McMillan
Angela Revels
Larry Sampson
Jennifer Whittington

Madison

Joseph Adams
Robin Burroughs
Clayton Doss
Randel Galloway
Virginia Hoover
Daniel Horne
Susan Irving
Laurann Pierce
Michael Scales
Leslie Shelton
Scott Smith
Mary Wilkins

Manteo

Beth Bradley
 Frank Hester
 Vick Keith
 Christopher Mascio
 Bob Peele
 Trey Piland
 Sarah Pritchard
 Joann Selby
 Dawn Tillett
 Dean Tolson
 Aaron Tuell
 Donald Weaver

Marion

Angie Allison
 Hubert Corpening
 Amy Dowdle
 Natalie Gouge
 Weyland Prebor
 Carla Reid
 Phillip Ruppe
 Nicole Smith
 Edwin Spivey
 Susan Webber
 Chad Young

Marshall

Nancy Allen
 Elizabeth Ayers
 Kevin Barnette
 Brent Caldwell
 Lisa Cody
 Dr. William Hoffman
 Larry Huntsinger
 Len Jones
 Maurice Lisenbee
 Marjorie List

Matthews

Amanda Capobianchi
 Allen Christensen
 Annette Clary
 Caitlin Curl
 Alyssa English
 Tim Hampton
 Evadale Hosaflook
 Shawn Keith
 Katherine Neal
 Reginald Pincham
 Larry Whitley
 William Winchester

McGee's Crossroads

Mark Bailey
 Steven Byrd
 Paula Day
 Lyndsey Dunn
 Scott Faircloth
 Sherman Herring
 Centora Holder
 Pauline Ketchum
 Tim Parrish
 Felicia Rawls
 Teresa Thompkins

Mebane

Tiffany Bailey
 Emily Bivins
 Robin Bowers
 Andy Gentry
 Maria Gordillo-Davis
 Brannon Hester
 Christine Landess
 Keturah McIver
 David Pritchard
 Lachonya Williams

Mint Hill

Constance Danna
 Christy Davis
 Cynthia Helms
 Nicole Holste
 Terry McCabe
 Paige McCay
 Patrina Peebles
 Claudius Raphael
 Saraphine Salyers
 Toni Thomas
 Katie Willett
 Greg Windeknecht

Mocksville

Jean Brickey
 Andrew Doss
 Ellen Drechsler
 Sarah Ducote
 Perry Long
 W.G. Potts
 Gladys Scott
 Michael Spillman
 Mike Tribble
 Kerri Wall
 Jeffery Wallace
 Brian Williams

Monroe

Cheryl Brakefield
 Traci Colley
 Libia Geyer
 Jeremy Gilliard
 Willie Kilgo
 Wendy Maynard
 Anita Melton-Gross
 Charles Perry Jr.
 Keith Rorie
 Dr. Kimberly Vague
 A.J. Wallace
 Leslie Williams

Mooreville

Phillip Cheek
 Lani Earnhardt
 Brett Fansler
 Roger Hyatt
 Alfred Jones
 Gwenna Oglesby
 Rosa Ramos
 Melissa Trimbach
 Bridget Wardlow

Morehead City

Jack Askew
 Melissa Bailey
 Jodi Cordova
 Braxton Davis
 Emily Forguites
 William Fulcher
 Julianna Henry
 Tony Morrison
 Embery Morton
 Joseph Poletti
 Brenda Reash
 Fonda Rhodes

**Morganton-
Carbon City Rd.**

William Acord Jr.
 Ruth-Anne Beaver
 Keith Breedlove
 Flesia Fields
 Thomas Frost
 Danny Isenhour
 Juan Johnson
 Sara Lecroy
 Shane Nelson
 Michael Searcy
 Charles Shuffler
 Amy Shuping

Morganton-Enola Rd.

Lynnette Bollinger
 Mike Crump
 William Grady
 Jeff Jurosko
 Phillip Lookadoo
 Sonja Marston
 Dia McCarrick
 Will McFarlin
 Michael Price
 Cecelia Surratt
 James Woodard
 Timmy Wright

Mount Airy

Michael Beal
 Jonathan Bledsoe
 Elaine Correa-Castro
 Joseph Creech III
 Desiree Hagwood
 Aaron Holt
 Charlotte Hudson
 Lydia Lovell
 Jimmy Selba
 Jonathan Thomas
 Brandon Whitaker
 Scott Wilson

Murfreesboro

Debbie Cobb
 April Deberry
 Satonya Gonzales
 Brad Johnson
 Juliana Jordan
 Christopher Langston
 John Mulder
 Brunet Parker
 Lillian Pugh
 Jeffery Reid
 Dr. Brenda Tinkham
 Daryl Williams

Murphy

Janet Barton
 Daniel Boursheid
 Justin Byers
 Ethan Dickey
 James Jallah
 Timothy Lominac
 Arnold Mathews
 Graham Raxter
 Kathy Temple
 Philip Watson
 Ronnie Whitener
 Jeffery Wilson

Nags Head

Teresa Beardsley
 Regina Boor
 Leigh Brinkley
 Clayton Evans
 Suzanne Jennette
 Paris Murray
 Helen Parlette
 Juan Ramirez
 Elizabeth Reilly
 Millard Thomas
 Shirley Ward
 Lynda Wood

Nashville

DeQuilla Battle
 Natalie Brooks
 Boris Burt
 Magan Edwards
 Tonya House
 Freda Joyner
 William Ramsey
 Annette Richardson
 Melissa Sykes
 Charles Thomas
 William White Jr.

New Bern-Elizabeth Ave.

Mechelle Banks
 Bibiana Contti
 Jodie Hare
 Vernell Johnson
 Kevin Rock
 Denise Salerno
 David Sawyer
 Sabra Smith
 Keith Sumner
 Victor Taylor
 Scott Thomas
 Cynthia White

New Bern-Howell Rd.

Laura Bell
 Gloria Blount
 Angela Edwards
 Trey Ferguson
 Mitch Fortescue
 William Fuller
 Donald Germann
 Renate Lee
 Ricky Meadows
 Karen Renfro
 Charlene Richards
 Bertha Smith

Newland

Kathy Benfield
 Teresa Benfield
 Christopher Cook
 Renee Dellinger
 Stan Ferguson
 Allan Greer
 Adam Henderson
 Daniel Phillips
 Michael Richardson
 Jared Thompson
 Stephanie White

North Wilkesboro

Regina Billings
 Ritchie Cornette
 Dakota Finger
 Melinda Haynes
 Paula Joines
 Delaina Jones
 Dawn Michael
 Scott Ratliff
 Dena Wiles
 John Worley

Oak Ridge

Donald Anderson
 Ricky Bunch
 Benjamin Davis
 Joe Dixon
 Rachel Francisco
 Majid Hassan
 Brandon Jefferson
 Lawonne McCoy
 Velma Smith
 Mari Snipes
 Lindsey Stewart

Ocean Isle

Reginald Cook
 Stephanie Cordell
 Timothy Daniels
 Maria Howell
 Jeffrey Maidment
 Selena Mobley
 Kathy Priddy
 Dr. Daniel Richardson
 Caron Thompson
 Tarshal Wilson

Old Fort

Gail Bagwell
 Autumn Bartlett
 Melissa Biddix
 Stuart Black
 Jason Butler
 Chip Cross
 Kori Elliott
 Jeremy Gardin
 Alan Moore
 Joshua Settlemyre
 Frances Taylor
 Andrew Waycaster

Oxford

Scott Capps
 Beth Cook
 Norris Foster
 Charles Hight
 Kim Inscoe
 Roy Johnson
 Annette Myers
 Corene Norman
 Charissa Puryear
 Nathan Rice
 Joe Sinnema
 Cecilia Wheeler

Pembroke

Anthony Barton
 Travis Bryant
 Jeremy Demery
 Sean Graham
 Bobby Hammonds
 Sheila Hardee
 Jadell Hawks
 Christopher Hunt
 Michael Levinson
 William Locklear
 Emily Locklear
 Cory Lowry

Pilot Mountain

Dwight Atkins
 Jennifer Barker
 Linda Chilton
 Harry Downs
 Chet Jessup
 Jared Jones
 Jonathan Lancho Villa
 Brent Long
 Sherri Parks
 Winnie Prah
 Rhonda Taylor

Pineville

Jackie Burch
 Dawn Cloutier
 Katelyn Dean
 Kevin Earp
 Edison Gunter
 Carolyn Jacobs
 William Jones
 Mary Kotsokalis
 Janet Phillips
 Dr. Allison Plunkett
 David Sanchez
 Gregory True

Pittsboro

Ashley Belcher
 Willie Bell
 Eugene Davis
 Renee Eaves
 Shawn Harris
 Wilder Horner
 Perry Marshall
 Steven Maynor
 Wayne McNeill
 Lisa Morgan
 Sharon Phillips
 Timothy Scurlock

Plymouth

Denise Blount
 Rene Cherry
 Terri Gallop
 Ray Morales
 Maurice Perry
 Mack Snell
 Lance Swindell
 Sadie Weston
 Harry White Jr.
 Wendy White
 Rashaun Whitley
 Tamara Wrighton

Raeform

Dr. Dana Chavis
 Dr. Dion Clark
 Rodney Fairley
 Sonya Fairley
 Cathy James
 Dr. Marcus Lowry
 Marvin Maxwell
 Darrin McNeill
 John McNeill
 Irish Pickett
 Emily Price
 Carole Taitt

Raleigh-801 Hillsborough St.

Charles Blake
 Samra Cothran
 David Drooz
 Fred Eaker
 Jim Epps
 Renee Foster
 Wayne Giles
 Creshaye Graham
 Marty Link
 Robert McKeel
 Jared Ollison
 Beth Palmer

**Raleigh-
Blue Ridge Rd.**

Jacqueline Bond
Kim Gooden
Drew Haddock
Mehdi Haeri
Robert Harris-Cannon
Clayton Heath
Bobby Hinton
Sandra Horton
Carey Hunter
Jennifer Kalinowski
Michelle Verhoeven
Terry West

Raleigh-Brier Creek

Shelia Brown
Melissa Crawley
Anthony Joines
Demetria Lynch
Tom Pruett
Dr. Andre Richardson
Claire Sullivan
Ceanna Urbanski

**Raleigh-
Capitol Square**

Carson Carmichael
Yolanda Cooper
Judy Fields
Cathy Harris
Jo Ana McCoy
Celena Mcgee
Allison Pluchos
Derick Proctor
Thomas Riddick Jr.
Justin Williams
Katherine Winsett
Cande Wood

**Raleigh-
Centennial Pkwy.**

Robert Allen
Melonie Carlton
Samuel Carter
Shaunda Cooper
Clayton Darnell
Kate Davison
Georganne Griffin
Barbara Perkins
Dr. Robb Wade
Janice White
Dr. Lesley Wirt

**Raleigh-
Falls of Neuse Rd.**

Frank Bouknight
Traci Claiborne
Anthony Gaines
Christopher Gay
David Hall Jr.
Martin Jernigan
Denise Lowry
Sharon Morris
Diana Skiadas

**Raleigh-
Hammond Rd.**

Lorraine Glaum
Lisa Grainger
Carolyn Hair
Kevin Hall
Calvin Jones
Burna Mattocks
Rebecca Owen
Joann Ransom
Heide Rumble
Carmen White

Raleigh-Hilburn Dr.

Brian Cadwallader
Randy Callahan
Cary Eaton
LaTonya Foster
Reza Jafari
Dr. Mike Latta
Curt Miller
Margaret Osterhoff
Angela Scioli
Angela Stephenson
Michelle Thomas
Karen Vertreese

**Raleigh-
Louisburg Rd.**

Oluwatobi Agboke
Pina Baker
Sidney Broadnax Jr.
Marvin Butler
Courtney Eggleston
George Green
Tyrone Hunt
Katrina Merrill
Bob Mooneyham
Elaine Perkinson

Raleigh-NCSU

John Ashley
Ricky Bunch
Joyce Christian
Kathy Gore
Nikki Harvey
Charles Hunt
Dr. Ronald Jarrett
John Meitzen
Andrew Nowel
Lisa Pierson
Heather Thorpe

**Raleigh-
New Bern Ave.**

Rebecca Asbill
Eddie Buffaloe Jr.
Daquanta Copeland
Stephanie Cyrus
Ajamu Dillahunt
Jimmy Edwards
Markette Hester
Demarcus Jones
Bernetta Little
Reginald Rushing
Mary Thornhill
Dr. Kelcy Walker Pope

**Raleigh-
New Hope Rd.**

Joe Bright
Larry Butler
Stephanie Deese
Adrienne Glover
Samuel Greene
Janet Hall
Angela Hatchell
David Kramer
Nainesh Patel
Jacqueline Reid
Kara Rouse
Kevin Wong

Raleigh-Poole Rd.

Gail Adams
Naomi Feaste
Shielda Lawrence
Charmaine Leeks
Sonya Mitchiner
Brenda Moore
Kimberly Murrell
Shanita Robinson
Willie Rose
Kim So
Roger Thomas
Samantha Williams

Raleigh-Salisbury St.

Jeannie Betts
Meihui Bodane
Harold Council
Linda Forsberg
William Hart
Angelina Harvey
Alan Jaquith
Matty Lazo-Chadderton
Chonticha McDaniel
Nancy Pennington
Kristin Siemek
Kimberly Winters

Raleigh-Six Forks

Ellen Bailey
Michelle Cerniauskas
Christopher Creech
Tricia Crowe
Ralph Flanary
Matthew Johnson
Dexter Matthews
Tina Moore
Mitch Rapp
Cherolyn Russell
Diane Weems
Battle Whitley IV

Raleigh-Stonehenge

Tonalisa Edmunds
Lindsey Gould
Shelly Greer
Travis Groome
Robert Harris Jr.
Brooks Jacobs
Veronica Peninger
Ashlyn Press
Craig Ross
Larissa Williamson
Lawrence Young

**Raleigh-
Strickland Rd.**

Sharon Durham
John Gawron
Claire Jetter
Denise Kotic
Glen Lowery
Tripp Madden
Annie Pakes
Robert Ruegger
Rachel Skipper
Denise Williams
Carol Woodyard

**Raleigh-
Triangle Town Center**

Adam Dickens
Timothy Green
April Hill
Richard Jones
Jason Kennedy
Kevin Martin
Gregory Moore
Emmanuel Omile
Pamela Richardson
Vince Rozier
Arthur Sharpe

Raleigh-Wade Ave.

Lisa Blackburn
 Matthew Busch
 Stacey Carter
 Susan Dean
 Patrick Dewberry
 Kathrynne Hathcock
 Carolyn Johnson
 Christie Jones
 Jacqui Lockett
 Sharon Martin
 Sarah Stein
 Latricia Townsend

Raleigh-Wakefield

Vanessa Alexander
 Barry Bryant
 Dale Burleson
 Santrell Caison
 Rebecca Davenport
 Sarah Joyner
 Phil Lee
 Brown Sligh
 Tracy Walter
 Marjorie Younger

Randleman

Jaynetta Butler
 Daniel Carter
 Amanda Dawkins
 Levar Drake
 Dennis Hamilton
 Jennifer Hyatt
 Pachovia Lovett
 Shannan Morton
 Jeffery Mullins
 Shawn Shoptaw
 Stephanie Soper
 Samantha Sprinkle

Reidsville

Dr. Antoine Alston
 Aaron Bailey
 Tilda Balsley
 Michael Belter
 Abner Bullins
 Dana Burnette
 Charles Evitt
 Kathy Gentle
 Jeffrey Hux
 Donna Prater
 Kasie Pruitt
 William Strader

**Roanoke Rapids-
10th Street**

Patricia Barnes
 Gregory Browning
 Levern Bynum Jr.
 Mary Durham
 Henry Ford
 Edwin Horsley
 Thomas Merritt III
 Michelle Rogers
 James Rook
 David Simmons
 Dr. Dannie Williams
 Kirk Wynne

**Roanoke Rapids-
Old Farm Rd.**

Dr. Barbara Hasty
 Taylor Hawkins III
 Alma Hinton
 Brian Jones
 Anthony Kennedy
 Melanie Lockamon
 Jose Moreno
 Jason Morris
 Eva Ott
 Ronald Owens
 Andre Stewart

Robbinsville

Kristy Cable
 Ty Gibbs
 Lester Greene
 Chris Griggs Jr.
 Tammy Holloway
 Pam Jenkins
 Lisa Keener
 Warren Knott
 Felicia Moody
 Keith Rogers
 Kevin White

Rockingham

Mark Covington
 Vickie Daniel
 Mildred Dickson
 Carlotta Griffin Knotts
 Kathy Leak
 Daryl Mason
 Debra Parsons
 Harold Pruitt Jr.
 Hal Shuler
 Willette Surgeon
 Donald Watson
 Dr. Larry Weatherly

**Rocky Mount-
Benvenue Rd.**

Kochi Angar
 Shawn Battle
 Augustus Cobb
 Jay Hooks
 Chastity Kinsey
 Michael Mills
 Cynthia Richardson
 Diane Sturges
 Carson Sutton Jr.
 Garry Taylor
 Theresa Thomas
 Patricia Wade

**Rocky Mount-
Fairview Rd.**

Mildred Brown
 Tamala Fuller
 Cassandra Godette
 Luretta Hardy-Belfield
 Tiere Lindsey
 Cynthia Lucas
 Marva Scott
 Shermonica Scott
 Felicia Taylor
 Roderick Tillery
 David Worsley

**Rocky Mount-
Sunset Ave.**

Matthew Bristow-Smith
 Elton Daniels
 Brandi Deans
 Laverne Espy
 Victor Fenner
 Dr. Amy Harrell
 Martin McCoy
 Scott Parker
 Samuel Shaw III

Rolesville

Robert Baker
 Bakari Johnson
 Eddie Keith
 Susan Kuhns
 Roger Madariaga
 Richard Munnerlyn
 Cheryl Perry
 John Robinson Jr.
 Richard Sicard
 Rosalynn Tennie
 Patsy Woodlief

Roxboro

Pamela Bradsher
 George Brown
 Kimberly Hargrove
 Laquita Lipscomb
 Linda Long
 Lacy Morris
 Kailey Oakley
 Carlton Paylor
 Philip Rose
 Anthony Stewart
 Anthony Talley
 William Timberlake

RTP

Dr. Deeksha Bali
 Victor Barreiro
 Charnetta Cooper
 Jacqueline Futrell
 Sylvester Goodwin
 Kyle Hammett
 Kimberly Kusy
 Tammy Luck
 Marlo Thompson
 Dr. Deanna
 Townsend-Smith
 Deirdre Woodard

Rutherford College

Brian Bowman
 Patrick Bradshaw
 Terra Brieno
 Myria Burge
 Jonathan Clontz
 Rudy Hayes
 Tammy Leggins
 Gavin Riddle
 Melanie Robinson
 Mark Stinson
 Sam Vegter

Rutherfordton

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 Jason Byrd
 Alan Carver
 Freddie Euten
 Beth Hamrick
 Brandon Hill
 Rodney Miller
 David Norris Jr.
 Shane O'Donnell
 Pamela Robinson-
 Newton
 Tina Sims
 Jarvis Twitty

Salisbury

Kelly Alexander
 Dr. Wendy Barnhardt
 Bill Bucher Jr.
 Vince Connolly
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