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TIM O'CONNELL
EXECUTIVE DIRECTOR

DERYL DAVIS FULMER, PHD
COMMUNITY LIAISON

JOSEPHINE D. LANIER
HUMAN RESOURCES AND
LOCAL OUTREACH DIRECTOR

CHRISTINE WHITTEN
DIRECTOR OF BUSINESS
AND OPERATIONS

CAROL CLARK
DIRECTOR OF
MEMBERSHIP

SHANICE DIXON
MEMBER RECORDS MANAGER

SARA LANGAN
ADMINISTRATIVE
COORDINATOR

CATHY SPRUILL
OFFICE ASSISTANT

MARGARET BURRELL
OFFICE ASSISTANT



CONTACT INFO

Phone:
(800) 356-1190
(919) 834-4652

Mailing Address:
RGEA
3737 Glenwood Avenue
Suite 150
Raleigh, NC 27612

Website: NCRGEA.com

Social Media:
[Facebook.com/NCRGEA4U](https://www.facebook.com/NCRGEA4U)

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PAY DAYS

SCHEDULE

2025

Retirement Benefit for the Month of:

January

February

March

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.)

January 24, 2025

February 25, 2025

March 25, 2025

April 25, 2025

May 23, 2025

June 25, 2025

July 25, 2025

August 25, 2025

September 25, 2025

October 24, 2025

November 25, 2025

December 23, 2025

Membership Has Its Benefits

Did you know that you and qualifying family members have opportunities to save on senior living? As a RGEA member, you may be eligible for exclusive discounts that can help you and your family get the lifestyle and care you deserve.

► Call us at **(866) 749-7445** or visit brookdale.com/ncrgea for more information. Mention **"RGEA"** for special offers.

Applicable to all discounts: Residents under a Life Care Agreement are not eligible for the discounts. These discounts do not apply to any room, board or services which are paid for all or in part by any state or federally funded program. Discounts are available to members and their family members, including spouse, adult children, siblings, parents, grandparents, and corresponding in-law or step adult children. Subject to availability. Discounts cannot be combined with any other offer or discount. Further restrictions may apply.

* The Senior Living 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.

** The In-Home Services discount is only applicable to new clients of personal assistance services by a Brookdale agency under an executed service agreement.

*** A Short-Term Stay 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.



SENIOR LIVING:

7.5% OFF
monthly fee/basic service rate*



IN-HOME SERVICES:

10% OFF
service rate**



SHORT-TERM STAY:

% DISCOUNTED RATES VARY
by community***



Strength Through Membership

“Strength Through Membership.” The theme of this issue of *Living Power* rings true in every sense. When we speak of “strength through membership,” we see it both individually and collectively as the strength of our members united with the strength of our association. We are pleased to profile examples of strength in every issue of *Living Power*, but we are especially grateful to the members who shared their voices in this feature article.

One simple way we are growing stronger is through a new, more succinct way to say, share, and show our organizational name. Member surveys and focus groups have indicated a preference for the acronym “RGEA,” which many members have already been using colloquially for years. These four letters will be more memorable to members, the media, and our lawmakers when we visit them at the General Assembly. With this new acronym comes an updated logo with a color palette inspired by the flag of the state of North Carolina—red, blue, and gold.

This past year, with the support of our board, we have been strengthening areas that you, as members, have indicated are important to you. Advocacy for local and state retirees requires a new set of tactics and expertise to succeed. To start 2025, we will hire a Director of Government Relations to coordinate our lobbyists, advocacy efforts, and related communications. On another front, we are retaining the services of a financial analysis firm to provide RGEA members and staff with information on your investments in the pension so you have a solid understanding of any decisions or circumstances that may impact performance. As a start, we are sharing some initial information about the Local Government Employees Retirement System in this issue.

Strength often shows up along with perseverance, which has been true for RGEA’s support of the plaintiffs in *Lake v. The State Health Plan*. This case has been in the courts for nearly

13 years and will be adjudicated in March 2025. All members should read the case summary on page 10 to understand what this case means to the plaintiffs and beyond.

As you may know, we have a new State Treasurer, Brad Briner. Through his campaign, we have had several forthright and candid conversations about the pension and health plans that I appreciated. RGEA looks forward to working with Treasurer Briner, his staff, and the trustees to ensure retiree benefits remain strong well into the future. We thank Treasurer Briner for continuing the treasurer’s column tradition in *Living Power* this issue.

I end this message with a thank you and an ask. *Thank you* for making the choice to strengthen us with your membership, whether you joined a month ago or many decades ago. We are honored to advance, promote, and protect the benefits, interests, and well-being of North Carolina’s retired state and local public servants. I now ask you to invite a friend or past colleague who worked in public service in North Carolina to join RGEA, as there truly is “strength through membership.” Let them know that membership offers engagement, awareness, service opportunities, and unique benefits and discounts—all designed to empower and improve the lives of retirees.

Wishing you the gifts of health, happiness, and strength in 2025.

Sincerely,

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

Tim O’Connell
RGEA Executive Director

UPCOMING EVENTS

RGEA is always looking for ways to stay connected with our members. Below are several upcoming events—both in person and virtual.

You can find reminders of these events at [NCRGEA.com/NCRGEA-events](https://www.ncrgea.com/NCRGEA-events) and [Facebook.com/NCRGEA4u](https://www.facebook.com/NCRGEA4u). We also send emails and mailing invitations to members living near meeting locations as the dates get closer. *Please join us at an RGEA event!*

February 5 Community Outreach Meeting

1:30–2:30 pm
Senior Resources of Guilford County
1401 Benjamin Pkwy.
Greensboro, NC

February 10 Community Outreach Meeting

1:30–2:30 pm
Margaret and James Harper Jr. Library
109 W Moore St.
Southport, NC

February 13 Community Outreach Meeting

1:30–2:30 pm
Kernodle Activities Center
1535 South Mebane St.
Burlington, NC

February 17 Community Outreach Extended Meeting

11:30 am–2:30 pm
Wilson County Senior Center
1808 Goldsboro St.
Wilson, NC

February 25 Community Outreach Meeting

1:00–2:00 pm
Gaston County Public Library
1555 E Garrison Blvd.
Gastonia, NC

March 6 Community Outreach Meeting

1:30–2:30 pm
Pasquotank County Center/NC Cooperative
1209 McPherson St.
Elizabeth City, NC

March 12 Community Outreach Meeting

1:30–2:30 pm
Pittsboro Center for Active Living
365 NC-87 N
Pittsboro, NC

March 18 Community Outreach Meeting

1:30–2:30pm
Topsail Senior Center
20959 US Highway 17
Hampstead, NC

March 20 Community Outreach Meeting

The Public Library of Johnson County and Smithfield
1:30–2:30 pm
305 E Market St.
Smithfield, NC

March 25 Community Outreach Meeting

12:30–1:30 pm
Jerry Long Family YMCA
1150 S Peace Haven Rd.
Clemmons, NC 27012

April 2 Community Outreach Meeting

1:30–2:30 pm
Person County Senior Center
87 Semora Rd.
Roxboro, NC

April 15 Community Outreach Extended Meeting

11:00 am–2:30 pm
NC Cooperative Extension/
Pitt County
403 Government Cir.
Greenville, NC



Want to Share RGEA Benefits?

Your spouse/partner may join as an Associate Member for only \$40/year, giving them access to the full perks of RGEA membership, including discounted rates on supplemental insurance plans.

Sign them up at
[NCRGEA.com/membership](https://www.ncrgea.com/membership) or
by calling us at (800) 356-1190.



The New Normal

“Have you adjusted to the new normal?” I’ve been asked this question several times over the past few weeks. Seems there are different definitions of what “normal” means. At this point in my life, I’m not exactly sure what “normal” may be. Since becoming president of the association in July 2024, it seems that “change” is the “new normal” for me.

Working for you—along with members of the association board and our executive director—to advance, promote, and protect our benefits and interests has brought much joy and fulfillment. At the same time, we have faced sadness in the unexpected passing of an association board member and the serious health issues of another. As we accept both life’s pleasures and challenges, we carry on with resilience and determination while our work continues.

The new year has brought new federal, state, and local officials to the table. We look forward to working with State Treasurer Brad Briner and the board of trustees to maintain and monitor the pension funds for state and local government retirees. New and returning members of the NC General Assembly have begun developing the budget, as well as working on other issues that will impact retiree benefits. Visit our website for updates on legislative issues, and look for call-to-action notices about bills that will affect retirees. Please respond and let your voice be heard—our members (YOU) do make a difference.

In the western part of our state, local governments and citizens continue to recover from the devastation of Hurricane Helene. The storm not only changed the land, but also the lives of many people. The kindness, generosity, and caring of people from across the state and nation show the power of working together. Federal, state, and local governments continue working to

return lives to a “new normal.” The recovery will take time, and support for our neighbors will be needed for several years. Be sure to express appreciation to the people working in water plants, wastewater facilities, solid waste treatment, utility line workers, road crews, public safety, health, social services, mental health, and all the volunteers. Don’t forget about the people who do the paperwork. Also, special thanks to members of the military who responded to this disaster. Many veterans continue to serve the community working as local government employees.

On the topic of change, many of us are still trying to get our information updated at various doctors’ offices for Medicare/Medicaid open enrollment. Each visit seems to require the completion of more forms. Have you changed your paperwork?

As you see change all around, you may have noticed our new name. North Carolina Retired Governmental Employees’ Association (NCRGEA) has changed to Retired Government Employees Association (RGEA). I’m excited for the change and shortened name.

I’m adjusting, and I invite you to join me in embracing the “new normal” as we move forward together to do the good work of advancing, promoting, and protecting the benefits and interests of North Carolina’s retired government employees.

Sincerely,

Mary Ann Hinshaw

Mary Ann Hinshaw
RGEA President

Pension Plan Investment Returns & Plan Governance

Treasurer Brad Briner is now the State’s 29th North Carolinian to hold this vital role. Briner’s campaign platform consisted of two major tenets: improving pension plan investment returns and plan governance. This “Did You Know?” is dedicated to providing information about these two areas so you may better understand the facts around them.

“North Carolina’s Retirement System has substantially underperformed its peers, costing North Carolina taxpayers billions of dollars each year. We can and need to do better for our state, employees, retirees, and their families.”

—Treasurer Brad Briner
Source: <https://bradbriner.com/#plan>

INVESTMENTS

Five-year average returns of peer public pension public plans:

8.2%

Five-year average pension returns for North Carolina Retirement System:

5.6%

Estimated foregone earnings for the North Carolina Retirement System during these five years.

LGERS (\$2.8B)
and **TSERS (\$7.5B)**

TWO REASONS STATED FOR UNDERPERFORMANCE FROM BRINER’S PERSPECTIVE:

1. Asset Allocation (Holding a higher percentage allocated to cash)
2. Asset Selection (Missed opportunities in applying best practices employed by peer pensions)

Peer cohort comparison based on fiscal years (2019-2023).

Source: Center for Retirement Research at Boston College, Public Plans Data <https://publicplansdata.org>

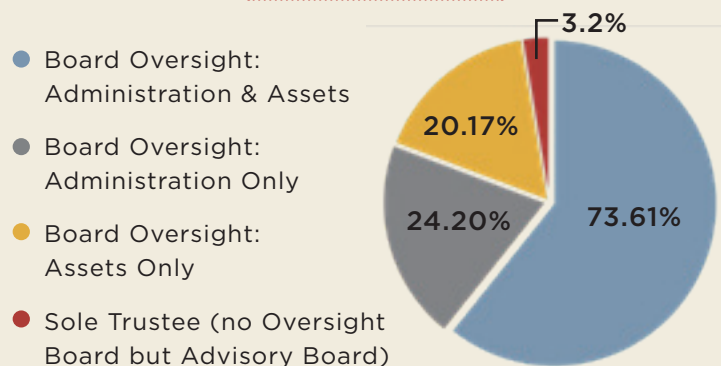
GOVERNANCE

“Forty-seven other states have abandoned the sole fiduciary model in the past 50 years. Corporate governance has a good reason for abandoning it...essentially fraud. The other two states (with sole fiduciary models), New York and Connecticut, have people in jail.”

—Treasurer Brad Briner
Source: PBS NC, State Lines August 2, 2024 interview

Source: State Retirement System Governing Authority Arrangements, July 2024 National Association of State Retirement Administrators (NASRA)

HOW PUBLIC PENSION PLANS FUNDS ARE GOVERNED IN THE UNITED STATES



Lake Case Update

The case to protect state retirees' health insurance benefits, generally known as the Lake case, has finally been scheduled for a decisive trial. It will be tried in Gaston County Superior Court beginning March 3, 2025.

In 2011, the General Assembly stopped providing a non-contributory 80/20 plan. The 90/10 non-contributory plan was ended in 2009. The result was that a state retiree had to pay to keep the same coverage that had been provided on a non-contributory basis.



In 2012, the Gastonia law firm of Gray, Layton, Kersh, Solomon, Furr and Smith filed a class action lawsuit on behalf of former Chief Justice I. Beverly Lake, Jr., 25 other class representatives, and approximately 190,000 state retirees, seeking restoration of the benefits. Attorneys Michael Carpenter and Christopher Welchel are the lead attorneys handling the litigation.

The case has been back and forth to the Appellate Courts of North Carolina for the last decade. On March 11, 2022, the North Carolina Supreme Court ruled that the Superior Court was correct in ruling that retirees have a vested right to health benefits promised them when they vested, and that the State of North Carolina has a contractual obligation to provide such benefits. The Supreme Court remanded the case to the trial court for a determination of whether the State's actions after 2011 violated the state retirees' contractual rights. If so, the Superior Court would determine how much in damages each state retiree should receive. The State filed a petition in the United States Supreme Court to review the case. That petition was denied.

Since remand, the attorneys for the state retirees have been working with actuarial and economics experts to provide evidence to the Superior Court of the breach of contract and the resulting damages for some 190,000 state retirees. There will likely be pre-trial motions heard by the Court in early 2025 before the March trial begins.

From the Capitol

ADVOCACY UPDATE

The North Carolina Legislature adjourned without agreement on a proposed budget, leaving several key areas unfunded, including inflation relief for government retirees. There was early optimism that with the Office of State Budget Management reporting a \$987 million surplus, some vehicle for budgetary items would go through; however, none of that came to fruition in 2024.

State budgets operate on a two-year cycle, and general statutes do not require an adjusted budget to be approved in a short session, though it is highly uncommon for the legislature not to do so. Since April of 2023, Republicans have held enough seats in the House and Senate to override a gubernatorial veto, which means the power to pass a budget was entirely controlled by the General Assembly. Not passing a budget came down to this divide between these two chambers. The differences were budgetary and, to some extent, philosophical—ultimately, leadership could not find consensus and adjourned.

The House's budget included a pension supplement for state retirees and additional employee raises, while the Senate's budget did not. In terms of dollars, the House and Senate budgets were approximately \$287 million apart in their roughly \$31 billion budgets, with the Senate's budget taking a more conservative spending position.

Some key funding decisions were passed through “mini budgets,” which are utilized to fund specific initiatives when a budget is not passed. Bills passed with this legislative procedure addressed education funding, broadband access, health and human services, and agriculture agency funding. The education funding included the controversial addition of \$250 million in private school vouchers, which the governor vetoed before being overturned by the legislature.

Several bills were sponsored to provide COLAs and bonuses, but they died in committee due to a lack of bipartisan support. Those bills included Senate Bills 805 and 896, and House Bills 597, 930, and 934. You can learn more about these bills by going to NCRGEA.com/advocacy.

The latest actuarial valuation reports provided through the Office of the Treasurer reported that the cost of a COLA or bonus would have been the following in 2024:

Local Government Employees	Teachers and State Employees
· 1% COLA \$210.3M	· 1% COLA \$571.1M
· 1% Pension Supplement \$19.8M	· 1% Supplement \$57.7M

With the long session just beginning, the RGEA lobby team is already working to ensure that government retirees are remembered in the new biennial budget for 2025.

The RGEA Government Relations Committee and Board have approved the following advocacy agenda for 2025:

1. Secure inflation-abating cost-of-living adjustments or bonuses for all state and local retirees.
2. Pursue opportunities to strengthen and protect the state's defined benefit plans to attract and retain the best and brightest public servants.
3. Defend public sector benefits so all public sector retirees may participate in traditional pension retirements.
4. Seek increased or expanded tax exemption status for government retirees.
5. Continue to ensure that the State of North Carolina will fulfill its constitutional obligation to fully fund North Carolina Retirement Systems and the State Health Plan.
6. Monitor and provide expert analysis on the investment of funds by the State of North Carolina on behalf of retirees and future retirees to better ensure benchmarks are met.
7. Explore opportunities to overturn the recent legislative decision to remove employees of the UNC and ECU healthcare systems from TSERS and oppose the removal of any additional employees from TSERS.
8. Explore administrative opportunities to create a COLA account supported through pension formula adjustments.



Ready TO SERVE

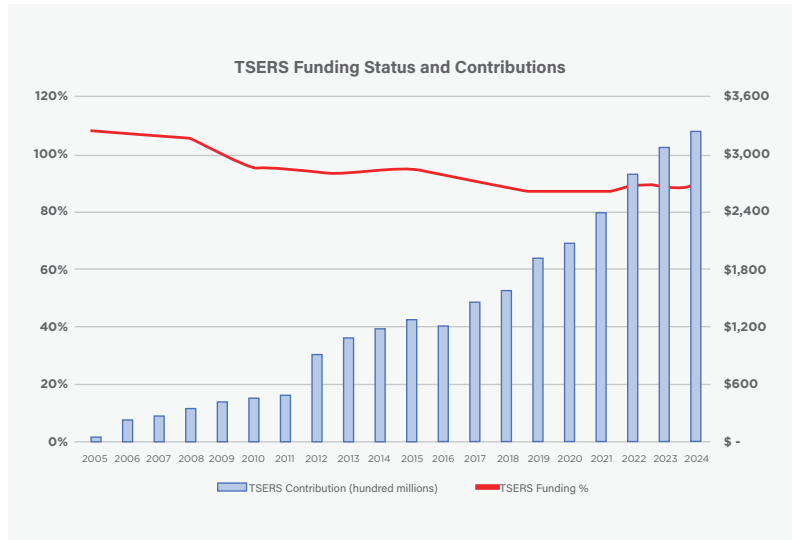
By Brad Briner
State Treasurer of North Carolina

I am humbled to be your next state treasurer. I thank you for your support, and I pledge to never forget that I'm entrusted to responsibly protect and grow the funds of our state. I appreciate your faith in me, and in the team at the Department of State Treasurer, as we build on the successes of Treasurer Dale Folwell and prior administrations. Many of you know Treasurer Folwell personally, and I'm sure I echo the sentiments of many of you in wishing him well and thanking him for his steadfast dedication as the keeper of the public purse.

Like Treasurer Folwell, I am a fiscal conservative. Under my administration, we will continue to be very thoughtful about how we invest the pension plans managed by the department, what debt we approve at the Local Government Commission, and how we provide health insurance for our current and retired state employees.

One of the central promises of my campaign was to improve the investment results that underpin the promises our state has made to you, our retirees. As you well know, the retirement benefits paid out of the Teachers' and State Employees' Retirement System (TSERS), and particularly Local Governmental Employees' Retirement System (LGERS), have not kept pace with inflation for many years. There are only two ways to increase the payments out of the pensions—increase the contributions into the plans or improve the investment returns.

As you can see in the accompanying graph, the state has already substantially increased contributions into TSERS over the last decade (LGERS is also on a similar path). Unfortunately, we have not been able to improve the funding status, which represents the percentage of money we have set aside relative to the payments we expect to make in the future.



The first order of business in 2025 is to execute an improved investment strategy, including filling the vacancies on the investment team at the treasurer's office. While it will take some months to establish a full team, we are already making good progress and expect to announce at least two key senior additions to the team by the time this column is in your mailbox. I look forward to keeping you apprised of our progress in enhancing our investment returns, particularly in improving our funding status over time. Those improvements will increase the potential for regular and permanent cost-of-living adjustments in the not-too-distant future!

THE ROAD TO COLA: HOW THE NEW NC TREASURER MAY IMPACT YOUR BENEFITS

Brad Briner, who began his tenure as North Carolina's 29th Treasurer, brings significant expertise in fund management. Briner has held important positions in the financial sector, including serving as the Chief Investment Officer for Michael Bloomberg's family office, whose net worth was recently assessed to be approximately \$106 billion. He has also been serving on the UNC Board of Governors and the North Carolina Debt Advisory Board. The Debt Advisory Board's duties include ensuring North Carolina's debt load stays within stated parameters to ensure its AAA bond rating and advising on managing pension unfunded liability and other post-employment benefits, including the State Health Plan.

Treasurer Briner will inherit balance sheets built, maintained, and protected by his 28 predecessors who held the position before him. The funds for the Retirement System's \$122 billion balance and funding level of 88% make it one of the country's largest and most well-funded plans. This is noteworthy and commendable, and it should not be taken for granted that we have such a healthy pension plan.

When you read about public pension plans in other states struggling, it is often because the legislative and oversight bodies of these plans lacked the fiscal discipline instilled in North Carolina by its treasurers and legislators throughout its history. Where other states may have chosen not to fully fund to their actuarial determined employer contribution levels, North Carolina's steady commitment to doing so has provided stability in funding and, at the same time, protected its AAA rating. North Carolina's debt ratio is one of the best, ranked second lowest among AAA-rated states. This ability to finance debt at a lower rate has and will continue to bring more opportunities to grow the state's business-friendly and public project infrastructure through strategic debt management.

But all this positive news does not necessarily mean Treasurer Briner's road ahead will be easy. Though inflation is slowing and aligning with the pension plan's projected long-term inflation rates, a retiree who retired in 2014 has had their buying power reduced by one-third. Cost-of-living adjustments for retirees have not been tracked against the rate of inflation for nearly two decades. For context, Mike Easley was governor the last time local government retirees received a COLA other than for nominal amounts—fractions of a percentage for formula adjustments. The 2022 local government employees' 2% one-time pension supplement was quickly absorbed by that year's 8% inflation rate. Retirees rightfully want to know not only why they have not received a COLA in such a long time but also when they should expect one.

To answer the first part of this question, in the spring of 2024, RGEA retained the services of an investment data analysis firm to delve specifically into the performance of the Local Governmental Employees' Retirement System (LGERS). However, many of the study's findings are equally relevant to the Teachers' and State Employees' Retirement System (TSERS).

The study results were shared and discussed with key influencing organizations and individuals, including the candidates for Treasurer, leading up to the election. The study's fundamental findings validated much of what was already in public discussion by both the Democratic and Republican candidates, but provided them with additional granular data. These included the following findings:

- LGERS holds significantly more cash and fixed income than peers. For the study period, LGERS held 23% more in cash and fixed assets than its peers. These allocations exceed policy targets, historical cash flow needs, and simulations.
- This led to significant underperformance over recent timeframes due to cash drag during a strong equities market and a once-in-a-generation bond market drawdown.

In closing, potentially achieving more regularly optimistic forecasts for COLAs will require changes, including adopting asset allocations that align with our higher-performing, well-funded, fiscally conservative to moderate peers. We see Treasurer Briner's move to invest the stockpiles of cash and treasury bonds into longer-term high-return opportunities, resuscitating the private investment program, and finding economies of scale in utilizing money managers—positive moves that reflect the recommendations of the RGEA-commissioned study. In our mission to advance, promote, and protect the earned benefits of our members, we will be sharing quarterly reviews of the financial data so you, as an RGEA member, have a new level of understanding and empowerment of one of your most valued assets—your pension.

Answering the second of the two questions of when a local government retiree could expect to receive a COLA is part of an annual process in the Trustees' meeting cycle with the fund valuation presented by a retained actuarial firm.

In order for the pension fund to generate a cost-of-living adjustment, it must deliver a 6.5% return over a three-year rolling average. At the October 2024 Trustee meeting, the consulting actuarial firm shared that a July 1, 2026 COLA would require the 2024 market value return to reach at least 15.87%. This type of return is rare for the pension, but it has reached levels above 15% twice in the past decade.

Around the time this publication is received, the LGERS Trustees will have held their January meeting and received updated valuation information, including year-end performance numbers for the LGERS investment fund. RGEA will provide an update on the outcome of this meeting and the status of any COLA or bonus money in the near future.

BLACK HISTORY MONTH: REFLECTIONS ON DESEGREGATION FROM RGEA MEMBERS

Dr. Deryl Davis Fulmer, PhD
RGEA Community Liaison



On May 7, 1954, the *Brown v. Board of Education* Supreme Court decision declared racial segregation in public schools unconstitutional. While states were ordered to comply with “all deliberate speed,” full integration took decades in many areas.

As one of the 11 children who desegregated Durham Public Schools in 1963, I recall the courage and innocence with which we, as kids, faced this monumental task. I enjoyed a rich childhood, and at age 10, I was oblivious to the dangers of being the sole Black student in a classroom. Along with my siblings and the other children involved, I quickly learned that our lives were profoundly different.

Our parents instilled in us the importance of our role in this work to end segregation. Dr. Martin Luther King, Jr., whom my father befriended during their time together as students at Boston University, helped shape our family’s views during his visits to our home.

Another civil rights activist, lawyer Floyd B. McKissick, and his family also played pivotal roles in desegregation in North Carolina. McKissick was among the first Black students admitted to the University of North Carolina law school after initially being denied on the basis of race. As an attorney, McKissick represented the first Black undergraduates at UNC in 1955 and the families who integrated the Durham school system in 1959.

Two of those students were McKissick’s daughters, Andre and Joycelyn, who endured harsh treatment as they desegregated Durham High School, including physical assaults. In 1963, attorney and former State Senator Floyd McKissick, Jr., and his sister Dr. Charmaine McKissick-Melton, were among those who desegregated Durham elementary schools. At eight years old and only a third grader, McKissick-Melton, who is now an RGEA member, displayed remarkable courage and strength. Her family was intricately involved and faced constant threats on their lives.

■ BLACK HISTORY MONTH

McKissick-Melton frequently shares her experiences through public speaking and writing. She's currently working on her father's memoirs and continues to advocate for human and social justice.

Ira Harris also has written about his experiences during desegregation. The RGEA member from Rocky Mount recounted his harrowing experiences during school desegregation in his book, *Brown-Skinned Boy*, which was published last year. During the 1960s, Harris was forcibly removed from his family and placed in a white school to "prove the inferiority of Blacks." Despite the hardships, he persevered. "I survived the rough patches," he says.

My brother and I have shared our stories with the Durham Public Library collection, while McKissick-Melton continues to document her family's history and struggles during that time. Harris's book and video trailer further illuminate his experiences and the trauma he and his family endured. By preserving our stories, we honor the contributions of those who came before us and work toward a future free from past injustices. And though these events are part of the past, their relevance persists as rights continue to be challenged.

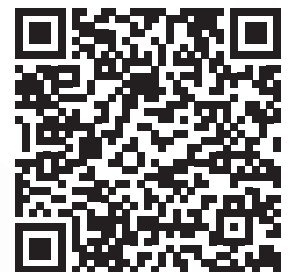
"The desegregation of public schools was necessary for our country to begin its evolution," McKissick-Melton says, "but today it feels, more than 60 years later, that we still have a struggle ahead to continue to make progress."



MARCH for Meals on Wheels!

March 17-21

Join your fellow RGEA members in supporting Meals on Wheels by participating in this year's March for Meals on March 17 - 21.



FREE T-SHIRT!

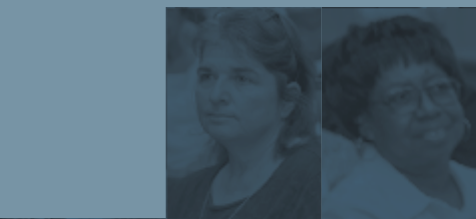
Scan the QR code to register or visit mowanc.org

All members who sign up by February 15 and put "RGEA" in the "Organization" field will be eligible for an RGEA March for Meals t-shirt.

Strength THROUGH MEMBERSHIP

When you hear the phrase “Strength Through Membership,” what immediately comes to mind? For RGEA members, those words have deep meaning—they capture both the individual and collective power of our association and its members.

“We see ‘Strength Through Membership’ as much more than a mantra,” says Tim O’Connell, executive director of RGEA. “Those words represent our power as an advocate for retired government employees, and they remind us of everything that’s possible when we make our individual and collective voices heard.”



RGEA members such as Linda Scuiletti—who retired in 2022 after a career in education that ended as vice president of research planning and assessment for Central Carolina Community College—say being a part of the largest association of its kind in the nation gives them the security of knowing someone is advocating on their behalf.



Linda Scuiletti

“This association is looking out for the interests and well-being of all government retirees in North Carolina,” she says. “They work hard to help North Carolina appreciate its public servants.”

Scuiletti, who represents District 4 on the RGEA board, isn’t alone. Across the state, more than 65,000 retired state and local government employees

enjoy the many benefits RGEA membership provides each year. And they know the power of our collective voice to advance the interests of retirees.

A United Voice

One of the most powerful aspects of RGEA’s work for its members happens in Raleigh at the North Carolina General Assembly. RGEA employs a team of lobbyists who advocate on behalf of its members in the state legislature on issues such as the state pension and cost-of-living increases.

“One of the things that immediately attracted me to RGEA was the fact that they’re involved with the legislature,” says Nancy Leonard. “The fact that there’s someone there representing me and my interests and keeping me informed is well worth my annual dues.”

Leonard—who retired in 2019 after a career in information technology for the city of Winston-Salem and now represents District 3, as well as serves as vice president of the Board of Directors—says her involvement with the board has helped her see up close the impact RGEA has in the legislature. As the largest state-level association for retired government employees in the United States, RGEA leverages the power of its membership rather than relying on political action committees (PACs) as many similar organizations do.

“Since I’ve gotten more active, I’ve seen how increasing our numbers helps to strengthen that relationship with our lobbyists and elected officials in Raleigh,” she says. “There’s strength in numbers.”



A Bevy of Benefits

Advocacy at the governmental level is just one way RGEA helps members. The association also offers members group insurance benefits and discounts through our partnership with AMBA. Retirees can sign up for supplemental insurance plans for dental, vision, long-term care, and more.

“The larger our membership, the better rates we’re able to offer on things like these supplemental insurance policies through AMBA,” Leonard says.

RGEA helps members maintain not only their physical health, but their financial well-being, as well, through Lunch and Learn seminars and other educational opportunities on topics such as investing, Social Security, and Medicare.

“The association champions healthier lifestyles and continuous learning in areas such as fraud prevention, estate planning, and AI, and provides a panoply of benefits designed to support and supplement the short- and long-term well-being of members,” says Tom Lundy, who retired after 37 years as county manager for Catawba County and represents District 2 on the Board.

Educational opportunities abound at the association’s annual convention, too. Attendees enjoy sessions on topics such as health and retirement plans, state government, and wellness.

“Their conferences are on par with any professional conference I’ve attended,” Scuiletti says. “They have meaningful sessions such as the one at the last conference where not only the current state treasurer, but also both candidates running for the office, gave detailed presentations on what they would do in the office to make life better for retirees.”



Tom Lundy

*The association
champions
healthier lifestyles
and provides benefits
designed to support
and supplement
the short- and long-term
well-being of
members.*

A Network to Serve

For many RGEA members, the greatest benefit of the association rests in its people. The association's many events, from conferences and local outreach meetings to volunteer opportunities such as Meals on Wheels and the Walk to End Alzheimer's, allow members to meet and make connections with other retirees.

"When you retire, you lose some of the socialization that you had with your work colleagues," Sculetta says. "It's so fun to go to meetings and meet folks from all over the state and different fields of public service—they're all such nice people."



Beyond the networking opportunities for retired public servants, the ability to continue to contribute to their communities, the organization, and the lives of other retirees makes being an RGEA member particularly gratifying.

Dr. Doris Carver, who retired from Piedmont Community College as vice president of continuing education and represents District 4 on the Board of Directors, says her involvement in RGEA allowed her to use her skills to benefit others.

"I saw a lot of need with areas that I have expertise in," she says. "I have an accounting background, so I wrote some of the standard operating procedures and reviewed documents for the board. If I can help make something better for people, then I'm all in on that."

The dedication to service that marked the careers of state and local government retirees infuses every aspect of RGEA. Whether it's in their own lives or the lives of others, the power of RGEA members will continue to have a positive impact for years to come.

"Anything we can do to help retirees have a better quality of life, whether it's financial or social or health-wise, we want to do that," Carver says.



A Bright Future

As RGEA heads into 2025 rebranded with a new, more succinct name and logo, the organization remains focused on that idea of “Strength Through Membership.” That ethos drives RGEA’s efforts to cultivate membership growth while expanding the service and support of its members through new initiatives and resources. And as a new administration takes control in Raleigh, “Strength Through Membership” means RGEA will remain a powerful force in the legislature, ensuring the needs of retirees stay top of mind for North Carolina’s decision-makers.

Joining RGEA means more than simply being part of something—it means tapping into that strength and all it can do to improve the lives of our state’s retirees.

“Only through the collective power of our membership can we continue to spur change,” O’Connell says, “and ensure North Carolina’s retired government employees receive the care and benefits befitting their years of service.”

HELP US GROW RGEA

Our strength and effectiveness truly comes from the size of our membership. Help us spread the word to other local and state government retirees who might be considering joining RGEA.



Doctors who make you feel heard, not hurried.
It’s about time.

See how it feels to get 50% more one-on-one time with your doctor.¹



We’re Medicare-friendly! We accept Medicare plans from many providers, including Aetna, Alignment, Cigna, Humana, UnitedHealthcare and Wellcare.



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¹ Comparison based on a study by American Public Health Association published in January 2021 that shows that the average primary care exam was 18 minutes. CenterWell does not discriminate on the basis of race, color, national origin, ancestry, sex, sexual orientation, gender, gender identity, disability, age or religion in their programs and activities, including in admission or access to, or treatment or employment in, their programs and activities.

THROUGH THE STORM: *How North Carolina's Water Utilities Responded to Helene*

By Jennifer Bringle Handy

When Hurricane Helene hit Western North Carolina in late September, it wreaked an unprecedented level of devastation on the region. Days of rainfall prior to the storm coupled with Helene's drenching downpours caused landslides, uprooted thousands of trees, and forced even the quietest of streams over their banks as flooding ravaged the area.

Such a level of devastation in a region unaccustomed to such natural disasters caused major disruptions to utility services, water included. Cities as large as Asheville and Hendersonville went without potable water for weeks as utility crews worked around the clock to bring the system back online.



Adam Steurer

“Flooding washed out roads and took out infrastructure, and some of our infrastructure couldn't operate because it was flooded,” says Adam Steurer, utilities director, Hendersonville Water and Sewer. “And we had a lot of leaks in the system, mostly where roads washed out. I compare it to trying to fill a bucket that has too many holes.”

Steurer says he and his staff worked 12- to 14-hour days, every day, for at least two weeks straight to bring Hendersonville's water management system back online, confirming 100 percent of the city's water was safe to drink by October 12.

As cities and towns such as Hendersonville have grappled with the aftermath of Helene, more North Carolinians have become aware of the amount of constant work that goes into maintaining and managing our water systems even on sunny days. And when disaster strikes—be it Helene, a storm on the coast, or a prolonged deep freeze—these utility workers must take on the herculean task of ensuring our water systems continue to operate even in the worst conditions.

The first step to responding to disaster is preparation long before a storm hits. That means training and establishing disaster protocols, but also ensuring you have redundancies to ensure equipment will continue to operate through power outages and other disruptions.

Water Treatment Facility



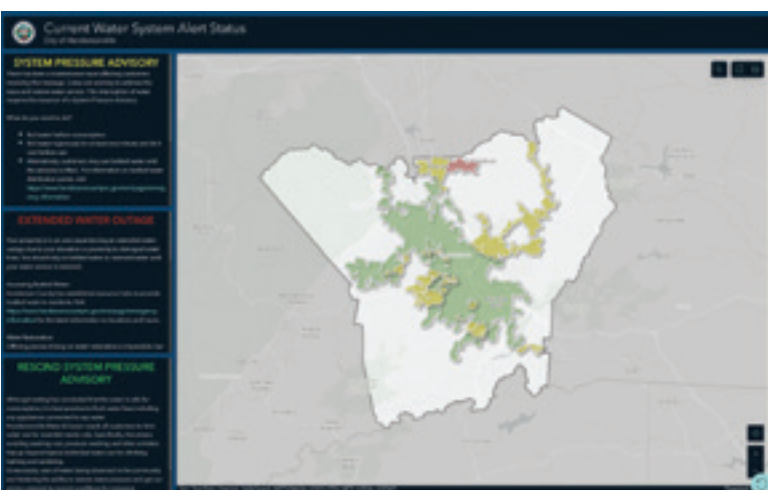
“There are preparations a utility can make ahead of time to keep the operation moving,” says Jacqueline Jarrell, who spent 37 years with Charlotte Water, retiring as deputy director in 2024. “There will be power outages, so treatment plants always have backup generators they can run for a while, but you also must have enough diesel fuel to power them.”

In Hendersonville, the city recently invested significant funds into a communication system that allows water management teams to see what’s going on at all remote sites virtually—a huge advantage when roads are washed out or impassable.

“We could see what was going on at all our sites even when we couldn’t access them,” Steurer says. “It’s not cheap to build these systems for events that may never happen, but you have to weigh that cost with the potential benefit when making those decisions. I would say the investments we’ve made in our infrastructure and staff over the years allowed us to recover more quickly.”

One benefit North Carolina utilities can count on is the state’s mutual aid organization called NC Warn. The nonprofit brings utilities from across the state together to respond to emergencies in other areas.

“Folks pour in from other areas because it’s difficult to recover by yourself or regionally when everyone is equally



Water Department Communication System

affected by a disaster,” says Ken Vogt, who served for 44 years in water management, retiring as Cape Fear Public Utility Authority wastewater treatment superintendent. “For instance, if during a hurricane Wilmington has generators, it will be hard to give them to Wallace and Clinton and Dunn because we’re all facing a common disaster and power loss.”

Steurer says Hendersonville and other areas in Western North Carolina benefitted greatly from the mutual aid coming in from across the state and even from other states.

“We had folks from the Cape Fear Public Utility who helped us immensely, and I know Asheville had mutual aid coming in from utilities in Charlotte and Greensboro,” he says. “Because there was so much work to be done, we didn’t have the manpower to handle that scope of damage without outside help.”



Cape Fear Mutual Aid Crew

The issue of workforce in responding to a disaster as widespread and prolonged as Hurricane Helene is measured not only in the number of workers available to help, but also in supporting those people through long, arduous hours of labor when their own

homes may be damaged. Burnout becomes an important consideration for those coordinating the response.

“It can be a very intense situation because utilities operate 24/7 already, but it becomes around the clock trying to respond to the emergency and make repairs as quickly as possible,” Jarrell says. “That means people work continuously, and leadership has to be very sensitive to take care of the staff and be sure they have food and enough rest between their shifts.”

In Hendersonville, Steurer says workers were stretched to not only their physical limits but also by the tasks they were asked to perform in an all-hands-on-deck situation.

“A lot of our staff specializes in a certain area, but in an event like this, pretty much everyone is required to do different things that aren’t in their normal job description,” he says. “Everyone did a good job overall of

managing those expectations and doing whatever needed to be done.”

When a disaster such as Hurricane Helene strikes, it can be easy to get caught up in what is needed in the moment, but Steurer says this event should serve as a warning and a lesson for other utilities to ensure their operations are up to date and prepared to withstand such a test.

“It’s really important for people to realize the importance of water infrastructure,” he says. “When it’s available, nobody thinks about it, but that’s the time to act. Not specifically in Hendersonville, but big picture, the investment in water infrastructure could be improved—but we need funding from the federal and state governments to improve and replace existing infrastructure. Events like this just drive home that importance.”

And when the next big storm or wildfire or cold snap happens, North Carolinians can rest assured that the state’s water professionals will work to the best of their abilities and resources to ensure we all have the water we need.

“Utilities can be very complicated operations, but they have extremely dedicated people who work very hard to make sure that communities have water and sanitation services as quickly as possible,” Jarrell says. “Even though something may feel as though it’s taking a long time, it’s just a matter of how severe the repair is or the difficulty of getting materials to make those repairs. Utility work is very rewarding because of the services we provide people, and a lot of people stay in this sector for a long time because of that dedication to the community.”



Water Department Repair Crew

RGEA HONORS *Legacy of Late Leader*



Vann Langston

Vann Langston, a dedicated public servant from Raleigh, passed on September 26, 2024. Langston left an indelible mark on North Carolina and RGEA with his tireless work and commitment to public service. To honor and remember his contributions, the RGEA board has elected to rename its Public Service Recognition Award the “Vann Langston Lifetime Public Service Award.”

“The past five to six years have been the most significant period in the 50-plus-year history of RGEA,” says RGEA Immediate Past President, Mike Taylor. “Vann’s visionary leadership was critical as our organization moved forward in serving North Carolina’s retired public servants. During this vital time, Vann was our organization’s vice president, president, and past president.”

Langston’s career spanned various roles in education, including teacher, assistant principal, principal, and assistant superintendent in Wake County Public Schools, and later, assistant superintendent for Johnston County Public Schools. Langston’s devotion to education and the community extended to his involvement with the North Carolina Association of School Boards and as a founding member and executive director of High Five Partnership, a collaboration between North Carolina businesses.

Langston’s life’s work was characterized by his unwavering dedication to improving the lives of North Carolinians, from children to older adults. As the president of RGEA, he was instrumental in advocating for the rights and benefits of retired state and local government employees. His leadership and vision helped shape the organization’s mission to protect and promote the interests of these retirees, ensuring they received the recognition and support they deserved.

“Vann’s career in public education and his tenure on our board spoke to his life of public service, so naming our Public Service Award in Vann Langston’s memory was one of the most appropriate ways RGEA could recognize his work,” Taylor says.

The posthumous naming of the award ensures that Vann Langston’s contributions will continue to be remembered and celebrated for years to come. It serves as a reminder of the importance of public service and the impact that one dedicated individual can have on their community. Through this recognition, Langston’s legacy lives on, inspiring future generations of retired public servants to strive for excellence and make a difference in the lives of others.



Deryl Davis Fulmer, PhD

District Connections

By Deryl Davis Fulmer, PhD
RGEA Community Liaison

COMMUNITY ADVISORY BOARD-SPONSORED EVENTS

District 8 Community Advisory Board (CAB)

sponsored its first in-person event at the NC Museum of Art on December 5, 2024. Fifty members and guests joined the opportunity for a guided tour of the museum. Watch your email for the District 1, District 2, and District 9 activities scheduled early in 2025.

The **Forsyth Lunch Cruisers** continue to meet on a monthly basis at restaurants in the Forsyth County area. Meals are on your own. Please contact Robin Kelly at reklc1@yahoo.com for more information. If you're interested in forming such a group in your county, please contact me at deryl@ncrgea.com.

Virtual Lunch and Learns are held monthly on a Wednesday from 12:30–1:30 pm. Through the virtual Lunch and Learn webinar series, RGEA is able to bring pertinent information into your homes. We are excited to bring you the following topics for the first quarter:

February 19, 2025: Understanding your Dentist and Dental Insurance with Dr. Kristin Tzendzalian (PharmD) and RGEA staff

March 2025: Caregiver Resources

April 2025: Preparing for Emergencies

Please be sure to register for these webinars. Most of our webinars are recorded for your convenience. Thus, you can view previous webinars by going directly to our YouTube channel at Youtube.com/@ncrgea4878. We offer these webinars based on member suggestions, so please email your topics to me at deryl@ncrgea.com.

2024 ACTIVITIES RECAP

The October Walk to End Alzheimer's was successful again in 2024, raising \$761 and exceeding our \$500 goal. RGEA walkers were also filmed for an Alzheimer's commercial while there. Since many of our members are caregivers for family members, or may be suffering themselves, RGEA is proud to support finding that cure!





Thank you to all who submitted recipes for our digital **Holiday Recipe Book**. You can still find it on our website at NCRGEA.com/seasons-savors to try a recipe or two over the winter months. We are looking forward to growing this book, so please remember to submit a recipe for 2025. Thank you, Tracie Eubank at Farlow+Co, for all your help with the book!

ACTIVITIES COMING SOON

Digital Discover Friday Series: We will continue these popular programs in 2025 on the second Friday of each month, 11 am–noon. The following topics are scheduled:

February 14: Intro to AI

March 14: Intro to Estate Planning Resources and Tools

April 11: Gardening at a Glance

Register by visiting Events.AARP.org/rgMKa2

Women’s History Month is celebrated each March, and in honor of that, Lisa Wallace from the Social Security Administration will offer a virtual session entitled **SSA.101: What Women Need to Know**. Additional information will be sent out via email before the date.

And, finally, stay tuned for information to join **March for Meals on Wheels** during Champion Week, March 17–21, or anytime in March. Sign up by February 14 and get a free t-shirt! Watch for emails regarding the details.

Until next time....

—Deryl



State Health Plan Update

Understanding
MEDICAL PLAN
Options
with Medicare
WEBINAR SERIES

The State Health Plan offers several webinars throughout the year to assist members in navigating Medicare and how it impacts your State Health Plan coverage.

This free webinar is designed for active members who will soon be 65, or are already 65 or older.

Webinars last approximately two hours and will explain important information regarding Medicare and retirement health benefit options. Attendees will have an opportunity to ask questions, as well.

These webinars are popular, so reserve your spot soon! Visit SHPNC.org/upcoming-events to see the schedule and register.

Stay Engaged with the State Health Plan

To ensure you stay up to date on State Health Plan news, make sure you:

- Have your correct mailing address, email address, and phone number in eBenefits, the plan's enrollment system. You can access eBenefits on the plan's website at SHPNC.org.
- Be certain your employer has the correct address, as well. If you're a retiree, your personal information must be current in ORBIT and eBenefits, as the two systems do not coordinate.

Follow the State Health Plan on Facebook and Instagram!
Visit [Facebook.com/SHPNC](https://www.facebook.com/SHPNC) and [Instagram.com/nchealthplan](https://www.instagram.com/nchealthplan).

WHAT'S IN A NAME?

We are now RGEA! Why? Our members, partner organizations, legislators, others we work to influence, and even our staff, have scrambled our name on a daily basis.

Since part of our work is to simplify life for our retirees, why not start with our name? We are still RGEA—the North Carolina Retired Government Employees Association—but we are now calling ourselves simply, “RGEA.”

Have a little fun with our new name! Unscramble each word below that contains the letters “RGEA.” Hints are below, and answers are on our website at NCRGEA.com/braingame.

- | | | |
|-----|------------|-------|
| 1. | RGEALN | _____ |
| 2. | RGEALY | _____ |
| 3. | RGEANO | _____ |
| 4. | RGEAIND | _____ |
| 5. | RGEAPPBI | _____ |
| 6. | RGEASINN | _____ |
| 7. | RGEAJSIF | _____ |
| 8. | RGEADSAUT | _____ |
| 9. | RGEAHTUL | _____ |
| 10. | RGEAINLN | _____ |
| 11. | RGEOILN | _____ |
| 12. | RGEATINL | _____ |
| 13. | RGEADTEIBH | _____ |
| 14. | RGEANGDIN | _____ |
| 15. | RGEASOLILT | _____ |
| 16. | RGEAEVLE | _____ |

Hints:

1. New “job title” for many retirees
2. UNC’s iconic pattern designed by Alexander Julian
3. Piedmont county
4. A pastime in retirement
5. A herald of the Highland Games at Grandfather Mountain
6. Protecting these is a strategic priority for RGEA
7. Leia and Fenn are two at the North Carolina Zoo
8. Nurtured by North Carolina educators and administrators
9. Keeps the heart healthy
10. Keeps the brain healthy
11. Related to particular areas, such as RGEA’s nine districts across the state
12. The NC hub for research, technology, and biotech
13. A common quality of North Carolina’s public servants
14. At RGEA events, NC State Extension provides popular seminars for this activity
15. Your elected representative and our contact for year-round RGEA advocacy on your behalf
16. Another word for RGEA’s strength through membership



*SECU is here
to help*

SECU Offers Assistance for Members Impacted by Hurricane Helene

As our state continues to recover and rebuild from the destruction of Hurricane Helene, State Employees' Credit Union (SECU) is here to help.

For SECU members still on the road to recovery, we may be able to offer financial assistance.

- **Personal loan** options are available to assist members. Contact your local SECU branch or the Lending Contact Center at (844) 296-4831 for more information and to apply.
- **Auto loans** are available should SECU members need to replace a vehicle damaged by flood or storm. You may contact your local branch or the Lending Contact Center for more information and to apply.
- **Mortgage loan assistance** may be offered to qualified SECU members who have experienced hardships due to the storm in eligible FEMA-declared disaster areas. Call (877) 835-2567 for more information and to apply.
- If you have a **loan or credit card** with SECU and need temporary help making payments or other assistance due to the storm, contact us at (877) 835-2567 to discuss options that may be available to you.

SECU members can also begin preparing for receipt of funds from your homeowner's insurance claim by reviewing our Loss Draft Packet, which contains contact information for assistance with the claim process for SECU mortgage loans. It's available at: [NCSECU.org/content/dam/ncsecu/pdfs/homepage/SECULossDraftsClaimPacket.pdf](https://www.ncsecu.org/content/dam/ncsecu/pdfs/homepage/SECULossDraftsClaimPacket.pdf).

Stay Safe from Disaster Scams

Unfortunately, some people may try to take advantage of disaster victims. A common home repair scam involves someone showing up at your property and offering to do repair work. They ask for funds up front to purchase supplies, and once you have paid them, they never return. Be wary of requests to pay up front. Before hiring someone, check references, insurance, and licenses. For additional hurricane relief resources, visit [NCSECU.org/hurricane-helene-relief-and-resources](https://www.ncsecu.org/hurricane-helene-relief-and-resources).

People Helping People®

In the immediate aftermath of the storm, SECU hosted supply collection in our branches across the state, donating five truckloads of supplies to three nonprofit organizations supporting relief in Western North Carolina. As always, SECU stands with our members and North Carolina.

NMLS#430055





Saving has never been a better idea.

SHARE TERM CERTIFICATES (STCs) AT SECU

SECU offers simple and flexible options to save you more. Leverage our competitive rates to help grow your savings.

 Visit ncsecu.org/accounts/savings/stc, your local branch, or call (888) 732-8562 to learn more.

Not a member, but interested in joining SECU, visit: ncsecu.org/join.





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Stay connected on social media.
Get the latest on local and statewide
events, upcoming webinars, your
RGEA member benefits, and more.

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 @North Carolina Retired Government
Employees Association

 @ncrgea4878

