

Our Mission

To be the trusted provider of financial services to every eligible member and to enhance the value of their lives and financial well-being while maintaining our fiscal strength.

About SECU

SECU is a North Carolina state-chartered not-for-profit financial cooperative owned by our members and federally insured by the National Credit Union Administration (NCUA). SECU has been providing employees of the state of North Carolina and their families with consumer financial services for over 85 years.

2.7 Million

members

\$50 Billion

in assets

274

branch locations

1,100

CashPoints® ATM locations

100

counties in North Carolina

\$235 Million

in SECU Foundation grants, loans, and scholarships since 2004

SECU Strategic Plan Delivers More for Members

The SECU strategic plan outlines our vision for the future. Guided by four strategic focus areas: Member Experience; Employee Experience; Digital Innovation; and Safety and Soundness, the strategic plan lays out our approach to fulfilling the needs of our members, employees, and the rapidly changing financial services landscape.

Member Experience

Transforming our lending approach, financial education offerings and community investment to deliver more for members

- **New Lending Approach:** Expanding rates and options to better serve every eligible member and ensure collective financial stability
- **Financial Empowerment:** 1,037 accredited financial counselors and new financial education resources aimed at boosting member credit scores and financial literacy
- **Giving Back to NC through SECU Foundation:** \$235 million committed in scholarships, grants and loans since 2004 with \$15 million forecasted to be donated across NC in 2023

Employee Experience

Investing in our 8,000+ employees to become the best place to work in North Carolina

- **Investing in Employees:** Employee education and skills acquisition to develop strong career pipeline
- **Best-in-Class Benefits:** Unique and competitive benefits including 401k matching (5% for 10% company match) as well as medical, dental, life, and disability insurance

Digital Innovation

Innovating to make financial services as easy and personalized as possible

- **Overhaul of Digital Services:** New mobile banking features, including online loan applications, and more
- **Fewer Fees:** Eliminating fees for stop payment requests, overdraft transfers and return checks
- **More Credit Card Options:** Best-in-class card options with rewards and low rates

Safety & Soundness

Maintaining financial strength to protect our members and their money

- **Building a Stronger Foundation:** Balancing and strengthening our portfolio and reserves to better withstand economic volatility
- **Preparing for the Unexpected:** Maturing our risk management culture and governance capabilities to better manage the unexpected
- **Mission and Member-Centric:** Maintaining an unwavering commitment to our not-for-profit credit union mission – serving with integrity and keeping members at the center