

SIGNIFICANT DATES IN CREDIT UNION HISTORY

- Mid 1800's** The credit union concept was developed in Germany. The credit union movement began because the citizens, mostly farmers, were forced to pay usurious rates on money borrowed from local money lenders. These citizens pooled their money and made loans at favorable rates to their borrowing members. Although credit unions have experienced many changes through the years, the basic structure and principles remain the same.
- June 4, 1937** State Employees' Credit Union was chartered with 17 members and \$437 in assets. It was operated on a part-time basis out of the basement of the Agriculture Building in Raleigh.
- 1943** The State legislature authorized the credit union to offer share draft (checking) accounts.
- 1951** State Employees' Credit Union began offering first mortgage loans.
- 1968** The first office outside Raleigh was opened in Chapel Hill. Later that year, a Goldsboro office was opened.
- 1973** The credit union and College Foundation, Inc. worked together to provide financial aid to students who were SECU members.
- The SECU Board of Directors approved a volunteer Advisory Board program.
- 1979** Certificates of Deposit were offered to members for 6, 12 and 30 month terms.
- 1980** The credit union initiated an interest-bearing checking account program to provide daily interest with a low minimum balance requirement. Also that year, the VISA program was implemented to provide SECU members access to a credit card.
- 1982** State Employees' Credit Union introduced the money market share account which was created due to member request for a high yield, daily interest account.
- Assets reached \$500 million with 45 statewide branch locations. Also, the first CashPoints® ATM machine became operational.
- 1984** Lines of credit were introduced to provide flexibility and efficiency in granting loan requests.
- 1985** State Employees' Credit Union obtained federal insurance protection through the National Credit Union Administration (NCUA).
- 1989** SECU initiated a 100% mortgage program for first time homebuyers.
- 1990** The credit union introduced ASK SECU Voice Response System for access to account information 24 hours a day, 365 days per year.
- 1991** SECU offered braille and large print statements for visually impaired members.

SIGNIFICANT DATES IN CREDIT UNION HISTORY

- 1992** The credit union joined Interlink, an international point-of-sale network.
- 1993** Credit union assets reached \$3.5 billion with 96 branch offices and over 400 ATMs.
- 1994** Introduced the new 2-year adjustable rate mortgage program.
- 1996** Construction loans were added to the lending package.
- The credit union began the first phase of the Call Center.
- 1997** The Homestead Mortgage Loan was added as another option for first time homebuyers.
- The Call Center expanded its services by providing loan services, account and service information and by opening new accounts for existing members.
- Overdraft options were expanded to include share accounts and pre-established lines of credit such as open-end signature loans and home equity lines of credit.
- 1998** New IRA options were added to include the Roth and Education IRAs.
- Visa® Check card was introduced to allow members the convenience of a card that works like a check.
- 1999** Introduced the credit union website - SECU Online at www.ncsecu.org.
- Expanded to 126 branch locations and over 600 ATMs statewide. Member Access introduced to provide online access to accounts, products and services. Assets passed the \$6 billion mark.
- 2000** Began offering Term Life Insurance.
- Expanded mortgage program to offer Fixed Rate Mortgages.
- Launched FAT CAT youth account program.
- CashPoints® ATMs in all 100 North Carolina counties.
- 2001** Began offering Long Term Care Insurance.
- Started the SECU Car Buying Service.
- Partnered with BALANCE to offer financial counseling services.
- Launched STAR mortgage product geared towards new teachers and state employees.

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- 2002**
- Began funding Image Campaign for North Carolina's state employees.
 - Offered two new services via the SECU website: TurboTax for the Web and ShareBuilder investment services.
 - Launched two Life Stages programs - Zard for teens 13-19 and Off To College/Off To Work for young adults 18-25.
 - Partnered with NC's government agencies and universities to provide Benefits and Life Planning (formerly Prepare) workshops.
 - Licensed over 300 SECU insurance agents. Also announced the offering of the NCSECU Fixed Annuity made available through Jackson National Life Insurance Company.
 - Reached milestone of one million members.
- 2003**
- Partnered with Newell Farms and Wildlife Rehabilitation Center to sell bluebird houses as a community improvement project. By December 2003 over 15,000 houses had been delivered to SECU members.
 - Introduced SECU's BillPay service and Holiday Cash account.
 - Began offering auto and homeowners insurance.
 - Created Summer Cash account for members not paid on a 12 month basis.
 - Created Salary Advance Loan (SALO) Cash account for members utilizing SECU's Salary Advance Loan program. Allows members to build up savings in an effort to break the payday borrowing cycle.
 - Reached \$10 billion in assets.
- 2004**
- Partnered with Enterprise to enable members to purchase a quality used car at a reasonable price.
 - The SECU Foundation was established.
 - Teamed with ShareBuilder via "Tools For Schools" to provide school supplies for needy students. Also teamed with SEANC for a successful voter registration drive.
 - Increased number of licensed insurance agents to 740. Investment Services department began the process of licensing employees in Series 6/63 and Series 7/24 with some working towards a Certified Financial Planner (CFP) designation.
 - Increased to 173 branches in 87 NC counties and 808 ATMs (at least one in all 100 NC counties).

SIGNIFICANT DATES IN CREDIT UNION HISTORY

2005

SECU highlights:

Received ESGR Five Star Recognition for its support of National Guardsmen and Reservists.

Donated "Triumph At Kitty Hawk" publications to North Carolina's public middle and high schools.

Eliminated origination fee for First Time Homebuyer and STAR Mortgage programs.

Enhanced SECU website and online services features to provide greater security and more member options.

Voluntarily adopted Sarbanes Oxley Act.

SECU members via the SECU Foundation:

Awarded \$3.35 million in scholarships to North Carolina High School Seniors.

Created a scholarship program to give two \$5,000 scholarships at each of North Carolina's 58 Community Colleges.

Made \$2 million pledge gift to Family House at UNC Hospitals.

2006

SECU highlights:

Created an online Financial Assessment Tool.

Partnered with NC Retired Governmental Employees' Association (NCRGEA) to offer financial seminars for retired members.

Received plaque from NC Housing Finance Agency recognizing SECU's commitment to helping North Carolinians purchase their first home.

Began offering Guaranteed Asset Protection (GAP) coverage on new and used vehicle loans to members for a one time fee of \$135.

Offered new credit card payment option allowing members to increase their minimum payment from 3% to 6%.

Launched Member ID Card program.

Introduced Green Car Loan and Green Mortgage.

SECU members via the SECU Foundation:

"People Helping People®" Scholarship totals reached \$8.2 million.

Pledged \$1.75 million for construction of an affordable rental housing complex for teachers in Hertford County.

Groundbreaking ceremonies took place for Hertford Pointe and SECU Family House in Chapel Hill.

SIGNIFICANT DATES IN CREDIT UNION HISTORY

2007

SECU highlights:

Outfitted all branches with 5' x 7' mirrors stating "Meet SECU's Owners --- You're Looking Good!" promoting the member-owner concept.

Fat Cat Youth program surpassed 100,000 members.

The E-Statements Million Dollar Sweepstakes generated \$1.8 million in annual savings for SECU's member-owners and awarded 100 members \$5,000 and 25 members \$25,000.

Introduced Investment Advisory Services and formed a new wholly owned subsidiary, Credit Union Investment Services (CUIS).

Introduced Bridge Account to promote saving and educate members on stock market investing.

Upgraded ATM network with Voice Guidance technology for the visually impaired.

To combat subprime mortgage practices, SECU created a Mortgage Loan Tool Kit, developed a 5-Year ARM and the fixed-rate AllSavers mortgage.

Began offering a biweekly mortgage payment option.

Began offering SECU Visa® Gift Cards to the membership for a \$1 fee.

Partnered with the IRS to provide Volunteer Income Tax Assistance (VITA) to members.

SECU members via the SECU Foundation:

In 3 years of operation, \$12 million in "People Helping People®" Scholarship funds awarded.

Funded a grant for the newly renovated Yancey County Public Library's SECU Information Gateway.

Presented a grant for 4 consecutive years to NC GreenPower that will make an environmental impact equivalent to planting 208,000 trees or not driving 3.2 million miles.

Sponsored 2007 State Employees' Awards for Excellence.

Partnered with NC Industrial Commission to fund Kids' Chance of NC scholarships for children of public sector employees who were fatally injured in work related accidents.

SIGNIFICANT DATES IN CREDIT UNION HISTORY

2008

SECU highlights:

Completed first year of Volunteer Income Tax Assistance (VITA) service in all SECU branches. Helped 15,000 qualifying individuals claim more than \$8 million in tax credits, including earned income tax credits of \$4.7 million and child tax credits of over \$2.3 million, with a total of \$14 million in tax refunds.

Joined forces with the NC State Education Assistance Authority (NCSEAA) and College Foundation, Inc. to make funds of \$1.6 billion available to NC families for education loans.

Implemented MARGO, a new teller and branch platform system to benefit members and employees. Provides an enhanced level of service and security through the utilization of SECU's Member Photo ID cards, and positions SECU for future technological growth.

Recognized by the NC State Board of Education and the NC Department of Public Instruction (DPI) for collaborating with DPI to improve personal financial literacy education in NC's public schools.

Began offering a Reverse Mortgage product that is more consumer-friendly than others available in the marketplace.

Opened 1,000th ATM in Lizard Lick, NC.

Launched Mobile Access to allow members to connect to account information from web enabled cell phones and other mobile devices.

SECU members via the SECU Foundation

Partnered with NC National Guard Association Educational Foundation to fund scholarships for children or grandchildren of a soldier or airman assigned to a unit in the NC National Guard who has become permanently disabled or deceased during active duty.

Completed construction of 2nd teacher housing initiative – Run Hill Ridge in Dare County.

Provided funding for NC Troopers Association/NC State Highway Patrol Caisson Unit.

Pledged \$250,000 to assist in the construction of a freestanding inpatient hospice facility for Hospice of Wake County.

Approved \$1 million grant for SECU Hospice House of Johnston Health.

Partnered with the North Carolina Housing Finance Agency (NCHFA) to provide 0% construction financing for supportive housing in eight NC counties through local non-profits that build housing for persons with disabilities and special needs.

Provided permanent financing for transitional housing to benefit homeless veterans in Durham, NC, in partnership with the NCHFA.

SIGNIFICANT DATES IN CREDIT UNION HISTORY

2009

SECU Highlights:

Launched the Mortgage Assistance Program (MAP) to help members stay in their homes by providing options such as mortgage loan extensions, modifications/refinances, and partial payment alternatives.

Completed more than 25,000 tax returns, generating over \$33 million in total refunds for North Carolinians in SECU's second year of participation in the IRS VITA program.

Adopted the PEW Safe Credit Card Standards for all SECU credit cards.

Introduced the Green Second Mortgage product for energy efficient improvements.

Partnered with Visa Inc. to provide a gift of 54 laptop computers to North Carolina's Tarheel Challenge Academy, a quasi-military program located in Salemburg, NC for at-risk youth.

Unveiled plans for a 12-story branch and office facility to be built in downtown Raleigh, NC in conjunction with the State of North Carolina's plans for new Department of Environment and Natural Resources offices and an expansion of the NC Museum of Natural Sciences.

SECU members via the SECU Foundation

Provided grants for Kitty Askins Hospice Center in Wayne County, Hospice House of Rutherford County, Mountain Valley Hospice and Palliative Care in Surry County and Hospice and Palliative CareCenter in Forsyth County.

Topped \$20 million in scholarships for North Carolina students.

Announced \$125,000 for production assistance of Biz Kid\$, a youth-focused and credit union-funded financial education show on public television.

Supported the Operation Kids on Guard Foundation by providing a sport utility vehicle and trailer for its "Kids on Guard" Family Readiness program.

Partnered with the North Carolina Housing Finance Agency to provide zero percent construction loans for Rowan Way in Charlotte, My Sister's House in Greensboro, and My Aunt's House in Winston-Salem.

Announced a \$4 million grant to the North Carolina Museum of Natural Sciences for funding SECU Daily Planet - the Museum's centerpiece of the planned Nature Research Center.

Gave \$2 million challenge grant for SECU Family House on the Richard J. Reynolds, III and Marie M. Reynolds Campus in Winston-Salem, North Carolina.

Provided challenge grant to benefit Jackson County Public Library Complex.

SIGNIFICANT DATES IN CREDIT UNION HISTORY

2010

SECU Highlights:

Introduced NSF Fee Free Days for SECU checking accountholders.

Signed Bilateral Agreements with four credit unions with military ties to ensure NC National Guard personnel have access to no-surcharge Automated Teller Machines (ATMs) worldwide.

Partnered with College Foundation of NC and NC Association of Student Financial Aid Administrators to help nearly 1,000 NC students/parents with the Free Application for Federal Student Aid (FAFSA).

Announced CashPoints Global (CPG), a controlled spending account ideal for students, travelers, frequent online shoppers and those without a traditional checking account.

Launched SECU's Low-Cost Tax Preparation Service to assist members with basic tax returns who are not eligible for the free IRS Sponsored Volunteer Income Tax Assistance (VITA) service.

Began offering two new electronic services – Two-Way Text Messaging and Alerts.

Expanded SECU's Overdraft Protection Program by offering members "Another Chance" – an opportunity to help traditional checking accountholders possibly minimize or avoid NSF fees and returned check charges by notification of insufficient funds through a text or secure online message.

Participated in the Nation's largest ever Statement of Support signing for the Employer Support of The Guard and Reserve (ESGR) Program.

Prepared 5,000 holiday gift boxes with member donated items through SECU's Supports the Troops Campaign to benefit NC National Guardsmen and other NC based soldiers deployed overseas.

SECU members via the SECU Foundation:

Contributed additional \$4 million in educational scholarship funding for North Carolina students in 2010, providing a total of \$25 million in scholarships awarded since 2004.

Provided funding to the NC Museum of History's new SECU Education Center.

Funded a grant of \$125,000 to the Friends of NC Museum of Natural Sciences for continued production of the five-time Emmy nominated Exploring North Carolina program aired on UNC-TV.

Sponsored Governor's Awards for Excellence program honoring ten outstanding State employees and one State Agency.

Partnered with North Carolina Housing Finance Agency (NCHFA) to provide 0% financing for the new construction of With Friends Residential Maternity Home in Gaston County, NC.

Presented grants to Caldwell Hospice and Palliative Care, Hospice Cleveland County and Hospice and Palliative Care of Iredell County to assist with the construction of the new facilities.

Made gift of \$5 million to assist in the construction of the SECU Cancer Center at Mission Hospital in Asheville, NC.

SIGNIFICANT DATES IN CREDIT UNION HISTORY

2011

SECU Highlights:

Implemented Overdraft Fee Free Days for SECU checking account holders with Overdraft Protection.

Added EMV (chip) technology to SECU debit cards for increased transaction security.

Partnered with the Retirement Systems Division of the N.C. Department of State Treasurer to offer financial counseling to retiring and retired state and local government employees eligible for a one-time 401(k)/457 transfer benefit option.

Launched SECU's Estate Planning Essentials Program statewide to assist members.

Introduced the "Checking Switch" initiative to help simplify the process for members moving their checking account to SECU from another financial institution.

Honored with the Pro Patria Award, the highest state-level award given to a civilian employer by the Employer Support of the Guard and Reserve (ESGR) on behalf of the U.S. Department of Defense.

Awarded the 2011 U.S. Secretary of Defense Employer Support Freedom Award, the highest Department of Defense recognition given to employers for exceptional support of their employees' service in the Guard and Reserve.

Teamed with the N.C. State Board of Elections to promote Citizens Awareness Month, encouraging voter registration and election awareness.

Signed on in Support of the Pew Safe Checking in the Electronic Age Project recommending greater transparency in account disclosures.

Completed 2nd year of SECU Supports the Troops Campaign, preparing 5,000 gift boxes to benefit deployed N.C. National Guardsmen and other N.C. based soldiers deployed overseas.

SECU members via the SECU Foundation:

Partnered with Dare Education Foundation and Dare County Board of Education to provide interest-free loan for a teacher housing complex on remote Hatteras Island.

Provided a \$1 million challenge grant for the SECU 4-H Learning Center in Richmond County.

Made a \$1 million commitment to Crystal Coast Hospice House Campaign for the first inpatient hospice facility in the Crystal Coast area serving five surrounding counties.

Celebrated the opening of the SECU Family House on the Richard J. Reynolds III and Marie M. Reynolds Campus in Winston-Salem and the SECU Cancer Center at Mission Hospital in Asheville.

Provided additional funding for *Exploring North Carolina* and Biz Kid\$ educational programming.

Granted \$1 million to Closer to Home Hospice House Campaign for an inpatient hospice facility in Brunswick County.

SIGNIFICANT DATES IN CREDIT UNION HISTORY

2012

SECU Highlights:

Introduced the Individual Tax Debt Payment Loan for qualified members in conjunction with the NC Department of Revenue and Office of State Personnel Individual Income Tax Debt Relief Program.

Recognized in *The Report on Financial Benefits of Membership in State Employees' Credit Union of North Carolina in 2011* by Dr. William E. Jackson, III as saving members over \$648 million each year, equating to \$752 per member household.

Helped nearly 65,000 NC taxpayers claim more than \$86 million in tax refunds, saving members over \$8 million in tax prep fees through the IRS sponsored VITA program and SECU's low-cost tax preparation service.

Partnered with NC State Education Assistance Authority to Benefit NC Students through Loan Rehabilitation Program.

Celebrated SECU's historic 75th Anniversary June 4, 2012 with a ribbon cutting ceremony for the Durham-Lowes Grove branch, built on the site of the first rural NC credit union.

Reached \$25 billion in assets, with nearly 1.8 million members and 244 branches.

Received top honors at the National Youth Involvement Board (NYIB) Conference, with Team SECU leading North Carolina to a first place finish in the Number of Students Reached through Youth Presentations.

Reached new sales record with popular seasonal SECU/SEANC discount theme park ticket program, surpassing \$4 million.

Completed 3rd successful year of SECU Supports the Troops Campaign, preparing 5,000 gift boxes to benefit deployed N.C. National Guardsmen and other N.C. based soldiers deployed overseas.

SECU members via the SECU Foundation:

Partnered with NCHFA to provide 0% financing for Haven Complex in Lee County, Randolph Fellowship Home in Randolph County, James Street Group Living Dormitories in Durham County and Marvin E. Roberts II Transitional Living Facility in New Hanover County.

Celebrated the grand opening of SECU Daily Planet, the centerpiece of the Nature Research Center in the NC Museum of Natural Sciences.

Participated in the groundbreaking ceremony for SECU Crystal Coast Hospice House and marked the opening of the SECU Hospice House of Brunswick.

Honored with the NC Museum of History Foundation's Inaugural Corporate Philanthropy Award.

Provided a \$2.4 million interest-free loan to Partners for Hoke County Public Schools Education Foundation for a new teacher housing complex - Echo Ridge - in Raeford, NC.

Announced a \$2 million challenge grant for SECU Family House at New Hanover Regional Medical Center in Wilmington, NC.

SIGNIFICANT DATES IN CREDIT UNION HISTORY

2013

SECU Highlights:

SECU Life Insurance Company was formed. SECU Life Insurance Company is a wholly owned subsidiary of SECU and a North Carolina licensed service organization.

Announced the formation of SECU*Real Estate (SECU*RE), a wholly owned property management subsidiary. Subsequently signed a Pledge of Support with the City of Durham to develop and implement a cooperative model - setting a new standard of rehabilitating lender acquired properties in distressed neighborhoods.

Opened the one millionth SECU checking account.

Expanded SECU Contact Centers to ten rural NC areas, aiding job creation in regions of the state experiencing high unemployment.

Surpassed \$1 billion in First Time Homebuyer mortgage loans.

Launched Auto Power program to enhance SECU's pre-approval vehicle loan process.

Signed partnership servicing contract with Greater Kinston Credit Union to assist with their operating systems and services.

Supported signed legislation of NC Senate Bill 140 to prevent fraud against older adults.

SECU members via the SECU Foundation:

Awarded NC State University's Institute for Emerging Issues (IEI) the first of four \$200,000 annual grants in support of SECU's IEI Prize for Innovation.

Partnered with NC Rural Economic Development Center to fund 47 SECU Public Service internships for college students from rural NC counties.

Funded ten \$750 SECU Continuing Education scholarships awarded to individuals at each of NC's 58 community colleges, benefiting unemployed and underemployed North Carolinians.

Celebrated the opening of Echo Ridge, a 24-unit teacher housing complex in Hoke County, along with the opening of SECU Crystal Coast Hospice House in Carteret County.

Announced a 5-year \$2.28 million grant to East Carolina University in support of its rural teacher education scholarship program - SECU Partnership East.

Assisted with the construction of the Program for All-inclusive Care for the Elderly (PACE) facility in Chatham County with a \$2.5 million low interest loan.

Provided a \$1 million challenge grant for SECU Hospice House of Western North Carolina.

SIGNIFICANT DATES IN CREDIT UNION HISTORY

2014

SECU Highlights:

Surpassed 100,000 mark in teen Zard members.

Provided funding for one \$529 scholarship per North Carolina county for CFNC's NC 529 Scholarship Contest.

Partnered with Cintas to offer free member shred events at SECU branches statewide.

Expanded and enhanced SECU's volunteer Loan Review Committee format with the conversion to 46 district Member Loan Review Committees representing all 254 branches.

Announced the provision of a no-cost \$1,000 group term life insurance policy for each SECU FAT CAT youth and Zard teen member through SECU Life Insurance Company.

Expanded the Auto Power program to include used vehicles.

Introduced the FICO® Score Open Access program which provides members who have an active SECU lending relationship free access to their FICO® Score via the website's secure Member Access section.

SECU members via the SECU Foundation:

Reached the 10-year milestone in awarding "People Helping People®" high school and community college scholarships, along with a funding commitment of over \$42 million since 2004.

Made a \$3 million pledge for the USS Battleship NORTH CAROLINA SECU Memorial Walkway honoring the iconic ship's historical significance and the many North Carolina Veterans who served in WWII.

Gave \$1 million in support of the Inter-Faith Council at SECU Community House, a transitional housing facility for men in the Chapel Hill-Carrboro area.

Contributed funding for the North Carolina Museum of Art's new SECU Education Center to assist in the outreach of art education programs and resources across the State.

Partnered with the NC Housing Finance Agency to provide a \$1 million grant for The SECU Commons to help address the issue of homelessness in Forsyth County.

Celebrated the opening of SECU Family House at New Hanover Regional Medical Center.

SIGNIFICANT DATES IN CREDIT UNION HISTORY

2015

SECU Highlights:

Partnered with NCDHHS for statewide Heart Gallery initiative to highlight foster care and adoption.

Enhanced SECU's financial counseling services with Accredited Financial Counselor program for staff.

Received recognition in *The 2014 Report on Financial Benefits of Membership in State Employees' Credit Union* by Dr. William Jackson III for providing member value of nearly \$772 million annually (\$806/member household) through lower loan rates, higher deposit rates and lower fees, etc.

Had recordbreaking year with tax preparation services, helping over 102,000 taxpayers claim more than \$140 million in refunds and saving members approximately \$12.3 million in tax prep fees.

Topped the 2 million member mark.

Announced support for a documentary to honor North Carolina State Parks Centennial Celebration.

SECU members via the SECU Foundation:

Awarded \$750,000 for the SECU 4-H Learning Center at Camp Millstone to expand year-round education programs and preserve the 4-H heritage.

Launched the SECU Habitat Challenge, investing \$10 million over the next three years for Habitat of Humanity of North Carolina to build one new or renovated Habitat home in all 100 counties.

Provided \$1.76 million in funding for SECU Appalachian Partnership, a new rural teacher education scholarship program in conjunction with Appalachian State University.

Surpassed \$100 million in SECU Foundation grants awarded since SECU Foundation was established in 2004.

Awarded \$1 million challenge grants to SECU Hospice Home of Yadkin and the SECU Jim and Betsy Bryan Hospice Home of UNC Health Care to assist with construction of the inpatient care facilities.

Signed an agreement with the NC Association of Feeding America Food Banks to provide citizens in need an additional 6 million meals over the next 3 years through NC food banks.

Partnered with NC GreenPower to help expand the development of renewable energy sources through a pilot program benefiting NC public schools - the Solar Schools project.

Provided a \$500,000 grant for the construction of a female dormitory at the Tarheel Challenge Academy II, an NC National Guard-sponsored volunteer program for high school dropouts.

SIGNIFICANT DATES IN CREDIT UNION HISTORY

2016

SECU Highlights:

Launched Mobile Payments service with Apple Pay™, Samsung Pay™ and Android Pay™ options, as well as Visa® Checkout for SECU debit and credit cardholders.

Experienced another record-breaking tax season, filing nearly 111,000 tax returns for North Carolinians who received over \$153 million in refunds and saved an estimated \$13.3 million in tax prep fees.

Announced longtime President/CEO Jim Blaine's retirement and the SECU Board of Directors' selection of Chief Financial Officer Michael J. Lord as his successor.

Saw youth members set a new saving record, depositing over \$3.4 million into savings during SECU's annual Youth Saving Challenge.

Provided \$125,000 in support of Victory Junction's REACH program to enhance pediatric patient programming.

Donated \$21,600 from SECU members and staff to assist Hurricane Matthew Disaster Relief efforts in North Carolina.

SECU members via the SECU Foundation:

Celebrated the opening of SECU 4-H Learning Center at Millstone 4-H Camp in Ellerbe, NC, SECU Veterans Hall dormitory at the Tarheel Challenge Academy II in New London, and the SECU Jim & Betsy Bryan Hospice Home of UNC Health Care in Pittsboro.

Supported SECU Harbor House in Johnston County with a \$500,000 grant and \$600,000 interest-free construction loan to help provide housing for families and victims of domestic abuse.

Approved a second-year expansion of the SECU Public Fellows Internship Program, increasing from five to eight state university participants.

Partnered with Advance Community Health for a new medical facility in Southeast Raleigh – SECU Advance Community Health.

Gave \$1 million in support of SECU Lakeside Reserve, a Wilmington supportive housing development for seniors, veterans and persons with disabilities.

Announced a \$1.8 million grant for the construction of SECU Center for MemoryCare in Asheville, helping expand clinical care and education programs for memory impaired persons and caregivers.

Provided a \$500,000 disaster relief grant for NC Feeding America Food Banks to assist North Carolinians impacted by Hurricane Matthew.

SIGNIFICANT DATES IN CREDIT UNION HISTORY

2017

SECU Highlights:

Expanded Shred Day program to 150 statewide annual events, providing added security measure for members' safe disposal of confidential information.

Broke previous year's Youth Saving Challenge record by nearly \$2 million, with FAT CAT and Zard members depositing over \$5.2 million into their savings accounts during the 2017 Challenge Week.

Hosted SECU Scholars' Day pilot program at UNC-Greensboro for SECU Foundation "People Helping People®" scholarship winners.

Reached over \$1 billion in member coverage through SECU Life Insurance Company.

Partnered with the Governor's office to serve as collection sites for their statewide school supply drive to benefit NC public schools.

Celebrated the 10th anniversary of Credit Union Investment Services® (CUIS), with member investments exceeding \$650 million in assets.

SECU members via the SECU Foundation:

Granted \$3.5 million for the construction of the SECU Comprehensive Cancer Center at CarolinaEast Medical Center in New Bern.

Announced a \$2 million challenge grant for the expansion of a new wing at SECU Family House at UNC Hospitals in Chapel Hill.

Celebrated the opening of three housing/healthcare facilities – the Williams-Baldwin Teacher Campus, a 24-unit housing complex in Buncombe County; SECU Lakeside Reserve, a supportive housing complex in Wilmington for homeless citizens with disabilities; and SECU Hospice Care of Yadkin, the first inpatient hospice facility in Yadkin County.

Provided a \$1.5 million grant to assist with the construction of the SECU Autism Clinic at ABC of NC in Davidson County.

SIGNIFICANT DATES IN CREDIT UNION HISTORY

2018

SECU Highlights:

Helped over 7,000 children/families secure supplemental life insurance coverage through SECU Life Insurance Company's Open Enrollment offering.

Enhanced the ASK SECU Voice Response System with speech-recognition technology and intelligent card entry.

Recognized in the 2018 publishing of *The Financial Value of Membership in State Employees' Credit Union of North Carolina in 2017* by Dr. William Jackson III for providing member value of over \$1.14 billion annually (\$1,020/member household) through lower loan rates, higher deposit rates, lower fees, etc.

Celebrated the opening of a new Member Support Services Center in Rocky Mount with a potential for up to 160 jobs and career opportunities for local citizens.

SECU members via the SECU Foundation:

Topped \$50 million in scholarship funding for North Carolina students.

Celebrated the opening of the SECU Youth Crisis Center in Charlotte, the SECU Center for MemoryCare in Asheville, the SECU Autism Clinic at ABC of NC in Winston-Salem, and Greenfield Place, an affordable workforce housing complex in Chapel Hill.

Provided NC Freedom Monument Project, Inc. with a \$500,000 challenge grant for a new public park in downtown Raleigh.

Partnered with East Carolina University for the SECU MATCH Pilot, helping expand their Motivating Adolescents with Technology to CHOOSE Health Wellness Program in western NC schools.

Presented a \$365,000 grant to Carteret County Domestic Violence Program to help fund the construction of a new SAFE shelter.

Provided a \$400,000 grant for the construction of the SECU Dormitory at NC Future Farmers of America Center in White Lake.

Teamed up with EducationNC to assist with the expansion and outreach of their innovative high school civics program for teachers statewide – First Vote NC.

Announced a \$1 million grant to Feeding the Carolinas Food Banks in support of disaster relief and recovery efforts for North Carolinians impacted by Hurricane Florence.

Awarded \$2 million to support the development of a Purpose Built Community in Raleigh, a revitalization initiative in partnership with Southeast Raleigh Promise.

SIGNIFICANT DATES IN CREDIT UNION HISTORY

2019

SECU Highlights:

Surpassed \$40 billion in assets while membership increased to over 2.4 million.

Reached new record in savings deposits by FAT CAT and Zard members – nearly \$5.7 million during SECU's annual Youth Saving Challenge!

Launched the SECU Mobile App, providing a secure, convenient method for members to view account information and conduct financial transactions using smartphones or mobile devices.

Expanded to 267 branches with over 7,000 employees in SECU offices and operations centers statewide.

SECU members via the SECU Foundation:

Celebrated fifteen-year anniversary of the SECU Foundation, with a collective financial commitment of more than \$169 million for initiatives to benefit citizens of NC.

Introduced the SECU Bridge to Career Scholarship program, an enhanced version of the former Continuing Education scholarship, in partnership with the NC Community College System.

Developed Capacity Building grant pilot to benefit NC public charities needing assistance with reaching the next step to achieve their goals – SECU Hospice House of WNC, St. Gerard House, ReCONNECT NC program at Institute of Emerging Issues – NC State University, Masonic Home for Children at Oxford, and Samaritan Colony were each awarded funding.

Provided a three-year challenge grant to Home Care Foundation of NC for a new healthcare pilot to address the shortage of registered nurses in home health and hospice settings.

Awarded a \$500,000 grant to the University of North Carolina at Chapel Hill School of Government for Lead for North Carolina, providing first-year funding for 20 college graduates to take part in a two-year paid local government fellowship.

Partnered with NC State University College of Education and the University of North Carolina at Chapel Hill School of Education to fund the expansion of Pathway to Practice NC, a program to address the state's teaching shortage in elementary and special education.

Joined forces with Susan G. Komen® affiliates in NC, providing a \$150,000 challenge grant for a new regional breast cancer study to collect data in support of a community-based program for cancer care.

Rounded out the year with a \$1.5 million challenge grant to Asheville Buncombe Community Christian Ministry to complete Phase I construction of Transformation Village – a transitional housing facility and community center for homeless women and children, and a \$1 million grant for Addiction Recovery Care Association, Inc. to complete the renovation of its new campus in Winston-Salem.

SIGNIFICANT DATES IN CREDIT UNION HISTORY

2020

SECU Highlights:

Reached major milestone with Credit Union Investment Services® surpassing 23,500 member investment accounts having accumulated assets of more than \$1 billion!

Announced joint commitment with SECU Foundation to provide \$10 million for statewide COVID-19 disaster relief efforts, including \$1 million each to Feeding the Carolinas and The Salvation Army of NC.

Donated nitrile disposable gloves to NC Emergency Management in support of front-line healthcare providers serving North Carolinians.

Made \$125,000 donation to the African-American Credit Union Coalition in support of diversity, equity, and inclusion within the credit union community.

Issued SECU Statement on Justice and Unity – highlighting support for diversity, equity, inclusion, and human rights.

Hosted first ever virtual broadcast of the SECU Annual Membership Meeting.

Launched the much-anticipated Mobile Check Deposit feature of the SECU Mobile App.

Provided additional \$1 million donation to Feeding the Carolinas for COVID-19 relief efforts.

SECU members via the SECU Foundation:

Celebrated the openings of the SECU Comprehensive Cancer Center at CarolinaEast Medical Center in New Bern, SECU Veterans Residence at the Veterans Life Center in Butner, and Caroline's House, a new SAFE shelter in Carteret County.

Awarded a \$500,000 challenge grant to The Shepherd's House in Surry County for their capital campaign to help fund the construction of a new homeless shelter.

Provided \$40,000 Mission Development grants to Freedom Life in Marion and Onslow Community Outreach in Jacksonville to help increase capacity and future sustainability.

Granted \$5 million in disaster relief to help NC Baptists on Mission repair up to 1,000 severely impacted homes for families in eastern NC still facing challenges from Hurricane Florence.

Announced the completion of the SECU Habitat Challenge, helping 102 families fulfill the dream of owning a home through a nearly \$11 million commitment with Habitat of Humanity of NC.

Surpassed the original SECU/SECU Foundation \$10 million disaster relief commitment with additional Foundation grants to Hospice & Home Care Foundation of NC, Meals on Wheels NC, the NC Community Foundation, and The Salvation Army of the Carolinas, bringing the total to over \$16 million to assist non-profits providing critical services statewide!

SIGNIFICANT DATES IN CREDIT UNION HISTORY

2021

SECU Highlights:

Launched SECU Fast Mortgage® and SECU Fast Auto Loan™ services.

Re-introduced the 30-year fixed rate mortgage to SECU's line of products.

Added a new Loan Center feature in Member Access to provide members a centralized location for loan product information and online applications.

Honored retiring CEO Mike Lord for his 43+ years of dedicated service and welcomed new CEO Jim Hayes, an industry leader with over 25 years of credit union management experience.

Announced Early Direct Deposit, a free automated service allowing members to be paid a day early.¹

Delivered "Random Acts of Kindness" gift cards to hundreds of NC public schools for a branch year-end holiday initiative.

SECU Members via the SECU Foundation:

Launched a new Rural Opportunity Grant pilot program to help non-profits in the Northwest, Northeast, and Sandhills regions build organizational capacity.

Expanded the SECU Public Fellows Internship program to 15 universities and renewed support for Lead for North Carolina, UNC at Chapel Hill School of Government's paid fellowship program.

Awarded a collective total of \$2.2 million in grants to three non-profits for new facilities to benefit underserved children and families: My Kids Club in Johnston County; Children's Center of Northwest NC; and Partners in Ministry in Laurinburg.

Teamed up with the NC Education Fund for an initiative to help tackle student learning inequities in public schools, the NC Alliance for School Leadership Development for a support program to increase leadership capacity among school principals, and the Institute for Emerging Issues at NC State University to expand a statewide digital inclusion program.

Gave \$1.6 million in total funding to help three non-profits expand vital services for adults – Club Nova, serving individuals with severe mental health illness; Healing Transitions, providing treatment/support for those struggling with addiction; and Lincoln County Coalition Against Domestic Violence, providing shelter/support for victims and families of domestic abuse.

Announced a \$2 million grant to the Friends of the NC Museum of Natural Sciences for the construction of the SECU DinoLab Dueling Dinosaurs exhibit.

Provided a \$1.97 million grant to UNC Health Foundation to develop and implement a new school-based telemedicine health pilot to address the mental health needs of students.

Announced a \$2 million grant to Roof Above to help establish a new permanent affordable housing facility for the homeless in the Charlotte area.

Granted a collective \$3 million to help Partners in Learning build the SECU Family Development Clinic to increase services for children with intellectual and developmental disabilities, and Aces for Autism for the first phase construction of the SECU Autism Clinic of Eastern North Carolina.

¹ Early deposit is not guaranteed, so check your available balance before making or scheduling any payments in reliance on these funds.

SIGNIFICANT DATES IN CREDIT UNION HISTORY

[Read more](#) information on these highlights.

2022

SECU Highlights:

Announced the hiring of SECU's first chief culture officer, Emma Hayes.

Sponsored the Credit Union Cherry Blossom Ten Mile Run® and 5K Run-Walk in Washington, D.C., to benefit Children's Miracle Network.

Launched a new Summer Camp Awards program, giving FAT CAT® and Zard® youth members an opportunity to win a \$500 award to help cover the cost of summer camp expenses.

Received top spot on the Forbes list of Best-In-State Credit Unions for North Carolina for the third consecutive year.

Teamed up with the Governor's Office to serve once again as collection sites for their statewide school supply drive to benefit N.C. public schools.

Committed \$300,000 over a three-year period to Worldwide Foundation for Credit Unions' (WFCU) Global Bridges Program to improve credit union engagement globally.

Sponsored STEM education event for girls and women in the Charlotte Metro area, helping award 14 local scholarships to college students for the fall semester.

Hosted SECU's first annual Holiday Toy Drive to assist children in need throughout the state.

SECU Members via the SECU Foundation:

Celebrated the grand opening of the SECU Center at The Shepherd's House, a new homeless shelter in Surry County.

Granted \$1.5 million to AMOREM for the construction of a new residential hospice facility for patients and families in Watauga County and the High Country region.

Announced a \$200,000 grant to UNCF (United Negro College Fund) in support of its Emergency Student Aid Program to help students impacted by financial hardships remain on track to graduate.

Awarded a \$2 million grant to One Place for the construction of the SECU Hope Center, a new child advocacy and resource facility in Onslow County.

Expanded the Mission Development Grant program, awarding 20 N.C. non-profits with organizational capacity building grants totaling \$800,000 for programs and services to help individuals struggling with addictions; children experiencing clothing insecurity; the homeless; families affected by autism; senior citizens, the disabled, and low-resourced residents with home safety repairs; and much more.

[Read more](#) about 2023 projects and grant awards.