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Volume 37, Number 1

January-February 2021

President's Message

We are all grateful to be able to greet 2021 after a pretty tough 2020!! January is named for the Roman deity Janus, the god of beginnings and endings. He had two faces: one to look backwards to the last year and one to look forward toward the new year. I imagine he has a frown on the rear face and I certainly hope he has a smile on his front face! There is a promise that by late spring we may be close to full vaccinations for the general population then maybe we can begin to breathe a little easier.



So what should we do for the next few months? By all means hold the course because the COVID-19 infection rate will be the highest level ever until spring or early summer. Dr. Robert Redfield of the CDC announced we will face the most serious public health crises in American history over the next few months with perhaps as many as 400,000 deaths before the vaccine arrives. One authoritative model is predicting 535,000 deaths before the summer. In early December the positivity rate in our state was 11.3%. That means that on average one out of every ten people you meet will have COVID! If we let our guard down now, we might be one of those last people to get sick or even worse we might pass on COVID to a friend or relative! Your NCRGEA staff and Board members remain focused on your welfare especially during this pandemic. So, wear your mask, socially distance and wash your hands often and pray for a vaccine soon! We will keep you informed about safe use of the vaccine during the Spring in our newsletters and on our website.

In our next newsletter you will get a detailed update on the new legislature including contact information for your representatives. Our staff members will give you their best assessment of

President's Message cont'd

potential legislation affecting you. Your Governmental Relations Committee, chaired by former state Representative Alice Bordsen, your staff and our lobbyists will be working for you and your welfare during this session and beyond. If you would like to receive our Legislative Updates, go to our website www.ncrgea.com and sign up with your email address.

We are thankful for our hardworking staff and Board of Directors and we also realize that each of you is a key resource to fulfill our mission. Both the General Assembly and the State Treasurer are elected by the citizens of the North Carolina including almost 70,000 NCRGEA members and another 230,000 other state and local retirees. We commit to you that NCRGEA will continue to provide you information you can use to evaluate candidates who will look out for you in the coming years. We all should vote for people who truly value the contributions you have made to the citizens of our state and local governments. Remember, when you hear folks make derogatory remarks about government, government service and government employees, that notion will ultimately undermine support for your retirement welfare. Politely remind friends of the wonderful services government provides - both the physical ones but also the freedoms and responsibilities we all have. After that you might remind them that like everything else, "you get what you pay for." And you might also remind them that "taxes are what

we all pay to live in a civilized society". We should stand for efficient *and* effective government which delights the customer at the lowest cost possible.

Over time we have learned that some of the most important lobbying occurs back home where our members see legislators and local government officials on a routine basis. So please look on page 9 of this newsletter for information that will direct you to our website for a brief survey where you can tell us of your interest in becoming a **Super-Advocate**. If you have a **close working relationship** with a legislator or a county or city manager your connection can surely support our advocacy efforts. Over the next year we would like to develop a quick-action cadre of members who we could call on to make an immediate contact with those folks who control our pensions, COLAS, health insurance plans and other functions which improve our quality of life. We need to have local voices in the communities across the state talking with elected officials about matters of importance to retirees. Please complete the survey on our website so we can create that quick-action cadre and plan advocacy training for you.

In this issue is a very important survey about NCRGEA and its future. We need every member to complete this survey and return it by mail or fill it out on our website. Your input is a key element in our SWOT analysis of NCRGEA and its direction for the next decade. As Uncle Sam says, 'We Need You". Won't you take the time to complete this survey to help guide us in the right direction?

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Living Power is published to provide current information for NCRGEA's membership. Newsletters are printed bimonthly and mailed to all members of NCRGEA. Your comments are welcome.

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For address changes, suggestions or comments, please contact: NCRGEA • 528 Wade Avenue • Raleigh, NC 27605 919.834.4652 • 1.800.356.1190 • www.ncrgea.com

To receive *Living Power* newsletter electronically, please send an email to info@ncrgea.com and include your full name and the city where you live.

Standard Dental ID Cards

If you signed up for the Standard Dental Insurance plans as a new enrollee, you should have received your new Dental ID cards by January 1st. If you were already enrolled in the dental plan and did not make any changes to your coverage, you will use the same ID cards that were issued last year. You will not receive any new cards. Check your ID card now to ensure it is correct in accordance with your enrollment.

MEMBER NAME: The Standard dental ID card will list the Member's name.

DEPENDENT COVERAGE: If dependent coverage, the card will indicate: Dependent coverage: YES. Dependents will not receive cards in their own names because they are listed under the members' account.

HOW MANY CARDS DID YOU RECEIVE? Members will receive two (2) ID cards.

HOW CAN I GET EXTRA CARDS: If you need extra ID cards; you can print ID cards from The Standard member portal <<u>www.standard.com/</u> <u>dental</u>> or you can call The Standard 1-800-547-9515.

If you did not receive dental ID card(s), you can call Standard 800-547-9515 to request an ID card

or you can print your ID card by using the secured member portal www.standard.com/dental.

HOW TO REGISTER IN THE STANDARD DEN-TAL MEMBER PORTAL: Anyone who is now enrolled in The Standard dental plans will need to register in order to use the member portal <<u>www.</u> <u>standard.com/dental</u>>. Following are instructions to register so that you can log-in the member portal to print a new ID card or check on claims.

- Go to standard.com/dental
- Select Log-In For Benefits
- Click MEMBERS
- Scroll down to New Users
- Click on Register Now to create a user ID and password.

• Complete the information requested. Your secure account contains protected health information. To complete your account registration and access the secure site, you'll need the member's Social Security Number/Member ID. If prompted, complete the two-step verification process for security: request a one-time security passcode by selecting your preferred contact method – text or a phone call. Enter the code to verify your identity and complete your registration.

Superior Vision ID Cards

Those who enrolled in the Superior Vision plan as a new enrollee should have received your new Vision ID cards by January 1. If you are a current member in the vision plan and did not make any changes to your coverage, you will use the same cards that were issued last year. Check your ID card now to ensure it is correct in accordance with your enrollment.

MEMBER NAME: Superior Vision ID card will list the Member's name and account number.

DEPENDENT COVERAGE: If dependent coverage, the card will indicate: **Dependent coverage: YES**. Dependents will not receive cards in their own names because they are listed under the members' account.

HOW MANY CARDS DID YOU RECEIVE? Members will receive two (2) ID cards.

IF YOU DID NOT GET YOUR CARDS OR IF YOU NEED EXTRA CARDS: You may print cards from the Superior Vision website **superiorvision.com** or call the Superior customer service number 1-800-507-3800.

Happy Birthday 90-Year-Olds!

One of the benefits of NCRGEA membership is free membership for life the year you reach age 90. NCRGEA members born in 1931 who have been members of NCRGEA for at least the past year will be receiving their new membership cards in January. You are still entitled to all benefits of NCRGEA membership. Happy 90th birthdays and thank you for supporting NCRGEA through the years!

NCRGEA Seeking Board of Directors Candidates

NCRGEA is seeking candidates for District Directors to serve on the NCRGEA Board of Directors beginning July 2021. If you might be interested in being on our Board of Directors or learning more information, contact Richard Rogers, our NCRGEA Executive Director at <u>richard@ncrgea.com</u> or 800-356-1190 to request a Candidate Application. All requests for Candidate applications must be received by February 28, 2021.

All applicants for the Board of Directors will be provided a schedule for applicant review upon receipt of their application. If you are interested learning more about the role of Board of Directors, but do not live in the districts with current upcoming vacancies listed we still would like to hear from you if you are interested in future opportunities as a board of director or have an interest in becoming more involved with the Association.

NCRGEA has nine districts across the state. The districts and the counties represented by each district that will have a Board vacancy are listed below along with a brief overview of Board member responsibilities. Board members must live in any one of the counties listed in a district. **Districts with current or upcoming vacancies**

listed here.

District 1 – Representing the following counties Cherokee, Clay, Graham, Haywood, Jackson, Macon, Swain, Buncombe, Madison, McDowell, Mitchell, Yancey, Henderson, Polk, Rutherford, Transylvania District 3 - Stokes, Rockingham, Forsyth, Guilford, Davidson, Randolph, Davie

District 4 – Caswell, Person, Granville, Vance, Warren, Franklin, Alamance, Orange, Chatham, Durham NCRGEA Mission: To advance, promote and defend the rights, interests, and welfare of retired employees of North Carolina State and Local governments. Board of Directors Qualifications and Responsibilities:

* Be a Retiree of a North Carolina state or local government agency.

* Be a Current NCRGEA dues-paying member.

* Willing to actively advocate for local and state retiree benefits.

* Attend board meetings, committee meetings/ calls, local meetings of retirees, association's lobby days, and other activities supporting retirees and our association.

For information, contact Richard Rogers by email <u>richard@ncrgea.com</u> or call 800-356-1190.

Member Spouses: Be an Associate Member!

A spouse of any dues-paid active member can join NCRGEA as an Associate Member for only \$40 a year. Associate Members can access all full member benefits of our Association and are covered by the \$10,000 Accidental Death & Dismemberment benefit. With your spouse as an Associate Member, you can save on your monthly dental and vision premiums. The monthly dental premium for Member and Spouse is \$107.48 - that's \$1,289.76 a year. With your spouse as an Associate Member for \$40 a year, the dental premium drops to \$95.52 a month or \$1,146.24 a year – a savings of \$103.52 (after the Associate Member dues are paid). A spouse can enroll as an Associate Member at any time and the dental and vision premiums will be reduced when the membership is processed. The Superior Vision monthly premium for Member and Family is \$15.88 and Member & Associate monthly

premium is \$13.98.

Call our office 1-800-356-1190 to join by phone, download an enrollment form on our website www.ncrgea.com; or email your request to info@ncrgea.com.

Retiree Pay Dates

(Dates pension checks are direct deposited or date checks are mailed.)

Be sure to keep the NC Retirement Systems informed of your current mailing address. Call 877-627-3287 for all questions about your retirement check or deductions.

January 25, 2021	July 23, 2021
February 25, 2021	August 25, 2021
March 25, 2021	September 24, 2021
April 23, 2021	October 25, 2021
May 25, 2021	November 24, 2021
June 25, 2021	December 22, 2021





PARTICIPATION IN MEMBER SURVEY

As a current member of NCRGEA your experiences and opinions are extremely valuable to us.

As we work to continuously improve the value of your NCRGEA membership, we are seeking insight from our members and hope you will participate in this important effort. Your input is entirely anonymous and will contribute significantly to the future work of NCRGEA for years to come.

Please complete this form and mail by January 31, 2021.

Many of you recently received a request to participate in a member survey via email. **If you have already participated in this survey, there is no need to complete it again.**

Thank you for your feedback!

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NCRGEA 528 Wade Avenue Raleigh, NC 27605

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NCRGEA Member Survey



Section 1: DEMOGRAPHICS

1.	What is your current affiliation with the North Carolina Retired Governmental Employees' Association (NCRGEA)? <i>Please select only one response.</i>
	 Dues paying member Spouse/associate member Affiliate member (free 6 months) Lifetime member Free (90 years old and up) Not sure I am not currently a member of NCRGEA
2.	What county of NC do you currently reside?
3.	What is your age? Please select only one response. Under 60 Government 60 Government 70-79 Government 80-89 Government 90 or above Government Prefer not to say
4.	 Are you a retiree of: Please select only one response. Teachers' and State Employees' Retirement System (TSERS) Local Governmental Employees' Retirement System (LGERS) N/A Other:
5.	What is your gender? Please select only one response. Image: Im
6.	How would you describe your race/ethnicity? Please select all that apply.

□ Of Hispanic, Latino, or Spanish origin □ American Indian or Alaska Native □ Asian

- □ Black or African American □ Native Hawaiian or Other Pacific Islander □ White
- Prefer to self-describe: _____
 Prefer not to say

Section 2: NCRGEA BENEFITS AND VALUE

7. What benefits of NCRGEA are most important to you? Please select one response per row.

	Extremely important	Very important	Somewhat important	Not at all important	l prefer to get this benefit elsewhere	l was not aware of this benefit
Advocacy and lobbying efforts (e.g., with the NC General Assembly, the Retirement Systems' Boards of Trustees, and the State Health Plan Board of Trustees)						
Living Power Newsletter						
Information available on the NCRGEA website						
District Meetings						
Legislative Reports						
Candidate Forums/information						
Discount Purchasing Programs						
Travel and Tour Opportunities						
Accidental Death and Dismemberment Benefit						
Amplifon Hearing Health Care Program						
Vision Discount Program						
Group Dental Insurance (The Standard)						
Group Vision Insurance (Superior Vision)						
Group Final Expense Insurance (Walker Insurance)						
Group Medicare Supplemental Insurance (AmWINS)						
Group Identity Theft Protection (ID Shield) and Legal Resources (LegalShield)						

8. Which of these additional services or ways to engage with the Association would be most important to you? *Please*

select one response per row.

	Extremely important	Very important	Somewhat important	Not at all important	l prefer to get this benefit elsewhere	l was not aware of this benefit
More opportunities to connect with other NCRGEA members						
The opportunity to support and participate in a local chapter of the NCRGEA in your area						
The opportunity to be involved in legislative advocacy/lobbying/community organizing work on behalf of NC retirees						
Personal retirement advice						
Conferences						
In-person training and education						
Virtual training and education						
Other (Please specify):						

Section 3: NCRGEA INVOLVEMENT

9. How often do you read the NCRGEA's The Living Power newsletter? Please select only one response.

- □ I read every issue.
- □ I usually at least skim most issues.
- □ I read or skim it about half of the time.
- □ I rarely read or skim it.
- □ I do not regularly receive The Living Power newsletter.

10. How often do you attend NCRGEA meetings/events in your area? Please select only one response.

- Every opportunity I get
- I often attend

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- □ I sometimes attend
- □ I have attended in the past, but will likely not attend in the future.
- □ I have never attended a NCRGEA meeting or event

11. What are the primary ways in which you stay up to date about information from NCRGEA? Please select one response

per row.				
	This is the primary way	This is an important way	This is occasionally a way	l almost never or never use this way
Reading the newsletter in print (The Living Power)				
Reading the newsletter received through email (<i>The Living Power</i>)				
Visiting/searching NCRGEA's website				
Attending district meetings				
Attending other meetings/events (e.g. focus groups)				
Calling NCRGEA's offices				
Other mail communications from NCRGEA				
Other digital communications from NCRGEA				
Other? (Please specify):				

Section 4: GENERAL PERCEPTIONS OF NCRGEA

12. How likely would you be to recommend Association membership to another retiree? Please select only one response.

- 5 Extremely good value
 - □ 4 Very good value
 - 3 Somewhat good value
 - 2 Not at all a good value
 - 1 Not sure

13. How good of a value for your money do you feel NCRGEA's membership is? Please select only one response.

- □ 5 Extremely good value
- 4 Very good value
- 3 Somewhat good value
- 2 Not at all a good value
- 1 Not sure

14. Below are several statements that may or may not reflect your beliefs or opinions about NCRGEA. Please indicate the degree to which you agree or disagree with each item by selecting one response per row.

	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree	Not sure
The work of NCRGEA is important.					
I feel personally connected to NCRGEA.					
I have a good understanding of the work of NCRGEA					
Being a member of NCRGEA is a good value for my money.					
I am kept informed about the activities of the NCRGEA to an appropriate extent.					
I would like to become more involved with NCRGEA.					
NCRGEA offers the benefits and services I would expect from a retired workers association.					
Other? (Please specify):					

15. Please indicate how valuable you find the overall services, benefits, and/or information you receive from the organizations below. Please select one response per row.

	4- Extremely valuable	3- Very valuable to me	2- Somewhat valuable to me	1- Not at all valuable to me	N/A
North Carolina Retired Governmental Employees' Association (NCRGEA)					
The NC Retirement System (TSERS, LGERS)					
American Association of Retired Persons (AARP)					
North Carolina Retired School Personnel (NCRSP)					
State Employees' Association of North Carolina (SEANC)					
North Carolina Association of Educators (NCAE)					
Other (Please specify):					

16. What is the most important thing that NCRGEA could do to make membership even more valuable to you? *Please write in your response.*



Play our NCRGEA Trivia game from the 15th through the 30th of each month! You can play by going to our website. www.ncrgea.com • How to play: Click on NCRGEA Trivia! Read the trivia question and go find the answer somewhere on our NCRGEA website.

- Game period : Trivia responses will be accepted from the 15th to the 30th of each month. Every month, we will provide a new question. Trivia answers can be found by searching our website: www.ncrgea.com
- Winners: The first 50 members who submit the correct answer will receive a prize. We will mail the prize to you so be sure we have your correct address by completing all the information on the registration form. The trivia game prize changes every month – so try to win them all!

Be a Retiree Super-Advocate!

Are you, or would you like to be, able to successfully reach your legislative and local officials to share our mission and goals? If so, become a Retiree Super-Advocate! NCRGEA Super-Advocates are another step in helping us best serve the more than 320,000 state and local retirees in all 100 North Carolina counties while still fighting the COVID-19 pandemic. We need to have local voices in communities across the state talking with elected officials about matters of importance to retirees.

Your Association's Government Relations Committee will offer Super-Advocate Training, talking points and other ways to build success. If you think you are a Super-Advocate (and you are already), visit our website at **www.ncrgea.com** to complete a questionnaire and for more information. Remember: your voice matters.



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Employees



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My Fellow Retirees,

Happy New and welcome to 2021! I am certainly looking forward to a different and more settled year this year. With a better understanding of COVID 19, vaccines on the way and the election behind us, we are hopeful for a greater chance to renew some level of normalcy and get back to the business of enjoying retirement in a new and improved way. We must still take the precautions and continue to practice social distancing and covering our faces.

We are committed to your safety as well as ours. If you have not already visited the website and participated in our Trivia game, enjoyed our Let's Eat cooking show, along with quick link connections to fitness programs, please take the time to do so. Whether we return to "normal" or not, many of our activities and important information will be on our website. Please go there and count on us to keep you informed, enlightened, safe and healthy! Please visit our website at www.ncrgea. com, our YouTube Channel and Facebook page to stay informed and connected.

Get to Know NCRGEA Trivia Game

This game is up and running. Thank you to all those who participated during November and December! Keep entering and learning about the NCRGEA! You must go to our website at www. ncrgea.com to participate. The first 50 members to submit the correct answer will receive a small prize. We will mail the prize to you, so make sure we have your correct address. At the end of each quarter, we will draw a name from all who participated in the Trivia game for a \$100 gift card. Each quarterly winner will be featured in a future newsletter to showcase our membership. Remember you must go to the website to participate! Trivia is available each month. Make sure you enter!

So here are the answers for November and December Trivia. **November:** What year did the NCRGEA start? What county did the members Deryl Davis Fulmer, PhD | Community Liaison

come from? Answers: The NCRGEA started in 1970. Members came from Wake County.

December: What is the mission of the NCRGEA? How many districts are there across the state of North Carolina? Answers: The mission of



the NCRGEA is to advance, promote and defend by any lawful means the rights, interests and welfare of retired employees of the local governments and the State of North Carolina. There are 9 districts across the state of North Carolina.

The \$100 gift card will be drawn February 1 and the winner will be announced under District Connections. The next \$100 drawing will be May 1 with individual prizes given in the interim.

District Community Group Meetings

During November the first District Community Groups met. Districts 3, 4 and 8 met via Zoom and hosted by their respective District Directors. We enjoyed three successful meeting getting to know one another. Ouestions were clarified regarding the 2021 health insurance options and reasons the State Health Plan made the change to Humana, in addition to a recap of the legislative progress on COLA. Information was shared regarding the SWOT (Strengths, Weakness, Opportunities and Threats) analysis currently underway. You may have received an email already and the survey is posted in this newsletter for your convenience. Please fill it out and mail to us. This survey will help the Association to stay current and to hear vour voices regarding its value and how we address your needs. We also discussed District Connections and the activities being planned and/or underway to stay connected and enhance engagement. Meetings will be held with all the districts during 2021. If you are interested in participating, please send me your email address. I will make sure you receive an invitation when your District

Continued on Page 11

District Connections (Cont'd.)

Community Group meeting is scheduled.

Because we are still "Safer at Home," we will need to meet and provide activities virtually. We will continue to do so until given the green light to meet and socialize in person. For meetings and discussions, a zoom link will be sent to your email. If you need a little help, there is a video on the NCRGEA YouTube Channel to help you learn how to connect. For those who prefer to use the phone for these meetings, a number will be provided. So, be on the lookout for information regarding your Community Group meeting schedule soon! Please make sure I have your email address to keep you informed!

Would you like to get involved with your district? If so, send your email so that we can connect! My email is: deryl@ncrgea.com! I will look forward to hearing from you!

Retiree Buddy Initiative - I want to continue to push the Retiree Buddy initiative because it is important for us to stay connected with one another. This is the best way to stay engaged, enlightened, healthy and safe. Becoming a Retiree Buddy is an activity that everyone can participate. Just check on your friends and colleagues by phone, email, Facebook or other social media. That is all it takes! We are all in this together and one by one we can do our part to minimize isolation and support one another! Become a Retiree Buddy and check on a colleague, friend, family member, etc. Take care of yourselves and to stay safe!

Wishing each of you a wonderful and prosperous 2021!! Your Retiree Buddy! Deryl

Recognitions & Celebrations

Please remember our holidays and celebrations during January—Martin Luther King, Jr. January 15th and African American History Month during all of February. Enjoy our online activities. During February, we also recognize it as Heart month and Valentine's Day.

These recognitions/celebrations remind us how important it is to take care of ourselves and to maintain good, solid and loving relationships as part of our overall well-being! Remember to be kind to one another!

SECU Mobile Check Deposit Is Available!

Members asked and SECU is excited to announce – Mobile Check Deposit is now available via the SECU Mobile App! Deposit a check anytime, anywhere from your mobile device. It is as easy as 1-2-3!

You can now deposit checks conveniently and securely into your eligible SECU accounts using the camera on your mobile device.¹,² Follow the instructions and prompts for a seamless transaction. Additional features of the Mobile App:

• Sign in securely using biometric authentication³ through fingerprint or facial recognition

• View your account balances and transaction details

• Move funds between your Credit Union accounts

• Make payments to your SECU loans and perform real-time loan and credit card advances

• View and schedule your BillPay payments and much more!

To use the SECU Mobile App, go to the Apple Store (for iOS devices) or the Google Play Store (for Android devices) to download the App. Search for "SECU," and look for our icon which will have "SECU" above the picture of the state of North Carolina. Once the download is complete, use your Member Access User ID and Password⁴ to enroll in the Mobile App. During this process you will define a 5-digit PIN to simplify future App logins.

¹ Eligibility requirements and other restrictions and limitations apply. ² Items transmitted using Mobile Check Deposit are subject to verification and are not subject to the funds availability requirements of the Federal Reserve Board's Regulation CC or to our standard Funds Availability Policy for other types of deposits; thus, funds may not be available for immediate withdrawal.

³ SECU does not control the functionality of your mobile device's biometric authentication for sign-in to our Mobile App, and does not have any access to any biometric information stored on your device.

⁴If you haven't enrolled in Member Access yet, visit <u>https://www.ncsecu.org/OnlineServices/MemberAccess.html</u> to establish your Member Access User ID and Password.

Article provided by: State Employees' Credit Union*



Check out NCRGEA on YouTube channel. You can view our videos through our website <u>www.ncrgea.com</u> or you can go to <u>www.YouTube.com</u> and search NCRGEA. To make comments during live webinars, you will need to subscribe on the YouTube site. (It's free!)





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ELECTRONIC SERVICE REQUESTED

Weekly Legislative Updates

NCRGEA members can get a weekly update on the status or progress of legislation that impacts retirees. You can sign up to receive NCRGEA Legislative Updates by email!

- Go to <u>www.ncrgea.com</u>.
- Click on: Sign-up to Receive NCRGEA Communications Electronically!



NCRGEA1-800-356-1190 In Raleigh Area 919-834-4652 The Standard Dental1-800-547-9515 Superior Vision1-800-507-3800 NC Retirement Systems......1-877-627-3287 Seniors' Health Insurance Information Program ... 1-855-408-1212 In Raleigh Area919-807-6900 NC State Health Plan1-919-814-4400 Amplifon Hearing Health Program1-877-806-7054 Humana1-888-700-2263 Social Security Administration 1-800-772-1213 State Employees' Credit Union1-888-732-8562 Local Government Federal Credit Union1-800-344-4846 NC Total Retirement Plans 401K/457 Plans1-866-627-5267

IMPORTANT PHONE NUMBERS