

LIVING POWER



**STATE
HEALTH PLAN
UPDATE**

**WOMEN IN
PUBLIC
SERVICE**

**GIVING BACK
THROUGH
GARDENING**

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*Discount is only applicable to new residents of a Brookdale independent living, assisted living, or memory care community admitting under an executed residency agreement. Discount applies only to the monthly fee/basic service rate, excluding care costs and other fees and is calculated based on the initial monthly fee/basic service rate.

**Discount is only applicable to new clients of personal assistance services by a Brookdale agency under an executed service agreement.

***Discount is only applicable to new residents of a Brookdale assisted living or memory care community admitting under an executed respite agreement. Discount applies to the daily rate.

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10% OFF
service rate for In-Home services**

SHORT-TERM STAY:

% DISCOUNTED RATES VARY BY COMMUNITY***

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 **BROOKDALE**
SENIOR LIVING



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PAY DAYS

SCHEDULE



Retirement Benefit for the Month of:

April

May

June

July

August

September

October

November

December

Date Retirement Payment is Issued

(Date payment is direct deposited or date a check is mailed.)

April 25, 2024

May 24, 2024

June 25, 2024

July 25, 2024

August 23, 2024

September 25, 2024

October 25, 2024

November 25, 2024

December 23, 2024



Join us on May 1 as we celebrate



On this day, NCRGEA members and the General Assembly celebrate and advocate for public service. Tour the building, speak with your elected officials, and enjoy a delicious lunch from Parker's Barbecue.

We encourage members to set appointments in advance with elected leaders from their home district to be most effective in their advocacy.

Watch your email and social media for details.



Sowing Seeds of Growth

It's easy to feel in awe of a beautiful garden. Walking through a healthy, thriving garden lifts one's soul. And all good gardens begin with the foundation of soil where plant roots take hold.

Much like the soil of a good garden, those who worked in government service in North Carolina towns, cities, counties, and at the state level ensured the foundation for future growth.

Our cover story celebrates the work that NC State Extension has done across the state with its Master Gardener Program. In the same article, we share gardening advice from NCRGEA members—one who found a way to use her passion to give back and another who offers tips to try in your own garden.

Also in this issue of *Living Power*, we highlight the credit unions that serve many of you. As NCRGEA members, you've been an essential part of these credit unions for decades. You're not only considered members of these institutions, but their actual owners through your share accounts. After reading, we hope you feel an even deeper "ownership" of these financial institutions focused on serving you and your communities.

Our story about the effects of pension benefits cuts on female retirees provides insights into women in government service, the impact of women in caretaking roles, and the struggle for retirement security. As I read, I found it hard not to think of some of the female retirees I have spoken to over the past year—social service, healthcare workers, first responders, school teachers, cafeteria workers, and administrative assistants. Many shared stories of working, raising children, caring for elderly parents, and picking up additional hours to make ends meet. By broadening our understanding of the challenges women face in achieving retirement security, there's opportunity for us to advocate for North Carolina's largest demographic of public workers—women.

As you read this, we're in the final preparations for our Advocacy and Recognition of Public Service Day, which will be at the General Assembly on May 1. The main purpose of this day is to have you, as members, engage with your legislators. We provide training on the legislative agenda, help you locate legislators' offices, and provide lunch. You can read more about this important day in the article on NCRGEA's 2024 Advocacy Agenda. I hope you will join me on this day. Thank you for your membership and support, and I hope to see you at an NCRGEA event soon.

Sincerely,

A handwritten signature in black ink, appearing to read "Tim".

Tim O'Connell
NCRGEA Executive Director

UPCOMING EVENTS

NCRGEA hit the road in February, March, and April with 11 Local Community Outreach Meetings. We have scheduled 15 meetings across the state through the end of July to keep our members informed on key topics and to get feedback from you. We also invite SHIIP (Seniors' Health Insurance

Information Program) to attend and provide our seniors with resources regarding Medicare and other health insurance issues.

We'll be sending emails and mailed invitations to members. Please join us for great information, fellowship, and snacks at a meeting near you. See you on the road!

—Josephine

April

April 16

Community Outreach Meeting

Rockingham Senior Center
225 S. Lawrence St.
1:30-2:30 pm
Rockingham, NC

April 18

Community Outreach Meeting

Randolph Senior Adults Center
347 W. Salisbury St.
1:30-2:30 pm
Asheboro, NC

April 22

District 2 CAB Activity

Pilot Mountain Hike

May

May 1

Advocacy Day/Public Service Week Celebration

Halifax Mall
State Legislature Building
10:30 am-1:30 pm
Raleigh, NC

May 3

Community Outreach Meeting

Mount Airy Public Library
145 Rockford St.
1:30-2:30 pm
Mt. Airy, NC

May 7

District 4 CAB Activity

Bennett Place Tour

May 8

Lunch and Learn Webinar

Caregiving Services
12:30-1:30 pm

May 9

Community Outreach Meeting

Seymour Senior Center
2551 Homestead Rd.
10:30-11:30 am
Chapel Hill, NC

May 15

Community Outreach Meeting

Goldsboro Parks & Recreation Ctr
516 S Leslie St.
1:30-2:30 pm
Goldsboro, NC

May 17

Community Outreach Meeting

Caldwell Senior Center
650A Pennton Ave. SW
10:30-11:30 pm
Lenoir, NC

May 23

Community Outreach Meeting

Rufty-Holmes Senior Center
1120 Martin Luther King Jr Ave. S
1:30-2:30 pm
Salisbury, NC

June

June 5

Lunch and Learn Webinar

Alzheimer's Association
12:30-1:30 pm

June 5

Community Outreach Meeting

Granville County Senior Services
107 Lanier St.
1:30-2:30 pm
Oxford, NC

June 6

Community Outreach Meeting

Clayton Parks & Recreation Center
715 Amelia Church Rd.
10:30-11:30 am
Clayton, NC

June 11

Community Outreach Meeting

West Greenville Senior Center
118 W Fifth St.
10-11 am
Greenville, NC

June 12

District 3 CAB Activity

Winston-Salem Food Bank
Volunteer Activity

June 13

Community Outreach Meeting

Eastern Chatham Senior Center
365 NC HWY-87
1:30-2:30 pm
Pittsboro, NC

June 17

Community Outreach Meeting

Whiteville Senior Center
827 Washington St.
10:30-11:30 am
Whiteville, NC

July

July 10

Lunch and Learn Webinar

De-Prescription

July 10

Community Outreach Meeting

Senior Services
2895 Shorefair Dr. (Weinberg Room)
1:30-2:30 pm
Winston-Salem, NC

July 17

Community Outreach Meeting

Lexington Public Library
602 S Main St.
1:30-2:30 pm
Lexington, NC

July 23

Community Outreach Meeting

Stanly County Public Library
133 East Main St.
1:30-2:30 pm
Albemarle, NC



Desire to Serve Others

The Japanese have a concept called IKIGAI (ee-kee-gay), which loosely translates into the happiness of always being busy doing something you love. IKIGAI combines your passion with your vocation, with what the world needs, and finally, what you can get paid to do.

We all followed different paths into the public sector. Maybe it was a family history of public service or perhaps somebody who inspired us. One retired teacher I recently spoke with told me a kind and caring high school teacher inspired her toward a career in the classroom years ago.

An association member who served in county government explained it this way: “This was an opportunity to make a difference in people’s lives and to help provide them with opportunities to be successful. And not just individuals, but the job impacted the quality of life in entire communities.”

For me, the road began as a student at Lenoir Community College in Kinston, where a group of dedicated and hard-working faculty and staff convinced a kid who graduated from high school in the half of the class that made the top half possible, that he was capable of so much more. Not only did I get my first degree there, but the desire to be like those who inspired me. This led to a 32-year career in our great community college system.

NCRGEA has over 65,000 members. If I could talk with each of you, I am certain I would hear many different stories about the roads you followed into public service. Somewhere in each of those stories would be the same passion to serve others, to make a difference. As one person I spoke with said, “My job was a higher calling.”

One of my duties as President of NCRGEA is to pen a column for every edition of *Living Power*. This is my final column, as my two-year term is over in June. During these two years, I have had a chance to visit with many of you at district conferences and at our legislative days in Raleigh, and on Zoom. It has been an honor to represent such a great group of people who have dedicated their careers to the service of others.

Sincerely,

A handwritten signature in black ink that reads "Michael Taylor". The signature is written in a cursive style and is positioned above the printed name.

Dr. Michael Taylor
NCRGEA President

PENSIONS DRIVE THE US ECONOMY

FACTS & FIGURES

IN ONE YEAR
\$578.7 BILLION
IN PENSION
BENEFITS
 WERE PAID TO
23.8 MILLION
RETIRED
AMERICANS
including:

\$308.7 BILLION PAID TO SOME 11 MILLION RETIRED EMPLOYEES OF STATE AND LOCAL GOVERNMENT AND THEIR BENEFICIARIES
(typically surviving spouses)

\$105.9 BILLION PAID TO SOME 2.6 MILLION FEDERAL GOVERNMENT BENEFICIARIES

\$164.1 BILLION PAID TO SOME 10.1 MILLION PRIVATE SECTOR BENEFICIARIES

EXPENDITURES *made out of those payments*
COLLECTIVELY SUPPORTED:

<p>6.9 million American jobs that paid nearly \$394.2 billion in labor income</p>	<p>\$1.3 trillion <i>in total economic output nationwide</i></p>	<p>\$703.9 billion <i>in value added (GDP)</i></p>	<p>\$191.9 billion <i>in federal, state, and local tax revenue</i></p>
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PENSION EXPENDITURES HAVE LARGE MULTIPLIER EFFECTS:

Every dollar paid out in pension benefits supported \$2.19 in total economic output nationally.

Each taxpayer dollar contributed to state and local pensions supported \$8.80 in total output nationally. This represents the leverage afforded by robust long-term investment returns and shared funding responsibility by employers and employees.

State Health Plan Update

THE STATE HEALTH PLAN IS GEARING UP FOR A BUSY 2024!

The State Health Plan (Plan) is transitioning from Blue Cross NC to Aetna beginning Jan. 1, 2025.

As a reminder, a TPA, or third-party administrator, provides a comprehensive network of healthcare providers—including doctors, specialists, and hospitals—and processes claims for the Plan. The Plan has always had a TPA. Taxpayers like you pay the claims, not the TPA.

The Plan Board of Trustees sets Plan benefits and premiums, not the TPA. The TPA simply administers the Plan.

This transition affects members enrolled in the Base PPO Plan (70/30), Enhanced PPO Plan (80/20), and High Deductible Health Plan, including those Medicare members

on the Base PPO Plan (70/30). **This will not impact Humana Medicare Advantage Plan members.**

You may be wondering if you can keep your doctor. The good news is that Aetna has an extensive national and in-state provider network. Aetna reviewed millions of Plan claims processed over an entire year, and about 99% of those claims came from providers already in the Aetna network. Even so, providers don't have to wait to make sure they continue to serve Plan members. Talk to your provider!

It's important to stay connected this year to ensure you receive announcements and messages regarding the State Health Plan!

- Make sure you have your correct mailing address, email address, and phone number in eBenefits, the Plan's enrollment system, which you can access on the Plan's website at **SHPNC.org**.
- Make sure your employer has the correct addresses, as well. If you are a retiree, your personal information needs to be current in ORBIT and eBenefits as the two systems do not coordinate.
- Sign up for the Plan's monthly e-newsletter, *Member Focus*, on the Plan's website at **SHPNC.org**.
- Follow the State Health Plan on Facebook! Visit **Facebook.com/SHPNC**.

CHART YOUR COURSE FOR A SMOOTH TRANSITION TO MEDICARE WEBINAR SERIES

As you become eligible for Medicare, you have some important decisions to make about your health coverage. The Plan is here to help you navigate your options. When considering your options, remember that timing is everything.

Don't overlook your best option or miss an opportunity because you waited too long to take action. Attend a free, convenient online webinar so you can make informed and timely decisions regarding Medicare and how it impacts your health plan coverage.

These webinars are designed specifically for the following individuals and typically last about two hours:

- Turn 65 in the next two years
- Work beyond age 65 and are planning for retirement
- Turn 65 in the next two years and are already retired

Select the webinar date below that works best for you, then register by visiting the Plan website at **SHPNC.org** and clicking on the blue box titled "Outreach Events and Webinars."

WEBINAR SCHEDULE	
DATE	TIME
April 11	10:00 am
April 23	2:00 pm
May 9	2:00 pm
May 15	6:00 pm
May 21	10:00 am
June 4	2:00 pm
June 20	10:00 am
November 13	10:00 am
December 10	2:00 pm



INSIDE

NCRGEA's Advocacy Goals



Each year, NCRGEA develops a set of legislative, or advocacy, goals that guide the work of the Association in the General Assembly and with the Pension Systems' Board of Trustees. An important part of this process is listening to our members.

This input, combined with advice from the Association's lobbyists, is the basis for the initial draft of the annual goals.

"Our lobbyists give the Government Relations Committee a draft of goals based on the key issues the General Assembly will be dealing with in the upcoming session," explained Linda Suggs, chairperson of NCRGEA's Government Relations Committee. "We take a hard look at those, review what our members have said, and then forward to the Executive Committee a second draft. They edit that if they see fit, and forward their draft to the Board of Directors for final approval."

Each member of NCRGEA's Board is a retired state or local government employee who is concerned about having a strong, stable pension system that members can count on. "NCRGEA does not rank its goals, but getting a true COLA for state and local government retirees is always the number one priority," says Suggs. "Keeping the pension system strong is right behind it."

NCRGEA has many active programs and processes in place to achieve our annual goals, but to be even more effective, the Association needs the voice of members to be heard in the General Assembly.

"We really need our members to be involved with the issues we are trying to achieve," said Suggs. "They have to know who their representatives are."

TIP: USE OUR "FIND MY NC LEGISLATOR" TOOL ON NCRGEA.COM UNDER THE "ADVOCACY" TAB.

Scan code for quick access.



Suggs also urges members to meet the candidates and listen closely to what they are saying. And don't stop there—ask the candidates questions and get to know them. After all, politics is built upon relationships.

"For NCRGEA members, one of the most important races is the race for State Treasurer. Our state is one of only three states where the State Treasurer has total control on how the money in our pension funds is handled," Suggs says. "We need to know what candidates' top priorities would be if elected. Ask what they would do to make possible a COLA or bonus for members of TSERS and LGERS on a regular basis. Ask how they will protect and strengthen the pension system. These are important questions for our next State Treasurer."

Don't forget to congratulate the winner—even if you didn't vote for them. That person will now represent you in the General Assembly.

FastDemocracy

It's important for members to use the tools on **NCRGEA.com** such as FastDemocracy, which provides information about legislators, including voting history and the committees they serve on.

FastDemocracy also helps NCRGEA mobilize our members with "call for action" messages. It's critical to open these emails from NCRGEA, fill in your name and email address, and hit "Send". The message automatically goes to your representative in the General Assembly.

Scan code for more information on FastDemocracy.



NCRGEA Advocacy Goals

1. Advocate for annual cost of living adjustments for all state and local government retirees.
2. Strengthen and protect the state's defined benefit plan to attract and retain the best and brightest public servants.
3. Defend public sector benefits so all public sector retirees can participate in traditional retirement systems.
4. Ensure the State of North Carolina will continue to fulfill its constitutional and legal requirements to fully fund North Carolina Retirement Systems and the State Health Plan.
5. Expand the Bailey tax exemption to all state and local retirees and pursue other tax exemption opportunities for government retirees.

For more information on NCRGEA's advocacy goals and how to help us reach them, watch our February 7 Lunch and Learn webinar on our YouTube channel by using this QR code:

Scan code to watch the Lunch and Learn webinar.



Don't Let Scammers Break Your Account *or Your Heart*

ATTORNEY GENERAL JOSH STEIN

Relationships bring joy and connection—but unfortunately, scammers love to prey on other people’s hope and happiness. They are adept at using sweetheart scams to rob people of their hard-earned money. The “sweetheart scam” is one of the most widely utilized modes of preying upon a victim for financial gain. In 2020, the FBI’s Internet Crime Complaint Center (IC3) received reports from 6,817 elderly victims who experienced over \$281 million in losses to confidence fraud and romance scams. In 2023, we received 71 sweetheart scam complaints representing more than \$2.3 million in total losses.

People make new friends and find dates online—that is part of life in 2024. But if you’re connecting with someone online, be careful. The person on your screen might be an imposter. In sweetheart scams, scammers often pretend to be someone you already know or someone you’re likely to connect with because of their appearance or shared interests. They’ll use these connections to start to form a bond with you, but only to steal your money.

Often, the person will claim to live overseas and have a good reason for why they are unable to see you in person. They might say they are a US citizen, but they are stationed on an oil rig, a military base, or other convenient excuse. They are overly friendly and often quick to profess their love or admiration, and they’ll message you often and be very communicative.

They won’t ask you for money at first. They’ll wait a few months until they’ve established the relationship, and then they’ll tell you about a problem they’re having that prevents them from coming back to the country. They might be dealing with a medical emergency, have a family member with health issues, not be able to afford flights, or

some other problem. Whatever the reason, it will require money to solve, and they’ll ask you to send it. They’ll make promises about visiting you and getting married once they have the money and can resolve their problem.

Have your guard up when you’re talking to people online. Try to verify who they are before you start communicating with them. Remember that if an online love interest ever asks you for money, it’s almost always a scam. And if they ask you to pay with a gift card, wire transfer, or through cryptocurrency, it’s certainly a scam. Don’t make that payment or investment.

Unfortunately, sweetheart scams can be a gateway to other scam attempts. If a scammer can get money from you once, they will likely try to get money from you again. It’s important to put a stop to these scams the moment you become concerned—talk to someone you trust before you send money, or call your bank or my office at **1-877-5-NO-SCAM**.

Sweetheart scams can be especially cruel because they don’t just target your wallet—they target your heart. It might be hard to talk about being the victim of a scam because you’re dealing with grief and heartbreak, as well. But scammers try to target all of us, and there’s no reason to be embarrassed over the actions of a criminal. Let my office know if you think you or someone you know has been the victim of a sweetheart scam by calling us at **1-877-5-NO-SCAM** or online at **NCDOJ.gov/complaint**. Don’t let a scammer break your bank account or your heart.

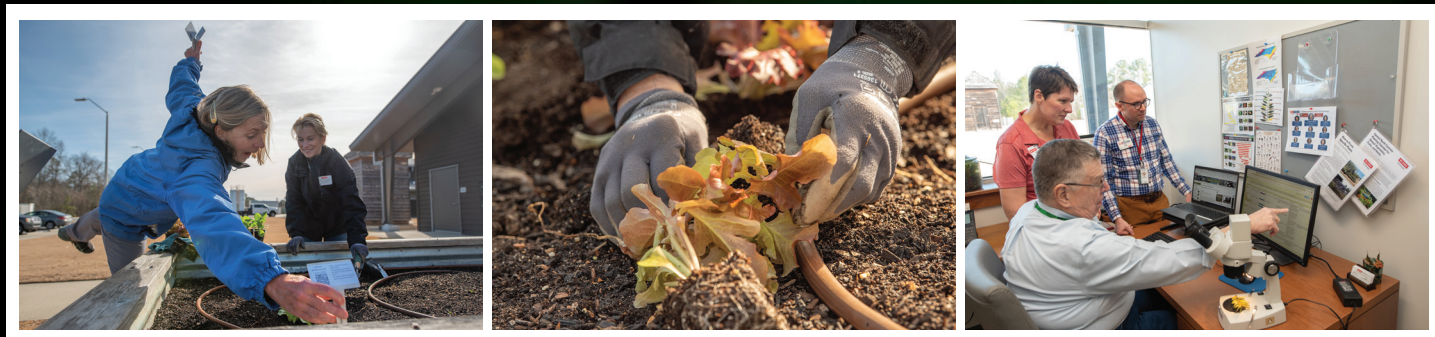


Scan code for more information or to file NCDOJ Complaints

GARDENING FOR GOOD

Of all the post-retirement activities and hobbies, gardening ranks among the top pursuits of those with more time to spend on the things they love—and no wonder. A study published last year in the journal *The Lancet Planetary Health* found people who garden, particularly in community gardens, increased their overall well-being by exercising more, eating more fiber, and staying connected to others in their community. A 2018 study from the journal *Clinical Medicine* found that gardening reduces stress and can also lower the risk of developing dementia.

The benefits of gardening, however, go far beyond the personal. Some have found ways to garden that also benefit the environment, those with food insecurity, and the community at large.



Master Plan

In 1979, NC State Extension launched its volunteer initiative to help guide homeowners in making environmentally sound decisions in their landscapes. Now 45 years later, the NC State Extension Master GardenerSM program has grown to an extensive network with outposts in every county in the state, with volunteer opportunities in 75 counties.



Charlotte Glen

“These are programs that engage people from the community—local citizens and residents and people who are interested in learning more and also want to volunteer,” says Charlotte Glen, NC State Extension Master Gardener program manager.

The Extension Master Gardener program isn’t simply a horticulture class. While participants do learn about gardening best practices during their training—which includes 40 hours of instruction and a 40-hour internship—those skills simply serve as the basis of the real work done by volunteers.

Once trained through their local extension office, volunteers begin working in their communities on projects that include installing plant labels with QR codes linked to the Extension Gardener Plant Toolbox—the extension’s plant database—in demonstration gardens. Both those initiatives, alongside workshops and other educational outreach, are designed to educate the community about growing their own food, as well as planting gardens that benefit local ecosystems.

“With our Extension Master Gardener program, we’re focusing on home gardening,” Glen says. “The goal is improving quality of life and helping people have access to fresh fruits and vegetables and helping people take care of their yard in a way that protects the environment.”

Extension Master Gardener volunteers also have been instrumental in setting up and maintaining community gardens across the state. These gardens, along with home gardening initiatives, have become an important part of the Extension’s work to reduce food insecurity in North Carolina.

“There are a lot of different activities across the state around helping people grow their own food, whether it’s starting a garden in their yard, being more successful with their gardening, or working with community gardens,” Glen says. “It’s building local production so people don’t have to rely on food being shipped in from somewhere else to a grocery store that may be miles from their home.”

Some Extension Master Gardener volunteers also operate therapeutic gardening programs, designed to improve both physical and mental health in their community.



Extension Master Gardener volunteers Ann Farnham (left) and Susan Levy (right) lead therapeutic horticulture activities for groups at the Siler City Center for Active Living. Photos by Steve Broschious

“They’re helping people through gardening, basically helping them improve their health and wellbeing,” Glen says. “The program helps whether it’s physically through the exercise of gardening, or mentally, because there are so many benefits of being around plants.”

Master Gardener volunteers also sometimes get to be a part of statewide research initiatives conducted by NC State, such as a recent study that explored how managing perennial stems increases the ability of residential landscapes to provide habitat for some pollinators, such as bee and wasp species that live and reproduce in plant stems.

“We had volunteers in different counties across the state collecting stems and sending them to some of our researchers on campus, and lo and behold, they found pollinators in them,” Glen says. “And that’s the land grant’s mission—to do research and then through Extension, take that information out to the people and make a difference.”

Glen says the Extension Master Gardener program offers a wide range of roles across the state, and no matter the job, those who give their time can be certain they’re making a

difference in not only their community, but the world. “It’s not just a gardening class,” she says. “It’s for people who want to learn about gardening, and then use that knowledge to help others.”

To learn more about the NC State Extension Master Gardener volunteer program, visit EMGV.CES.NCSU.edu.

A Fresh Perspective

During her tenure as principal of a K–12 school that catered to students with significant intellectual and physical disabilities, Kelli Howe knew she wanted to enact programs that would prepare these kids to obtain jobs upon graduation.

Outside the facility, several old greenhouses stood in a state of disrepair, remnants of a horticulture program the school offered during the 1970s and ‘80s. Howe thought they could be salvaged and obtained funding from the school board to refurbish them. Around that time, an acquaintance brought Howe an article about the



Kelli Howe

Charlotte-based nonprofit 100 Gardens, which builds and operates aquaponic gardens in schools, prisons, and communities in need.

“I learned about aquaponics and it seemed to be the perfect fit because it’s very repetitive, predictable, and schedule-driven, which is what a lot of special needs students, especially students with autism, need,” she says.

Aquaponics is a farming method that raises edible freshwater fish and vegetables together in a symbiotic environment. A tank holds fish, such as tilapia or catfish, which provide natural fertilizer for vegetables that are rooted in water in a separate tank. The vegetables absorb nutrients from that fertilizer, providing clean water that goes back to the fish.

“We started off in a very small way—we raised about \$2,500 and got one very small table, one tank, and seven fish,” Howe says. “We trialed that for about five months, and the kids loved it.”

That first tank led to a larger enterprise at the school that still operates today and provides all the lettuce for a local restaurant. After Howe retired, she joined the board of 100 Gardens and now works with the nonprofit as education director to install aquaponic systems in schools and other locations across North Carolina. She says she enjoys the work she does with 100 Gardens not only because it’s fun, but also because it gives her a chance to enact change that can potentially improve our environment.

“It’s a relationship—aquaponics is a symbiotic system, and that’s the same way I’ve always felt about the earth,” she says. “These gardens are a way to show people their impact on the earth and how if we don’t improve our situation, we will no longer be able to garden outside. It just gives a different perspective.”

To learn more about aquaponics, visit 100Gardens.org.

Sustainable Seeds

Teri Stanley has always loved gardening. Growing up in a farming family, she developed an early appreciation for cultivating plants, be they vegetables or flowers. After retiring from Nash County Schools, Stanley dedicated more time to gardening, and she found she liked starting from scratch with seeds rather than buying plants.

“I like flowers, and it’s nice to plant from seeds, so you know what you’re getting,” she says. “I also like to have fresh vegetables—it’s nice to go in the yard and pick things and know where they came from.”

While the growing season is pretty long in North Carolina, Stanley says you have to start planting prior to the last frost to have flowers and vegetables—which can take months to grow—ready when summer hits. So she devised a way to recycle items from her home to create mini-greenhouses for seedlings.



Teri Stanley



Photo by Joan Barber



Photo by Debbie Roos

Stanley uses empty plastic juice bottles and milk jugs filled with dirt to plant her seeds, putting them outside in her raised beds to grow. She says not only do the containers protect the tender sprouts from the cold, bugs, and birds, but they also facilitate a more conducive growing environment than indoors.

“When you grow seeds inside, they get kind of leggy, and this keeps them from getting leggy,” she says. “Plus, they are more acclimated to being outside, so it’s easier to transplant them from the container.”

Stanley says her homemade greenhouses allow her to garden not only more successfully, but more sustainably, as well. And she says this method reduces the investment in planting a garden, making it accessible to just about anyone.

“I try to recycle as much as I can,” she says. “And with that and a packet of seeds, even if you don’t have good luck with your plants, you’re wasting maybe a dollar or 50 cents. But I promise you, if those seeds do come up, they will make you feel so good.”



Shirley Snelling

WOMEN IN

How Cutting Pension Benefits Hits Women Retirees Hardest in North Carolina

In 1980, Shirley Snelling was a 28-year-old single mother who was tired of being on welfare because her full-time job as a pharmacy technician didn't pay enough. She applied for a better-paying job with the city of Raleigh, and on her 29th birthday, she joined the police academy to become a Raleigh police officer.

"It wasn't easy, but I pushed to make it through," Snelling says. "I went from making \$10,000 to \$19,000 a year, and it seemed like every six months I was getting a raise. I had never made that much money in my life. And as a police officer, I felt I made a difference in the community and department."

Snelling worked 19 years with the Raleigh Police until she retired for medical reasons. Throughout her career, Snelling had numerous roles. She served as a patrol officer, responded to calls from people reporting crimes, and worked as an undercover officer. In community service roles, she helped set up neighborhood watch programs and worked with schools as a Drug Abuse Resistance Education Program (DARE) officer.

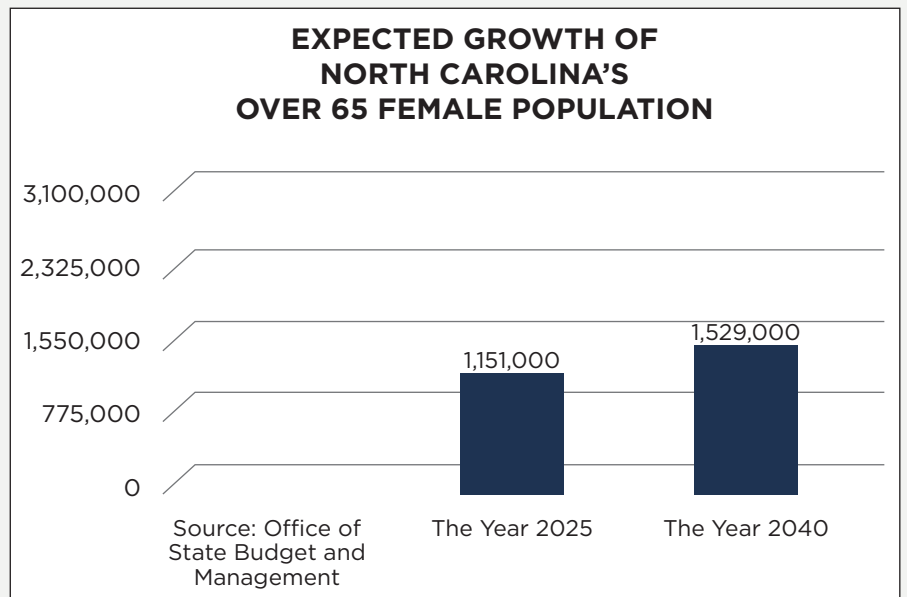
"That was probably one of my most rewarding positions I had there, interacting with the fifth graders and the children," Snelling says. "(The kids) were only looking for love."

And the pay and benefits brought Snelling out of poverty.

"It helped me to live a productive life," she says. "I didn't get too far over my head in debt, and the pension plan and Social Security that I get help quite a bit."

How do pension benefits impact women?

Women now make up the majority—52%—of North Carolina's public service workforce, retirees, and the population of North Carolina as a whole. With the Office of State Budget and Management estimating the number of women in North Carolina over the age of 65 to grow by 378,000, or 33%, over the next 15 years, the number of female governmental retirees will likely reflect similar percentage growth rates.



PUBLIC SERVICE

In January 2024, the state retirement plan had 370,881 people drawing pensions, according to the State Treasurer's Office. Of these, 227,240, or more than 61%, were women. It said 143,237 (almost 39%) were men.

Further, a 2020 US Department of Health and Human Services study indicated that one in three women over 65 lives in a single-person household compared to one in five men in the same age demographic.

Interestingly, marriage may have a mixed impact on a woman's retirement.

"When a male and female married couple retires, the husband is more likely to get sick, run up high medical expenses, run up nursing home expenses, and die before the wife does," says Tyler Bond, research director at the National Institute on Retirement Security. "That could leave the wife with little money left for her final years.

"Whereas, if she had a pension—either that she earned on her own or that she received when her spouse died—then that still provides that reliable monthly benefit that she can't outlive. So that would make it easier for her to maintain her standard of living."

A study published in September 2023 by retirement researcher Nari Rhee of the University of California Berkeley Center for Labor Research and Education said retired women in households where they or a family member have a pension are better off economically than those in a household where no one has a pension.

Specifically, 88% of women in households with pensions were at least 200% above the federal poverty level, compared to only 58% of women without pensions who were 200% above the poverty level. The 2024 federal poverty level for a one-person household is \$15,060.

State Treasurer Dale Folwell, who oversees the state pension and health plans, says pensions are critical for female employees and retirees.

"I can't do anything about the fact that women were underpaid for a large part of my life," he says. "So, I think this retirement benefit is more important than ever to someone who has been underpaid and is going to live longer."

As North Carolina's leaders reduce and remove retirement benefits offered to state employees, all will feel the impact, but more so women, due to historically lower lifetime pay for the female workforce. Combine this with the fact that some women may have reduced career longevity due to caretaking duties at various times in their lives, and you begin to see the larger concern. A 2020 study conducted by AARP found that six out of 10 caretakers of an aging spouse or parent were women.

With the aging of North Carolina, this noble and needed caretaking role will continue to grow. Meanwhile, the lower pay and more time away from work will continue to make it harder for women to build a retirement nest egg.

What retirement benefits have North Carolina lawmakers eliminated?

Current state retirees and most future retirees are grandfathered into the state retirement benefits that existed when they were hired. These retirees will continue to receive the retirement benefits that have been in place for decades.

But as time goes on, a growing number of newer state employees—highway patrol troopers, hospital employees, teachers, transportation workers, park rangers, court clerks, and many others who bring services to the public—are getting left out.

Why?

First, the North Carolina General Assembly voted in 2017 to stop offering retiree health insurance to state employees hired on or after Jan. 1, 2021. People hired prior to that date get state-provided health insurance when they retire; those hired after will not.

Second, in 2023 the General Assembly voted to quit offering pensions to new employees at UNC Health and ECU Health, the regional hospital systems based at The University of North Carolina at Chapel Hill and at East Carolina University in Greenville.

As of Jan. 1, 2024, new employees at UNC Health and ECU Health may participate in investment-based retirement programs their agencies offer. But they are barred from the Teachers' and State Employees' Retirement System (TSERS).



Henrietta Saunders

**Henrietta Saunders:
Benefits keep
good people**

When Henrietta Saunders was in her 40s, she left a job at a bank for better pay as a Mecklenburg County sheriff's deputy. She was

assigned to the county detention center and stayed more than 20 years, striving to keep peace among inmates who were prone to fight with each other and assault the detention officers.

"It was trying, but my good days outweighed my bad days," Saunders says. "You learn people skills, you learn to trust your instincts. And so you learn how to communicate more effectively, too. Because if you can talk somebody out of something, or somebody down from something, that was a good day."

Saunders rose to the rank of captain and retired in August 2021. Now she enjoys the freedom to spend time with her grandchildren and participate in water aerobics, line dancing, and other activities.

She thinks that if she had stayed in the private sector, she would have worked her way up to better pay and gotten investment benefits for retirement. But Saunders says the government's pension benefits are an important tool to attract good people and persuade them to stay for the long term.

"(When benefits are reduced) I think you end up having a higher turnover rate," she says, noting that's a problem in a jail. Inmates quickly recognize new deputies and try to play psychological games with them.

"They can read most new people like a book," she says. "They know who's afraid, they know who's going to do

That means fewer people will contribute 6% of their salaries to the retirement system pension. And UNC Health and ECU Health won't contribute at all.

How important have these benefits been for women who have retired from state and local government service in North Carolina? *Living Power* spoke to two more retirees for their thoughts.

the job. They know who they might approach, and then they know who not to approach.

"And so that turnover rate, when you lose that experience, you lose a lot. Because now you've got to train somebody to get up to their level of competence in order to do that job, in order to be successful at it."

**Chris Smoot: 46 years at the
county courthouse**

Chris Smoot joined the Cumberland County Clerk of Superior Court office in 1973 and retired in 2019, 46 years later. The hours were long, and when she started, the salaries were low.

"So very low, it affects your Social Security," Smoot says. She worked part-time jobs to pay down debts and build up savings.

"It really is hard for a woman, for a single person who doesn't have people to share expenses with," she says. "And that was my case. So I took extra care to plan for my retirement."

Though Smoot worked her way up through the ranks, and for a time served as the interim Clerk of Superior Court when the elected clerk left mid-term, she says that in 46 years she never made more than \$59,000 per year. Smoot says she's grateful for the retirement health plan, because she uses that as supplemental health insurance to pay for things that Medicare doesn't cover.

Employee turnover became challenging at the Clerk of Court office, Smoot says. Staffers need at least six months to get comfortable with new job duties, and she says cutting retirement benefits would make the turnover worse. Smoot thinks she wouldn't have stayed 46 years, if not for the pension.

"I wouldn't have stuck it out," she says.

PEOPLE OVER PROFIT: How SECU Puts Members First



Dr. Samuel Moseley

As a young professor at NC A&T State University, Dr. Samuel Moseley received an opportunity to travel to a conference that would help him advance his career in academia. But Moseley needed funding to make the trip possible. A colleague suggested he visit the North Carolina State Employees' Credit Union (SECU) for help.

Moseley visited a branch to apply, and he was approved for a loan that would make it possible for him to attend the conference.

“Being able to go to that conference, I was able to be more involved in my field and grow professionally,” Moseley says. “It allowed me to go on to be in a position where I could help others coming up behind me and help our students make an impact on the world.”

That kind of life-changing support happens every day at SECU. Be it a mortgage for a first-time home buyer, an auto loan, or even retirement planning advice, SECU works relentlessly to help its members meet their personal and financial goals.

Founded more than 85 years ago in 1937, SECU started with just 17 members and \$437 in deposits. Since then, SECU has grown to the second-largest credit union in the United States with nearly 2.8 million members and more than \$54 billion in assets.

And SECU's model of a not-for-profit, member-owned financial cooperative means that unlike most for-profit traditional banks, the interests of the members come first. SECU's mission is “to be the trusted provider of financial services to every eligible member and to enhance the value of their lives and financial wellbeing while maintaining our fiscal strength.”

“Everything that we do is in the best interest of the member and our mission,” says Leigh Brady, president and CEO, SECU. “And that ultimately boils down to the fact that we want to help our members keep their money where it belongs—in their pocket.”

SECU achieves that goal in a number of ways, from lower fees and competitive loan rates to a range of deposit accounts, along with lending, insurance, and investment services. Brady says financial education plays a major role in how SECU positions even those with shakier financial footing for success.

“We offer services such as financial counseling with loans,” she says. “And if our members get in dire straits, we work with them on things such as loan extensions, and we have a wonderful mortgage assistance program if they are having problems making payments.”

The SECU mortgage assistance program may include options such as payment amount modifications, temporary payment deferment, and refinancing for



Leigh Brady,
President and CEO, SECU



members facing hardships that impact their ability to pay. And in addition, SECU assists members with services such as debt counseling, retirement planning, and even budgeting with tools like the Spending Plan Guideline, which helps members by breaking down their monthly expenses and suggesting ways to best allocate funds.



Dr. James Sibert

Dr. James Sibert has seen how those services can make a difference in the lives of members. The retired NC A&T administrator has served for many years on his local SECU branch Advisory Board, providing feedback on behalf of his fellow members. All 275 SECU branches have Advisory Boards with up to 12 member volunteers.

“The credit union is a financial institution that is truly helping its members,” Sibert says.

While SECU remains focused on its members, the SECU Foundation is dedicated to supporting local communities in North Carolina. Through the SECU Foundation, the organization promotes local and community development throughout the state by funding high-impact projects in the areas of housing, education, healthcare, and human services. Since 2004, the SECU Foundation has been funded through SECU members’ \$1 per month checking account maintenance fee, which is allocated to the foundation. And those dollars add up: Over the past 20 years, the foundation has awarded more than \$258 million in scholarships, grants, and loans. That money funds initiatives such as teacher

housing, hospice homes, and a robust scholarship program that supports students at North Carolina community colleges and universities in the UNC System.

“No other financial institution I know of is doing that kind of thing, going into the communities, building apartment buildings for teachers, contributing to an institution that assists persons with addiction in Greensboro,” Sibert says. “These are amazing things, and that’s where members are helping members.”

Both Sibert and Moseley say that sense of community and helping others makes banking at SECU a different experience—one that sees each individual member as valued and important, no matter how much money they have in their account.

“When you walk into the credit union, you get friendly people meeting you—people who desire to assist you in any way possible,” Sibert says. “They’re very sincere in helping you, and that member service means a lot to me—it really makes you feel good.”

More than 40 years after that first loan, Moseley says the role SECU has played in his and his family’s lives can’t be overstated. And he remains grateful for SECU’s support to this day.

“Whenever I’ve had a need, I’ve gone to the credit union,” he says. “I financed cars, I financed my home. The credit union has been good to my children, and it has always been good to me. So I’m very thankful for the credit union and how it treats members.”

Sense of community and helping others makes banking at SECU a different experience.





CenterWell is Senior-Focused Health Care

By Gregory Lavins, MD
CenterWell Senior Primary Care Roxboro

I care for a patient who is a lifelong smoker and never had a lung cancer screening, fearing that the screening would lead to unexpected bills and hospital charges. I spent a great deal of time with her, explaining the importance of the screening and collaborating with my care team to ensure a smooth process and cost transparency. As a result, we discovered a small lung cancer in its early and treatable stage. Having that time and those meaningful conversations prevented further progression of a potentially fatal disease. That's a level of care I'm proud of and for which my patients are grateful.

This is possible, thanks to the senior-focused care model at CenterWell Senior Primary Care where I practice medicine.

America is a rapidly aging nation. By 2034, there will be an estimated 77 million Americans aged 65 years or older. For the first time in the country's history, older adults will outnumber children. It's the same in North Carolina, where we are 8th in the United States in number of people 65 and older. In 2020, one in six North Carolinians was 65 and older, and by 2031, there will be more people 65 and older in our state than children.

As our older population grows, so do their age-related medical needs, which necessitates a new approach to health care.

CenterWell Senior Primary Care is Value-Based Care

CenterWell Senior Primary Care's value-based care model is whole-person health care that emphasizes quality of care and health improvements. This plus our focus on preventive care to get and keep patients as healthy as possible is shown to reduce hospitalizations and emergency room visits for seniors.

CenterWell physicians are specially trained to treat seniors and work as part of a multidisciplinary team that includes social workers, pharmacists, nurse care coordinators, referral coordinators, and behavioral health specialists, who together help care for the patient's physical and mental health.

It's a comprehensive, team-based approach that not only treats the patient's medical needs, but also the underlying issues affecting their health. While today's seniors enjoy longer, more independent lives, most are living with multiple chronic health conditions. Nearly 80% of older adults have two or more ongoing health problems and

almost all take a prescription drug, with nearly 40% regularly using five different medications.

Giving seniors the time and attention they deserve

CenterWell Senior Primary Care's centers give doctors more time to spend with patients—up to 50% more time than typical providers. Getting to the root causes of patients' individual situations often requires time to engage and reach a level of comfort where they are able to share and open up about the challenges they face.

CenterWell's care team model empowers us to tackle the everyday challenges our patients encounter. It prioritizes the personal interactions between physicians and patients that enable us to build trusting relationships. Because I have extra time with patients, I'm able to understand them on a deeper level and tailor care to their unique needs. This personalized approach fosters better patient engagement and, ultimately, leads to more successful outcomes.



Providing more than medical care

Addressing senior health also requires examining emotional concerns and socioeconomic factors. For older patients, attending to basic everyday needs and emotional concerns can be just as vital as treating their medical conditions. In fact, there's strong evidence that people's financial resources and living environment have even more of an impact on the state of their health than the medical treatment they receive. That's especially true for older adults who live on a fixed income and have multiple health problems.

The care teams at CenterWell work to address any socioeconomic factors that may be impacting seniors' well-being, including emotional, cognitive, and nutritional issues, as well as physical limitations.

There are more than 16.5 million American seniors who struggle financially, and many are food insecure. This unfortunate reality increases their risk for a number of serious health conditions, including diabetes, heart disease, high blood pressure, and depression. To improve the lives of older adults, it's imperative we address these social determinants of health, such as food or housing insecurity and lack of access to transportation, along with mental health concerns.

The combination of these factors can add up to a complicated health picture requiring the kind of personalized medical care that we offer at CenterWell Senior Primary Care. Senior-focused primary care is CenterWell's approach to providing the health care that seniors need to help them lead their healthiest lives possible. It's what made all the difference for my patient with lung cancer.



To learn more and to find a North Carolina center near you, visit [CenterWellPrimaryCare.com](https://www.CenterWellPrimaryCare.com).

Sponsored content

FROM DOWNTOWN TO DIGITAL

How Civic Federal Credit Union and Local Government Federal Credit Union put members first



Jeanne Erwin

Throughout her career as a certified public accountant, Jeanne Erwin had the opportunity to see the impact of local government employees up close. Working in a number of roles with the Town of Chapel Hill, Durham County, Durham Public Schools, and the City of Raleigh, Erwin witnessed the way civic employees work to keep the vital services and programs in their cities running.

“The water we drink, the streets we drive on, the police and fire protection we rely on, just to name a few—local governments provide these and many other services every day,” she says. “I saw this very clearly in the work that I did during my employment in local government. In appreciation for their service to the citizens of our state, I wanted to give back and help in some way to make the lives of our local government employees and retirees better.”

And Erwin knew exactly how to do that: Serving on the board of directors for the Civic Federal Credit Union and the Local Government Federal Credit Union (LGFCU). She currently serves as the chair of Civic’s board and as treasurer on the LGFCU board.

Civic Federal Credit Union and LGFCU are financial cooperatives owned by the institutions’ members. LGFCU was founded in 1983 in relationship with State Employees’ Credit Union to serve local government employees and officials. Civic Federal Credit Union was founded in 2018 by staff and volunteers of LGFCU to meet the needs of members that they were not able to address in their current LGFCU business model. Civic was built, through listening to local government employees and members, as a digital-first institution to serve those employees and small businesses.

“Credit unions are not-for-profit organizations—this means that profit generated is put back into the membership, rather than toward payment to stockholders,

as in a traditional banking model,” says Ashley Ruffin, chief impact officer, Civic Federal Credit Union and LGFCU. “This can show up for the membership in the form of lower rates on loans and/or higher rates on deposits, as examples.”

Civic Federal Credit Union and LGFCU go beyond the basic credit union services in their pursuit to support local government employees. The organizations take an equitable approach to lending, making funds available to those who may be overlooked by traditional banks.



Ashley Ruffin

“A high percentage of our loans are made in areas that are underbanked or underserved,” Erwin says. “We work to ensure that all our members have every possible opportunity to get the loans that they need and to have products and services available to improve their financial wellbeing.”

With Civic Federal Credit Union’s digitally-focused model, that means members who may not have a local branch or transportation to an in-person location can use the institution’s robust website or app to apply for loans, open accounts, and perform other financial business. Phone and video call assistance, chat, and education opportunities are available for members who need guidance with the online process.

“Our digital platform is built to modify as technology advances in our financial world,” Erwin says. “We are here for our members—now and in the future.”

Civic Federal Credit Union and LGFCU are also there for communities across the state. With the Civic Local Foundation, both entities offer student scholarships, nonprofit grants, and other monetary support to local groups and individuals. The foundation focuses on bridging gaps in healthcare, housing, human services, and hunger.

“As a values-based cooperative, we strive to help our communities thrive today and tomorrow,” Erwin says. “Together with partners such as the School of Government, the NC Association of County Commissioners, and the NC League of Municipalities, we participate in projects to improve our communities and provide scholarships for training programs for local government employees and elected officials.”

Part of Civic Federal Credit Union’s mission to be there for members includes establishing regional branches, as well as shared sites in government buildings and other in-person options. In 2024, Civic will open 11 branches across the state in Ahoskie, Asheville, Charlotte, Durham, Greenville, Hickory, Kernersville, Lumberton, Murphy, Raleigh, and Wilmington.

Those new locations will carry on many of the planet-friendly practices at Civic Federal Credit Union’s

Change is also on the horizon for LGFCU. The organization will officially become independent of SECU in June 2025, a move that was intended for LGFCU since its inception.

“We have enjoyed a long-standing, supportive, and mutually beneficial relationship with SECU, and are grateful for their service to our members,” Ruffin says. “As two separate credit unions, often our memberships want and/or need different things, whether that be products and services or delivery channels. The world of financial services is rapidly changing, and our members have many choices in where to do business. Digital-first allows us to give more to the members as fewer branches means lower overhead which means more to invest in new technology and updated services. It’s important that we offer the products and services that our membership tells us they want, when they want, in the ways they want.”



LEED Gold-certified Raleigh headquarters, which plays an important role in the organization’s 2020 certification of carbon-neutral status. Civic achieved that through a number of measures, including its energy-efficient headquarters, as well as other operational and transportation decisions designed to reduce their impact on the environment.

“Our commitment is to the triple bottom line—people, planet, and prosperity,” Erwin says. “This means people first, care for our planet, and prosperity for all. This is in our DNA.”

But no matter how Civic Federal Credit Union and LGFCU evolve in the future, one thing will always remain the same: The organizations’ focus on serving North Carolina local government and their members.

“To put members first means to have our members’ wellbeing at the forefront of every decision that we make,” Erwin says. “Our mission is to improve the lives of our members. This means that we approach every decision regarding our products and services by asking ourselves if this decision will be the best decision for our members.”

Aging Well in North Carolina

By **Deryl Davis Fulmer, PhD**
NCRGEA Community Liaison

Have you heard? North Carolina's aging population is growing! The US Census Bureau projects that by 2040, the state will be home to 2.7 million adults 65 years and older—a 52% jump from 2020 data. With advancements in healthcare, people are living longer and seeking a fulfilling quality of life. NCRGEA is working with the General Assembly, the North Carolina Coalition on Aging, and others to help make North Carolina the best place to live and age.

Virtual Lunch-and-Learns are held monthly on Wednesdays from 12:30 to 1:30 pm. This virtual webinar series helps you stay current on important activities and topics. Since last June, we've held 11 sessions, including three from the Social Security Administration and three from NCRGEA on 2024 legislative and advocacy priorities, the LGERS pension, and organizing your last wishes. Other topics include: estate planning by SECU; Aetna's role as third-party administrator starting in 2025; AMBA's Passport Saving program, and understanding long-term care plans; preparing your state income taxes by the NCDOR; and "Battling the Aging Brain" by Humana.

You can view most of these webinars by visiting our YouTube channel using the QR code below. Due to the presenter's guidelines, some webinars were not recorded.



Scan code to view
NCRGEA YouTube
Channel

Stay tuned for Lunch-and-Learn webinars on Caregiver Support, Alzheimer's, De-Prescription, and many more. Have an idea for a presentation topic? Contact me at deryl@ncrgea.com.

Meals on Wheels' March for Meals Champions Week was a great success again this year as NCRGEA signed up more than 170 volunteers during the week of March 18–22 to help pack and deliver meals across the state. A big THANK YOU to each of you who participated and/or donated! If you are interested in volunteering, please contact your local Meals on Wheels.



The **Community Advisory Boards (CABs)** are up and running in all nine districts. Each of the CABs have chairs and/or co-chairs who are ready to help enhance retirement. Thank You to our volunteers serving in these roles!

District 1: Angelina Spencer

District 2: Debbie Cox

District 3: Lisa Ward

District 4: Ed McBride

District 5: Elijah Freeman and Darlene Spellman

District 6: A. Leon Miller

District 7: Earl Moore

District 8: Phyllis Fulton and Gary Ackley

District 9: Sallie Price

Activities in the Works:

District 2: Fun walk in Pilot Mountain

District 3: Food Bank partnership for monthly Lunchtime Talks

District 4: Visit to historic Bennett Place in Durham

Visit NCRGEA.com and Facebook.com/NCRGEA4U to find activities in your area!

Have questions or suggestions? Please contact me at deryl@ncrgea.com.

SANDY *and* ELLIE'S EXCELLENT ADVENTURE:



TWO 81-YEAR-OLDS TRAVEL THE WORLD IN 80 DAYS

Who doesn't love a heartwarming, inspiring story? Our friends at AMBA share the tale of Sandy Hazelip and Ellie Hambry. These two friends wanted to do something special to celebrate their 80th birthdays. When Sandy proposed a unique adventure for their milestones, Ellie was immediately thrilled with the idea: to travel the world in 80 days for their 80th birthday.

Starting Their Journey

The two met in Zambia 23 years ago while on a medical mission. They have been sharing journeys and adventures ever since. This special one commenced on January 11, 2023. First stop: Antarctica.

In a mere 80 days, their itinerary allowed the two to experience the northern lights of Lapland at the North Pole, a sleigh ride pulled by huskies in Finland, a hot air balloon ride in Egypt, camel rides in the deserts of Africa, the awesome ancient structures of Rome, a two-day ship ride across the treacherous Drake Passage where 20-foot waves rocked their boat, and a search for wallabies in Australia.

The two documented their journey on their social media platforms and quickly gained thousands of affectionate and amazed followers. Many—including a fan in Rwanda and another in Colorado—invited them to visit them and stay at their homes. As the Rwandan wrote, "You 2 are amazing!"

Sandy laughs when recalling her family's reaction to their social media popularity. Her grandchildren would comment on her social media updates, "There's my grandmother having fun!"

"We're not wanting our comfort zone. We want an adventure," Ellie explained. "We were together 24/7 for 80 days and it's made us even closer than we were."

The two enjoyed their travels so much that they're even planning another. Sandy revealed, "We are planning another trip! We've got some ideas about where we're going and what we're going to do, so you just need to stay tuned for the next adventure because it's going to happen!"

Whether you're planning on traveling with your bestie or staying close to home, our friends at AMBA have an amazing program for NCRGEA members. AMBA Discounts provides amazing savings for you on everything from travel, car rentals, hotels, clothing, dining, jewelry, electronics, and more. Best of all, your membership is absolutely FREE! Start saving today—visit PassportCorporate.com now!



At SECU, we're invested in North Carolina because we *are* North Carolina.

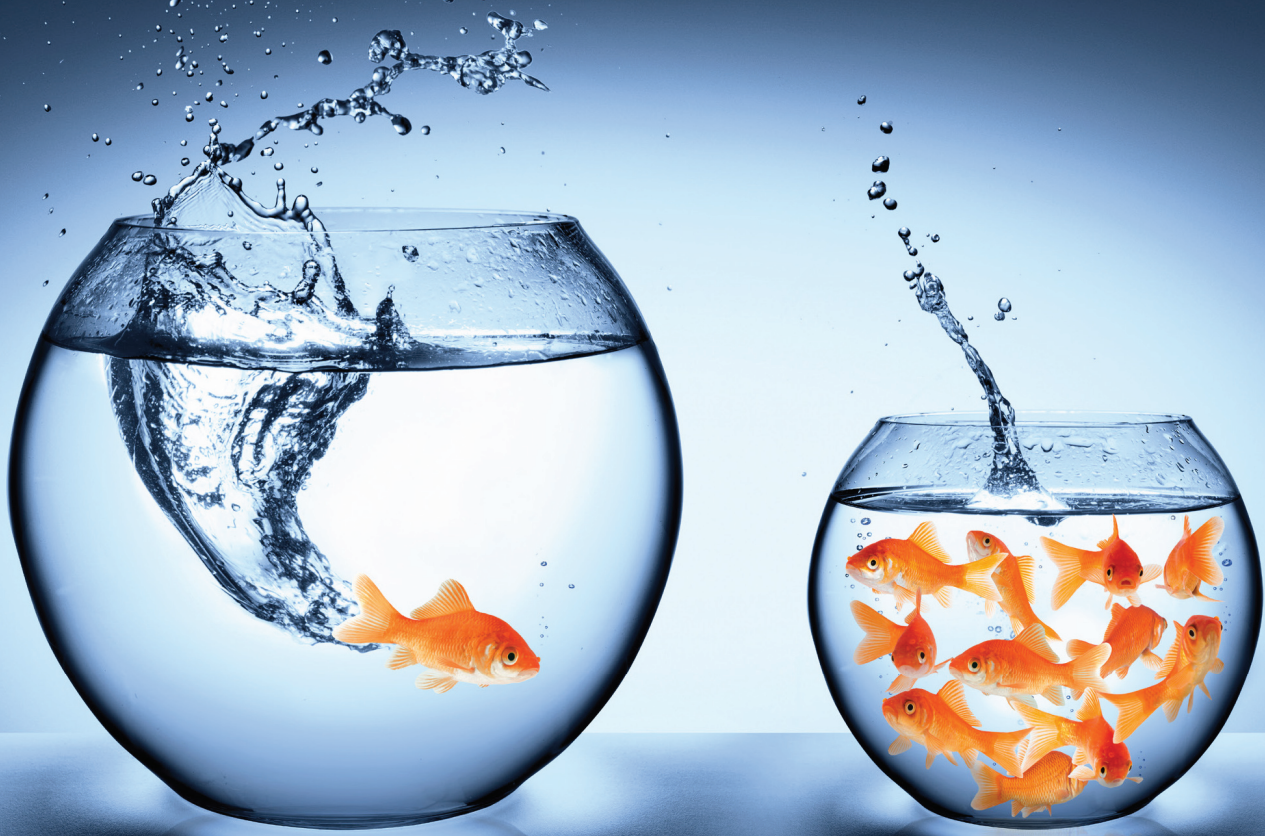
**OUR 2.7 MILLION MEMBERS INCLUDE STATE EMPLOYEES AND RETIREES,
TEACHERS, AND THEIR FAMILIES.**

Whether you're located in the Blue Ridge Mountains, along the coast, or anywhere in between, we're committed to helping you with financial services and products wherever you are in life. Because our investment in you, your neighbors, and your community is an investment in all of North Carolina.



 Learn more at [NCSECU.org](https://www.ncsecu.org)

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