

# We're Invested in North Carolina!



## Meeting the financial needs of 1 in 4 North Carolinians

State Employees' Credit Union (SECU) is a member owned, not for profit financial cooperative, serving more than 2.7 million members, including current and retired state government employees and their families. For over 85 years, SECU has been a valuable benefit for North Carolina's state employees. We appreciate their dedication to serving the people of our state, and we are honored to serve them.

Whether looking to purchase a home or vehicle, save for college, get help with debt consolidation, or plan for retirement, SECU members have access to a wide range of financial products and services.

As a federally insured, state chartered financial institution, SECU is required to meet the rigorous requirements of a highly regulated industry. Today, SECU is the largest state-chartered credit union in the United States and the second largest credit union in the country, with \$50 billion in assets.



**1 in 4**  
**NORTH**  
**CAROLINIANS**  
**ARE MEMBERS**

**2.7M**  
**MEMBERS**

**\$50B**  
**IN ASSETS**

### A branch presence in all 100 North Carolina counties

SECU operates **274 branches and 1,100 ATM locations covering all 100 counties**. While many banks have closed branches in recent years, SECU is maintaining its branch network.

**274**  
**BRANCHES**

**1,100**  
**ATM LOCATIONS**

**100**  
**COUNTIES**

Our **8,000+ dedicated employees** serve members through our extensive statewide branch network and 24/7 Member Service channel. They are the heart of who we are and our ability to deliver on our mission as they live out our "People Helping People®" philosophy.

## Improving our members' financial well-being through financial literacy

SECU provides financial education and financial counseling services for every life stage, starting with our youngest members served through our FAT CAT® program for youth ages 12 and under.

Since 2015, SECU has conducted **7,263 financial education programs**, reaching 621,545 youth and adults across North Carolina.

Our 1,037 Accredited Financial Counselors provide direct counseling for members, helping them address a variety of financial needs, including future financial goals, spending plans and credit report reviews, and debt elimination counseling.

### OUR 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."

SECU Foundation promotes local and community development by funding high impact projects in the areas of housing, education, healthcare, and human services.

The Foundation is funded through the reassignment of the \$1.00 per month maintenance fee that all members pay on their checking account. (Members can opt out of the maintenance fee reassignment.)

## Member impact

All Foundation scholarships, grants, and loans are made in the name of our members, reflecting the collective impact of the SECU community.

Through the SECU Foundation, members have committed over **\$235 million** in scholarships, grants, and loans since 2004.

## Making a difference for all of North Carolina

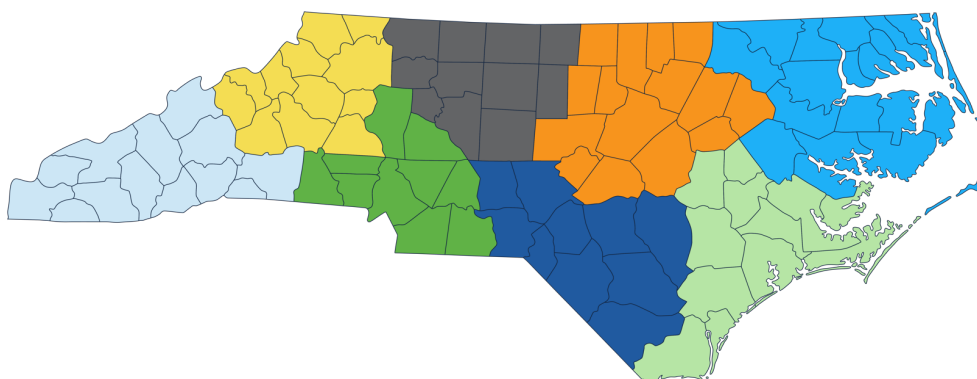
Whether through direct grants, loans and scholarships in specific counties or funding for initiatives that benefit all of North Carolina, SECU Foundation is active in every region of our state.









To date, SECU Foundation has provided **\$61.4 million** to support Tier 1 counties, identified by the N.C. Department of Commerce as the state's most distressed based on factors such as unemployment, household income, and population growth. This includes **\$30 million in scholarships, \$16.6 in grants, and \$14.8 in loans** (all but one at 0% interest).

Scholarships support students at every single one of North Carolina's great 58 community colleges and 16 UNC System campuses.

- At least one student annually from each school district in the state receives a \$10,000 scholarship to attend college at one of the University of North Carolina System's 16 campuses.
- North Carolina's **58 community colleges** receive two \$5,000 scholarships to assist **116 students each year**.
- Through the SECU Bridge to Career Program, which is designed to help remove financial barriers for students seeking to obtain state-regulated or industry-recognized credentials, **\$500 scholarships** are also provided for eligible students at each of the 58 community colleges.

## SECU Foundation Funding By 8 Economic Regions



	<b>NORTHWEST</b> \$13,337,015		<b>SOUTHEAST</b> \$27,193,325
	<b>PIEDMONT</b> \$28,413,344		<b>SANDHILLS</b> \$22,038,720
	<b>N. CENTRAL</b> \$50,128,598		<b>SOUTHWEST</b> \$25,636,900
	<b>NORTHEAST</b> \$23,885,716		<b>WESTERN</b> \$25,104,667

