

**NORTH CAROLINA CREDIT UNION LEAGUE, INC.
CREDIT UNION STATUS CHANGE**

Affiliate: X

Non-Affiliate:

DATE: October 27 1995
EFFECTIVE DATE: Immediately
CREDIT UNION NAME: ST LUKE CREDIT UNION
MANAGER: Leon Johnson
FEDERAL ID#:
CU ADDRESS, PO BOX: PO Box 548
CU ADDRESS, STREET: 302 South Granville St
CITY, STATE : Windsor NC 27983
PHONE: (919) 794-3242
FAX: (919) 794-3640
CHAPTER: Tarheel
DIRECTORY PAGES: 38

STATUS CHANGE: FAX #
MANAGER:
CU NAME:
CU ADDRESS, PO BOX:
CU ADDRESS, STREET:
CITY, STATE, ZIP:
PHONE:
FAX: (919) 794-4206

Distribution:
Original NCCUL
NC Credit Union Division
Federal Reserve Bank of Richmond
Chapter Presidents

NorCACHA
CUNA
Thompson Financial Publishing

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**NORTH CAROLINA CREDIT UNION LEAGUE, INC.
CREDIT UNION STATUS CHANGE**

AFFILIATE X NON-AFFILIATED

Date:	February 29, 2000
Effective Date:	February 29, 2000
Credit Union Name:	St. Luke CU
Manager:	Leon Johnson
Address (PO Box):	PO Box 548 / Zip 27983
Address (Street):	302 S. Granville Street
City, State, Zip:	Windsor, NC 27983
Phone:	252-794-3242
Fax:	252-794-4206
Chapter:	NE
Directory pages:	65
Email Address:	

Status Change:

Manager:	Cheryl Jones – Acting Manager
Address (PO Box):	
Address (Street):	
City, State, Zip:	
Phone:	
Fax:	
Email Address:	

Distribution:
Original NCCUL
NC CU Division
CUNA
EastPay
Federal Reserve Bank of Richmond
Chapter Presidents
Thompson Financial Publishing

NORTH CAROLINA CREDIT UNION LEAGUE 1985 MEMBER SURVEY



Credit Union Name Sr. Luke
 Street Address/Zip Grass Hill Street Winston, NC
 P.O. Box/Zip P.O. Box 201
 City Winston State NC County Boyd
 Telephone (919) 794 3332 () _____

LEADERSHIP DATA

The success of a credit union depends on the support, leadership, and involvement of its' people. Therefore, it is appropriate to begin this survey by highlighting the leaders within your credit union. The responses you give to the following questions will provide us with a basic profile and listing of the leaders in your credit union.
 (NOTE: This information will remain confidential.)

PLEASE LIST THE NAMES OF THE FOLLOWING:

BOARD OF DIRECTORS:

Chairman/President L. C. Cooper
 Vice-President WILLIE R. DICK
 Secretary JAMES L. GILLMAN
 Treasurer JAMES L. GILLMAN
 Total # of Board Members 8

CREDIT COMMITTEE:

Does your credit union have a Credit Committee ☒ Y ☐ N
 Chairman MIKE RASCOE
 Total # on Committee 3

SUPERVISORY COMMITTEE:

Chairman HOWARD CARTER
 Home Address George St. Winston, NC
 Work/Home Phone 794 2301
 Total # on Committee 3

MANAGEMENT AND STAFF:

President/Manager AL HAMARA Mitchell
 Assistant Manager _____
 Operations Manager _____
 Controller _____
 Marketing Manager _____
 Staff - # Full Time 3 # Part Time 1

Please indicate your contact person for Political Action/Governmental Affairs correspondence:

WILLIE R. DICK

Legal Counsel:

Firm _____

Firm _____

OFFICE DATA

Hours - Main office only (list hours)
M 9-5 T 9-5 W 9-1 TH 9-5 F 9-6 S -

Is your MAIN OFFICE: (check one)

____ Sponsor Provided ☒ Owned _____ Rented/Leased
 _____ Other _____

Excluding MAIN OFFICE, total # of branch offices:

In State 1 Out State _____ Overseas _____

Sponsor Name _____

AFFILIATION DATA

The credit union movement includes many professional organizations dedicated to the support of credit unions and their members. Please check the box beside each of the following organizations with which your credit union or staff is a member.

- North Carolina Credit Union League (NCCUL) ☐
 Credit Union National Association (CUNA) ☐
 First Carolina Corporate Credit Union ☐
 Credit Union Executive Society (CUES) ☐
 North Carolina Council of CUES ☐
 National Association of Federal Credit Unions ☐
 North Carolina Automated Clearing House ☐
 Local North Carolina Chapter ☒

CHARTER DATA

The official life of a North Carolina credit union begins with the charter approval by either NCUA or NC Credit Union Division. Please provide us with the following information about your charter.

Issued By:
 NCUA (federal charter) ☐
 Credit Union Division (state charter) ☒
 Charter Date (mm/dd/yy): June 1984

Common Bond:

☐ Occupational ☐ Associational ☒ Community

EXPANSION DATA

An important function of the League is to provide business plan analysis and administrative support in the organization and development of new credit unions, mergers, expansions, and liquidations. The questions below concern your desires and activities in membership expansion.

Have you ever merged another credit union into your field of membership? ☐ Y ☒ N

Would you consider merging another credit union into your field of membership if the opportunity presented itself? ☐ Y ☒ N

Does your credit union's field of membership include multiple employee groups? ☐ Y ☒ N

Do you actively solicit employee groups for addition to your field of membership? ☐ Y ☒ N

Do you offer membership to family members? ☒ Y ☐ N

Do you have "once a member, always a member"? ☐ Y ☒ N

Please estimate your membership by age group: (numbers should add to 100%)

1-18 years 15% 35-54 years 40%
 19-34 years 25% 55 & older 20%

ACCOUNTING SYSTEM DATA

An important part of a credit union's operational activities is the maintenance and processing of member accounts and transactions. The diversity in needs of credit unions and their members has led to wide diversity of accounting and data processing systems in use. Our ability to provide technical operational support is dependent on our ability to remain knowledgeable of the systems in use today.

(Please check the type of accounting/data processing system(s) used by your credit union, and provide the name of the vendor)

	<u>Vendor Name</u>	
Manual Hand Posting		<input type="checkbox"/>
Mechanical Bookkeeping Equipment		<input type="checkbox"/>
Daily Batch Service Bureau		<input type="checkbox"/>
Weekly Batch Service Bureau		<input type="checkbox"/>
On-Line Service Bureau		<input type="checkbox"/>
In-House Computer System		<input type="checkbox"/>
(If In-House, please answer the following questions)		
System Owned/Leased by Credit Union		<input type="checkbox"/>
System Owned/Leased by Sponsor		<input checked="" type="checkbox"/>
Hardware Vendor	DATA PROCESSORS	
Hardware Manufacturer		
Model #		
Software Vendor		

PERSONAL COMPUTER DATA

Personal Computers are fast becoming an invaluable management tool in credit unions - large and small. They are being used to improve decision-making, increase productivity, and better serve members. Your answers to the following questions will allow us to better serve your needs as personal computer usage rises.

Does your credit union own/lease/rent a Personal Computer?
If yes, please provide the following information: ☒ ☐

How many _____
Manufacturer(s) _____
Model #(s) _____

What is the primary use(s) of the personal computer?
☒ Accounting/Bookkeeping ☐ Marketing Support
☐ Financial Analysis ☐ Word Processing
☐ Other _____
☐ Other _____

Which of the following software packages do you use?
☐ Visicalc ☐ DBASE II
☐ Lotus 1-2-3 ☐ DBASE III
☐ Lotus Symphony ☐ WordPerfect
☐ Other _____ ☐ Other _____

Do you use a modem with these systems to interface with other computers? ☒ ☐
If so, what brand & model #? _____

NCCUL/AFFILIATES SERVICES DATA

As your service association, an important role is to provide quality products, services and opportunities to you. Your responses to the following items will better enable us to determine the usefulness and effectiveness of these programs

Human Resource Development (Education) Programs

(Please check the training programs you, your staff or volunteers have participated in over the last two (2) years.)

Workshops

Credit Union Accounting	<input type="checkbox"/>
Loan Processing	<input type="checkbox"/>
Contact Employee Training	<input type="checkbox"/>
Financial Counseling	<input checked="" type="checkbox"/>
Collections	<input type="checkbox"/>
Risk Management	<input type="checkbox"/>
Interaction Management	<input type="checkbox"/>
NCYFIC Marketing Conference	<input type="checkbox"/>
Accounting - Closing Entries	<input type="checkbox"/>
Planning Sessions	<input type="checkbox"/>

Professional Development

Volunteer Achievement Program (VAP)	<input type="checkbox"/>
Credit Union Certificate Program (CUCP)	<input type="checkbox"/>
Certified Credit Union Executive Program (CCUE)	<input type="checkbox"/>
Southeast CUNA Management School	<input type="checkbox"/>
Credit Union Video Network	<input type="checkbox"/>
NCCUL Annual Meeting	<input type="checkbox"/>
NC CUES/Management Conferences	<input type="checkbox"/>
Southeast Regional Roundtable	<input type="checkbox"/>
Southeast Regional CEO Conference	<input type="checkbox"/>
Southeast Regional Financial Counseling School	<input type="checkbox"/>

Communications/Publications

(Check the publications read/subscribed to)

Credit Union Magazine	<input checked="" type="checkbox"/>
The Credit Union Manager Newsletter	<input type="checkbox"/>
The Credit Union Newsletter For Directors	<input type="checkbox"/>
Joint Advertising	<input type="checkbox"/>
NARCUP	<input type="checkbox"/>
CAPS	<input type="checkbox"/>

Does your credit union have a marketing budget? ☒ ☐

Financial Planning Services

(Please check the services used during the past two (2) years)

	Used in Past 2 Years
Budget Service	<input checked="" type="checkbox"/>
Key Ratios Service	<input type="checkbox"/>
Consulting Service	<input type="checkbox"/>
Share Draft Cost Analysis	<input type="checkbox"/>
Credit Card Cost Analysis	<input type="checkbox"/>
ATM Cost Analysis	<input type="checkbox"/>
Foundation Plan	<input type="checkbox"/>

Audit Services

	Used in Past 2 Years
Comprehensive Annual Audit	<input checked="" type="checkbox"/>
Balance Sheet Audit	<input type="checkbox"/>
Accounts Verification	<input type="checkbox"/>
Technical Assistance	<input type="checkbox"/>
Forms for Resale	<input type="checkbox"/>

(Please provide the following information)

Our last audit was conducted by: GROSCEN FLUJOS
We have 3 teller (cash) drawers in our office.
We have funds invested in (#) _____ financial institutions.

First Carolina Corporate Credit Union Services

(Please indicate which services you now use on a regular basis)

<input type="checkbox"/> TT&L Deposits	<input type="checkbox"/> ACH
<input type="checkbox"/> Commercial Money Orders	<input type="checkbox"/> Investments
<input type="checkbox"/> Wire Transfers	<input type="checkbox"/> IRA/MM Accounts
<input type="checkbox"/> Coin & Currency	<input type="checkbox"/> Line of Credit
<input type="checkbox"/> Corporate Share Drafts	<input type="checkbox"/> Securities Services
<input type="checkbox"/> Automated Settlement	<input type="checkbox"/> PCB Member

MEMBER SERVICES OFFERED DATA

The continued deregulation of the financial services industry, coupled with an increasing sophistication of credit union member needs, has put tremendous pressure on credit unions to broaden their service portfolios. Your answers below will provide us with a profile of your service portfolio, and allow us to identify trends among North Carolina credit unions.

(Please check the following services offered to your members and provide interest rates where applicable.)

Lending Services

	We Offer	Rate/Rates
New Auto Loans	<input checked="" type="checkbox"/>	18%
Used Auto Loans	<input checked="" type="checkbox"/>	18 1/2
Unsecured Loans	<input checked="" type="checkbox"/>	18 3/4
1st Mortgage Loans	<input checked="" type="checkbox"/>	12 3/4
2nd Mortgage Loans	<input checked="" type="checkbox"/>	18 3/4
Home Equity Loans	<input type="checkbox"/>	
Line of Credit	<input type="checkbox"/>	
Share Secured Loans	<input type="checkbox"/>	
Overdraft Protection	<input type="checkbox"/>	
Student Loans	<input type="checkbox"/>	
Open End Loans	<input checked="" type="checkbox"/>	Variable
Variable Rate Loans	<input checked="" type="checkbox"/>	

Savings Programs

Regular Shares	<input checked="" type="checkbox"/>	
Single Rate	<input checked="" type="checkbox"/>	6%
Split Rates	<input type="checkbox"/>	
Club Accounts	<input type="checkbox"/>	
Certificates	<input checked="" type="checkbox"/>	9% 12% 12 1/2
Money Market	<input type="checkbox"/>	
Deposit Accounts	<input type="checkbox"/>	
IRA Accounts	<input type="checkbox"/>	
IRA Certificates	<input type="checkbox"/>	

Transaction Services

Payroll Deduction	<input type="checkbox"/>	
Direct Deposit	<input type="checkbox"/>	
Wire Transfers	<input type="checkbox"/>	
Travelers Checks	<input type="checkbox"/>	
Money Orders	<input type="checkbox"/>	
Share Drafts	<input type="checkbox"/>	
Debit Cards	<input type="checkbox"/>	
Credit Cards	<input type="checkbox"/>	
ATM Services	<input type="checkbox"/>	
Audio Response	<input type="checkbox"/>	

Other Services

Notary Public	<input checked="" type="checkbox"/>	
Entertainment Tickets	<input type="checkbox"/>	
Financial Counseling	<input checked="" type="checkbox"/>	
Financial Planning	<input checked="" type="checkbox"/>	
Safe Deposit Boxes	<input type="checkbox"/>	
Tax Preparation	<input type="checkbox"/>	
Discount Brokerage	<input type="checkbox"/>	
Auto Insurance	<input type="checkbox"/>	
Life Insurance	<input type="checkbox"/>	

THE SERVICE GROUP AND CUNA MUTUAL INSURANCE GROUP

The proliferation of financial services constitute a major challenge to the credit union movement of the 1980's. In response, the movement has developed its own financial services group and organizations to develop, market, and provide financial products and tangible services that assist credit unions in providing more cost-effective services to their members. The CUNA Service Group, a wholly-owned subsidiary of CUNA Mutual Insurance Group, was established in 1983. As an important part of the CUNA Mutual Insurance Group, CUNA Service Group provides marketing, implementation, and support for the products and services of the CUNA Mutual Insurance Group and CUNA Mutual Insurance Group.

(Please check the box beside each of the programs or services you presently use. If you use a vendor other than CSG or CUNA Mutual, please provide the name of that vendor (i.e. share drafts - Wachovia).

CUNA Service Group

ICU Services Corporation was formed in 1966 to develop and provide financial service programs for use by credit unions and their membership. CUNA Supply Corporation was formed in 1938 to provide for the printing, sale, and distribution of financial forms and advertising materials to credit unions. On January 1, 1983, the operations of these organizations were merged into CUNA Service Group, a subsidiary of CUNA, Inc.

CSG (ICU) Programs

	We Use	Other Vendor
ATM Program	<input type="checkbox"/>	
CUNA Mortgage	<input type="checkbox"/>	
Discount Brokerage	<input type="checkbox"/>	
Government Securities	<input type="checkbox"/>	
Major Equipment	<input type="checkbox"/>	
Marketing Program (NAS)	<input type="checkbox"/>	
Money Orders	<input type="checkbox"/>	
Plastic Cards	<input type="checkbox"/>	
Systems Supply	<input type="checkbox"/>	
Tax Preparation Service	<input type="checkbox"/>	
Travelers Checks	<input type="checkbox"/>	
VISA/Mastercard	<input type="checkbox"/>	
Vital Records	<input type="checkbox"/>	
IRA Program:		
CSG - Administered	<input type="checkbox"/>	
Self-Administered	<input type="checkbox"/>	
Share Drafts:	<input type="checkbox"/>	
Payable Thru Bank:		
Chase Manhattan	<input type="checkbox"/>	
Travelers Express	<input type="checkbox"/>	
Other	<input type="checkbox"/>	
Draft Printer		

CUNA Mutual Insurance Group

The CUNA Mutual Insurance Group is six-related companies that provide a full line of insurance services for credit unions and their members. CUNA Mutual insures credit unions and credit union members exclusively.

CMIG Products

	We Use	Other Vendor
Life Savings	<input type="checkbox"/>	
Loan Protection	<input checked="" type="checkbox"/>	P. Loe L. Ke
Package of Protection	<input type="checkbox"/>	
Bond	<input type="checkbox"/>	
Collateral Protection	<input type="checkbox"/>	
Workers Compensation	<input type="checkbox"/>	
Travel Accident	<input type="checkbox"/>	
Credit Disability	<input type="checkbox"/>	
Credit Life	<input type="checkbox"/>	
Retirement Plans	<input type="checkbox"/>	
Deferred Compensation	<input type="checkbox"/>	
Loanliner	<input type="checkbox"/>	
Direct Response	<input type="checkbox"/>	
CUNET Employee Coverage	<input type="checkbox"/>	

FINANCIAL DATA

Both the continued deregulation of the financial services industry and the current threat of taxation continue to pose significant long-term financial implications. Improved financial management is rapidly becoming a top priority to credit unions of all sizes. Research and examination of credit union financial trends is of the utmost importance to our organization as we strive to respond to your needs. The financial data you provide below will allow us to track and monitor these trends in North Carolina, and to provide you with accurate comparative data.

(Please provide us with the following year-to-date financial data for 12/31/84 and 06/30/85. Please round all amounts to the nearest dollar and enter the data as accurately as possible.)

	YEAR END 1984	YTD June 30, 1985
Total Members	1690	
Potential Members	10000	
# of Loans	691	
# of Share Draft Accounts		
# of IRA Accounts		
Loans	\$ 224098245	\$
Short Term Investments (less than 1 year)	\$ 5371158	\$
Long Term Investments (more than 1 year)	\$	\$
Fixed Assets	\$ 9800535	\$
Other Assets	\$ 910119	\$
Borrowed Funds	\$ 1266664	\$
Other Liabilities	\$ 36155	\$
Regular Shares	\$ 165755602	\$
Share Drafts	\$	\$
IRA's	\$	\$
Certificates	\$	\$
Money Market Deposits	\$	\$
Club Accts	\$	\$
All Other Member Savings	\$	\$
Reserves	\$ 41271441	\$
Undivided Earnings	\$ 20456195	\$
Total Assets	\$	\$

FULL YEAR 1984

YTD JUNE 30, 1985

Loan Income	\$	<input type="text"/>	\$	<input type="text"/>
Investment Income	\$	<input type="text"/>	\$	<input type="text"/>
Other Income	\$	<input type="text"/>	\$	<input type="text"/>
Employee Expenses	\$	<input type="text"/>	\$	<input type="text"/>
Data Processing Expense	\$	<input type="text"/>	\$	<input type="text"/>
Loan Loss Expense	\$	<input type="text"/>	\$	<input type="text"/>
Interest on Borrowed Funds	\$	<input type="text"/>	\$	<input type="text"/>
All Other Operating Expenses	\$	<input type="text"/>	\$	<input type="text"/>
Total Dividends	\$	<input type="text"/>	\$	<input type="text"/>
Reserve Transfers	\$	<input type="text"/>	\$	<input type="text"/>
Net Income	\$	<input type="text"/>	\$	<input type="text"/>
Loan Charge-offs	\$	<input type="text"/>	\$	<input type="text"/>
Loan Delinquencies	\$	<input type="text"/>	\$	<input type="text"/>

Please list collection agencies used in North Carolina:

Firm _____ Firm _____

Please share with us any thoughts or comments you have about this survey.

THANK YOU! Please retain a copy of your completed survey.

Phone: (919) 794-3242

St. Luke Credit Union
P.O. Box 201
Windsor, North Carolina 27983

Financial Report Year: 1984

Assets:

Loans Outstanding	\$2,240,982.45	✓
Cash	53,711.58	✓
Savings and Loan Shares	50,125.53	✓
Land and Buildings	47,879.82	✓
Furniture & Fixtures	8,961.19	
Other Assets	200.00	
Total Assets	<u>\$2,401,860.57</u>	

Liabilites:

Notes Payable	\$ 126,666.64	✓
Withholding Taxes Payable	361.55	✓
Shares & Certificates	1,657,556.02	✓
Regular Reserves	200,562.30	✓
Special Reserve For Losses	149,436.62	✓
Statutory Reserve	62,715.49	✓
Deferred Income	26,466.86	✓
Undivided Earnings	178,095.09	✓
Total Liabilities & Net Worth	<u>\$2,401,860.57</u>	

All Accounts Insured Up To \$100,000.00

Member

National Federation of Community Development Credit Unions

Tar Heel Chapter Credit Unions

Association Eastern Chapter Community Credit Unions

MEMBERSHIP & DEVELOPMENT COMMITTEE

REAFFILIATION CONTACT REPORT

DATE 4-25-85

CREDIT UNION NAME St. Luke's CU

PERSON CONTACTED Amaza Mitchell

CHAPTER Tarheel - East

BOARD OF DIRECTORS MEETING? Held in 84 By LJ.
YES _____ NO _____

(TENTATIVE DATE) _____

Delivered League Services Notebook

Talked to Amaza briefly in the office and asked why they still had now joined after contacts, board meeting, etc. She said that there were still about 3 board members who were not convinced (one being the President). She is in favor.

At the Chapter meeting, there were at least 3 board members there from St. Luke, the "hold out" president included. The board members there were very impressed with the POR program on investments and with the corporate system. One board member said that they definitely should be investing in corporate and would look at league membership again. (He may be new since the board meeting with Larry and seemed quite intelligent.)

Like Chowan, I feel that these people know all that we can tell them about the league, but do not choose to respond, and we are wasting our time trying to convince them until they see the need themselves.

COMMITTEE MEMBER Lynda Fleeman

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APPLICATION FOR MEMBERSHIP

Please return to:

Mrs. B. L. Webster, Acting Managing Director
North Carolina Credit Union League, Inc.
Box 537
Greensboro, North Carolina

Windsor N. C.

Date 6/20-44

The St. Luke CREDIT UNION hereby applies
for membership in the NORTH CAROLINA CREDIT UNION LEAGUE and the
CREDIT UNION NATIONAL ASSOCIATION. Our delegates to the said League
until the next annual meeting thereof are as follows:

Name _____ Address _____

Name _____ Address _____

Our alternate delegates are:

Name _____ Address _____

Name _____ Address _____

The following is a copy of the vote of our Board of Directors au-
thorizing this application:

"ON MOTION, duly seconded, it was

VOTED: To affiliate with the North Carolina Credit Union
League and the Credit Union National Association."

Our membership as of last December 31 was Org 6/20-44

St. Luke CREDIT UNION

By George W. Wehr President

Address Rt Windsor NC

By William M. Cooper Treasurer

Address Rt Windsor NC

NEWLY ORGANIZED CREDIT UNION
BASIC DATA REPORTING FORM

Date 8-22-69

TO: CUNA Research & Economics Department
P.O. Box 431, Madison, Wisconsin 53701

FROM: North Carolina Credit Union League

1. Name of new Credit Union St. Luke Credit Union
2. Street Address 211 Branville Street
3. CITY, STATE OR PROVINCE OR COUNTRY Winston, N.C. 27183
4. Treasurer James L. Billiam
5. Date the Organization Meeting was held _____
(This is the date the election of officers took place)
6. Date charter approved 6-29-69
- 6a. Charter Number _____
7. Who may belong (Field of membership) _____

8. Total number of primary potential members (employees in occupational groups; heads of families in community, church and other associational groups) _____
9. Name of firm, local union, church, community or other sponsoring organization within whose common bond the credit union is organized _____

10. Principal business, activity or purpose of the sponsoring organization (Please be specific for classification purposes) community credit union
11. How did the group first get interested in credit unions or what first brought credit unions to their attention? _____

12. Person(s) to be credited as the organizer: _____
 - (a) If League staff (check here) _____ Name: _____
 - (b) If credit union employee (check here) _____ Name: _____
 - (c) If volunteer, give name and credit union connection _____
- 1) Credit Union employees Yes _____ No _____
13. Other person(s) to be given recognition as assisting in organizing credit union _____

Note: If credit union is affiliating at this time also use form CRES 12 REV 61.

Attach official notice of organization if possible.