**“Building Community Wealth: A Five-Year Report,” published by the North Carolina Minority Support Center (1996):**

NC had passed its first credit union laws in 1915. Three years later, in 1918, Thomas Patterson, a black farmer, and a group of other black farmers formed what this report calls the “first minority community-based credit union, in Rowan County. No longer exists today, but report says “its cooperative spirit continues in the Rowan-Iredell Area Credit Union and others.” Not clear what that means exactly. Is it a successor credit union? Or does it in fact have a separate origin, started by different people? Note: Salisbury is the county seat for Rowan.

**According to the guide to the Thomas Patterson Papers, 1913-23, Special Collections and Archives, Johnston Memorial Library, Virginia State University, Petersburg, VA:**

“Thomas B. Patterson was born in South Carolina in 1866. He graduated from the Hampton Normal and Agricultural Institute in 1890. In 1908 he joined the faculty at Livingston College where he remained for two years. Mr. Patterson also worked as the county farm demonstration agent in Rowan County, North Carolina, before coming to Virginia as district agent for agricultural development and was based at Virginia State University.” Not 100 percent sure that it’s the same Thomas Patterson, but very likely. William Hays Simpsons calls Patterson a county agent, so this must be the same person.