Fall 2026, Vol. 3, Issue 4
RGEA.INFO

OFFICIAL MAGAZINE OF NORTH CAROLINA
RETIRED GOVERNMENT EMPLOYEES ASSOCIATION
RGEA

LIVING POWER



LIVING HISTORY
Storied Re-Enactments

YOUR VOTE YOUR VOICE

BALLOT AMENDMENTS



Discounted Loan Rates for State Employees and State Retirees

Invested in North Carolina and committed to you, we are offering an additional **0.50% interest rate discount** to qualifying* North Carolina state employees and state retirees on the following loan products:

New and Used Auto Loans
Closed-End Signature Loans

SCAN TO LEARN MORE
You can also contact a lending officer at your local branch, call (888) 732-8562, or visit us online at ncsecu.org.

*To be eligible for this discount, members must be a current full-time or retired employee of the state of North Carolina (including public school employees). Additionally, members' state payroll or retirement benefits from a plan administered by the North Carolina Retirement Systems division of the Department of State Treasurer must be on direct deposit with SECU. Members must be at least 18 years of age or otherwise eligible for lending services to apply. Lending is limited to residents of North Carolina, South Carolina, Georgia, Tennessee and Virginia. Additional terms and conditions apply.

SECU
State Employees' Credit Union®



The Louder Our Voice, The More We Can Do. RGEA stands guard for public service retirees—but our voice grows stronger with every new member. Know someone who retired from state or local service? Invite them to join. And if you're not yet a member, now's the time. Together, we protect pensions, healthcare, and the security you deserve.

Join today at RGEA.info/membership

NORTH CAROLINA RGEA
RETIRED GOVERNMENT EMPLOYEES ASSOCIATION

CONTENTS

5 PAY DAYS SCHEDULE

6 EXECUTIVE DIRECTOR'S MESSAGE

7 RGEA OUTREACH / UPCOMING EVENTS

8 PRESIDENT'S MESSAGE

9 DID YOU KNOW

10 STATE TREASURER'S COLUMN

11 STATE PENSION PLAN

12 YOUR VOTE, YOUR VOICE

15 BALLOT AMENDMENTS



Photo courtesy:
Dan Routh Photography

16 COVER STORY
LIVING HISTORY

23 REVOLUTIONARY ROAD TRIP (Fall Travel)

26 DISTRICT CONNECTIONS

30 HEALTHY BRAIN GAME

TIM O'CONNELL
EXECUTIVE DIRECTOR

DERYL DAVIS FULMER, PHD
COMMUNITY LIAISON

JOSEPHINE D. LANIER
HUMAN RESOURCES AND LOCAL OUTREACH DIRECTOR

BELINDA WEIMER
DIRECTOR OF FINANCE AND OPERATIONS

CAROL CLARK
DIRECTOR OF MEMBERSHIP

JACKSON COZORT
DIRECTOR OF GOVERNMENT RELATIONS

GRACE KELLEY
MEMBERSHIP PROCESSING MANAGER

SARA LANGAN
ADMINISTRATIVE COORDINATOR

CATHY SPRUILL
OFFICE ASSISTANT

MARGARET BURRELL
OFFICE ASSISTANT

KAREN JARVIS
FIELD ASSOCIATE

GINA SHELL
FIELD ASSOCIATE

CONTACT INFO

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

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

Website: RGEA.info

Social Media:
@rgeainfo

Living Power is published quarterly by FARLOW + CO
Farlow.co

Not Yet a Member? Sign up today! Visit RGEA.info/membership or call (800) 356-1190.
Living Power is an RGEA member benefit.

If you've changed your mailing address, phone number, email address, or name, be sure to let RGEA know by calling our office at **1-800-356-1190** or by sending us an email at **info@rgea.info**

PAY DAYS SCHEDULE

2026

Retirement Benefit for the Month of:	Date Retirement Payment Is Issued (Date payment is direct deposited or date a check is mailed.)
October	October 23, 2026
November	November 25, 2026
December	December 23, 2026





History of Freedom

Freedom has always placed a responsibility on North Carolinians. From the Overmountain Men who crossed the Appalachians in 1780 to defend liberty at Kings Mountain to the delegates who helped shape the U.S. Constitution, our state's story has always depended on an evolving tradition of service, sacrifice, and civic responsibility carried forward by its people.

Retired state and local government employees continue that legacy. Freedom endures when people choose to act, when they step up and take responsibility for the communities they serve. American folk singer Bob Dylan captured that truth when he wrote, "I think of a hero as someone who understands the degree of responsibility that comes with freedom."

One of the most important civic responsibilities is staying informed and engaged in elections at the local, state, and federal levels. County commissioners, school boards, judges, statewide leaders, and members of Congress shape policies that affect daily life, public services, and the long-term stability of programs that support North Carolina's fastest-growing demographic: residents age 65 and older.

This year's congressional races deserve close attention. Without action from Congress, Social Security benefits are expected to drop by about 22% in the early to mid 2030s as the Trust Fund that has helped offset costs is depleted. Several potential solutions exist, but the fortitude to act has been lacking. More than half of North Carolina's retirees depend on Social Security for at least half of their income, so retirees on fixed incomes need to understand where candidates stand on this issue and on other matters affecting retirement security, especially as the nation's growing debt will require a larger share of total tax dollars and increase competition with other national priorities for funds.

We extend our sincere thanks to the participants we interviewed, whose insights made our cover story possible and helped illuminate the roots of public service as we mark our nation's 250th anniversary. Each has a background in North Carolina government service, either currently or as a retiree who has found new ways to continue serving. All bring a deep passion for history and a commitment to preserving the stories that shape our state and its public institutions.

In this edition, you will also find information on where to access voting resources, tools to become a more informed voter, and a message from Treasurer Brad Briner with encouraging news about the pension's performance this year.

Finally, I want to thank Deryl Davis Fulmer, who has served as RGEA Community Liaison for the past six years and will be retiring in December. Deryl built strong relationships with our members and community partners and became a trusted and valued part of our outreach work. RGEA was her "second act" after retiring from her community college career, and we wish her well in her "third act," which we are sure will involve making new friends wherever she goes.

Wishing you health and happiness this fall season.

Tim O'Connell
RGEA Executive Director

P.S. For an objective source on Social Security's funding future and our national debt, visit USAFacts.org.

RGEA OUTREACH TEAM IS GROWING

The Outreach Team is expanding its role to strengthen member connections across North Carolina. Team members will focus more closely on their districts—from the mountains to the coast—working with Community Advisory Boards to offer more local social gatherings, educational programs, and opportunities for retirees to connect. This approach will make it easier for members to share ideas and help shape future programs.

Don't Miss: RGEA is launching a statewide virtual **"Big Tent"** event where members can share input. **Join us on November 17 at 10 am.**



Josephine Lanier

- RGEA Director of Outreach, with nearly nine years of service supporting retirees and HR personnel, providing programs and information, and traveling across NC to meet members.
- Works closely with HR departments to help employees prepare for retirement.
- State retiree who served at the NC Department of State Treasurer, presenting pre-retirement meetings statewide.



Karen Jarvis

- RGEA Eastern Field Associate with 13 years at RGEA and a strong record of service to retirees.
- State retiree with 30 years at the NC Department of State Treasurer.
- Facilitates outreach meetings, district outings, wellness fairs, retiree fairs, and works closely with both retirees and HR departments.



Gina Shell

- RGEA Western Field Associate, returning to her Hickory roots after serving as Director of the Western Piedmont Area Agency on Aging.
- Local government retiree with six years at the Area Agency on Aging and 21 years with the City of Charlotte.
- Expanded role at RGEA includes coordinating our virtual Lunch and Learn webinars.

UPCOMING EVENTS

RGEA Lunch and Learn webinar series brings vital information to you at home. The virtual event is held monthly on a Wednesday from 12:30–1:30 pm. Register at RGEA.info/events.

October 21
Reflecting on Retirement: Journey from Pre-Retirement Expectations to Post-Retirement Reality. By Lisa Womack, NC DHHS, with RGEA members sharing their retirement journeys.
Virtual

November 4
NC Senior Games Executive Director Brad Allen and team will share the excitement of the senior games.
Virtual

November 17
Community Advisory Board "Big Tent" Event. All are invited and welcome!
Virtual

December 2 or 9
Live from Jones Street. Executive Director Tim O'Connell and Government Relations Director Jackson Cozort will give an RGEA year-end recap.
Virtual

Scan the QR code or visit RGEA.info/events to register.
Bring a friend or former co-worker who will benefit from RGEA!



The Power of RGEA Membership

This edition of *Living Power* invites us to celebrate an extraordinary milestone—250 years of freedom. Freedom to live as we choose, to pursue purpose, and to enjoy the retirement we have worked so hard to achieve. As retirees in North Carolina, we are surrounded by opportunities that enrich our lives every day. From free programs at senior citizen's centers to outstanding museums, scenic parks, cultural events, and countless outdoor activities, our state offers something for everyone. We are truly fortunate to call North Carolina home.

As we honor our 250th Semiquincentennial, I want to express my appreciation for your continued support of RGEA and its 55 years of service to North Carolina's state and local government retirees. Your membership, your advocacy, and your willingness to stay engaged have made it possible for RGEA to protect retiree benefits, help secure a 2.5% one-time bonus for TSERS retirees this year, and advance policies designed to make a COLA or bonus for LGERS retirees more of a possibility beginning as early as 2027. These accomplishments are not accidental—they are the result of your involvement, your voice, and your commitment to one another. Together, we have built a strong and meaningful community. Together we are able to accomplish many successes.

Your quality of life matters deeply—to me and to RGEA. Fall is a wonderful season to refocus on yourself. Many of us spend summers caring for grandchildren or traveling, and autumn provides the perfect opportunity to slow down, recharge, and reconnect. It is a time to reach out to friends, former colleagues, and family members, and to rediscover the joy of meaningful relationships. RGEA events offer a welcoming space to meet new people, strengthen old bonds, and stay active within our retiree community. These gatherings are enjoyable, informative, and a great way to stay connected. Check out the many activities that RGEA provides by viewing the Calendar and Events pages at RGEA.info.

As for me, I'm back in exercise classes, planning trips, deep cleaning, and donating items from my home, cooking, and spending more time on my hobbies. I truly enjoy my quality of life, and I'm always looking for ways to enhance it—especially through connecting with others. I encourage you to explore the many opportunities RGEA provides. Take a moment to check the RGEA calendar and find events that inspire you or help you reconnect with the people who matter most. You will also find many events listed in this issue of *Living Power.*

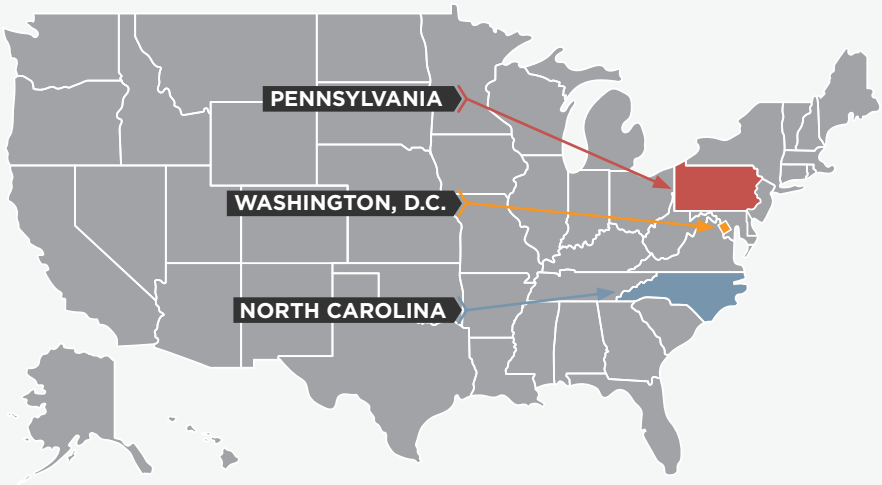
Together, we make a difference—in our own lives and in the lives of others. Your RGEA membership is a powerful resource. I hope you will take full advantage of it. It may enrich your life, and it may enrich someone else's as well.

Best Regards,

Doris Carver

Doris Carver
President, RGEA

DID YOU KNOW?



Public Pensions Are Patriotic

The modern public sector pension systems in the United States trace their origins to the Revolutionary War, when the young nation committed to caring for those who served its cause. America's first military pensions established the principles, administrative structures, and public expectations that were later extended to those in public service. This affirmed that our nation saw service as essential to the country's strength and that those who dedicate their lives to the greater public good deserve lasting security in retirement.

PHILADELPHIA, PENNSYLVANIA

Birthplace of America and our nation's pension tradition.

1776: First National Pension Law
Disability pensions established for injured Continental soldiers.

1778–1780: Expansion of Pension Rights
Half pay for officers; benefits extended to widows and orphans.

WASHINGTON, D.C.

A new nation struggles to honor those who sacrificed for its formation.

1818: Revolutionary War Pension Act
First broad federal pension program; required nine months of service and proof of need.

1832: Universal Revolutionary War Pension Act
Pensions extended to militia and short-term service; widows included.

1920: Civil Service Retirement System (CSRS)
First formal pension system for federal civilian employees.

RALEIGH, NORTH CAROLINA

North Carolina becomes an innovator in retirement security.

1849: Early Teacher Pension Fund
NC establishes one of the nation's earliest teacher retirement funds.

1901: Local Government Benefit Formalization
Counties and municipalities begin adopting structured retirement provisions.

1941: TSERS Established
The Teachers' and State Employees' Retirement System is created.

1945: LGERS Established
Local Governmental Employees' Retirement System expands pension coverage statewide.

1971: RGEA Founded
Twelve retirees volunteer to organize the North Carolina Retired Governmental Employees Association (today known as RGEA) to protect pensions, health benefits, and the state's value of public service.



By Brad Briner
State Treasurer of North Carolina

History of Public Service

As our nation celebrates its 250th birthday throughout the year, I've been thinking a lot about what public service has meant throughout America's history and especially here in North Carolina.

President Theodore Roosevelt once said, "Far and away the best prize that life offers is the chance to work hard at work worth doing." For generations of North Carolina's public servants, those words have been put into practice every day.

For nearly two and a half centuries, generations of North Carolinians have helped build the institutions and communities that make our state strong. If you spent your career as a teacher, law enforcement officer, public health professional, engineer, administrator, or in any of the countless other roles that keep our state running, you are part of that history.

That's something worth celebrating.

At the Department of State Treasurer, we are excited to mark America's 250th birthday by highlighting North Carolina's financial history and the important role our department has played in it. The office of state treasurer became a statewide office in 1784, making our work part of North Carolina's story almost from the beginning.

But celebrating our history also means making sure we are prepared for the future.

This August, North Carolina's pension fund reached an extraordinary milestone: $150 billion. For me, that number represents much more than the size of an investment portfolio. It represents promises made to the people who spent their careers serving our state.

Less than two years ago, when I took office, the pension fund stood at approximately $126.5. My team has been intensely focused on improving investment performance, getting us out of our $16 billion debt, and modernizing how the fund is managed. This year, with the help of the legislature, we established the North Carolina Investment Authority, bringing a multi-member governance structure and additional investment expertise to the management of your critical assets.

Reaching $150 billion is an important milestone, but our work is far from finished. Our responsibility is to protect and strengthen this system for today's retirees, tomorrow's retirees, and North Carolina taxpayers. And, if we stay on this path, we will be in a stronger stance to consider cost of living adjustments.

As we celebrate America at 250, I hope you'll take pride not only in our country's history, but in your place in it. Your years of service helped build North Carolina.

Now it is our privilege—and our responsibility—to protect what you helped build.

HOW IS OUR PENSION DOING?

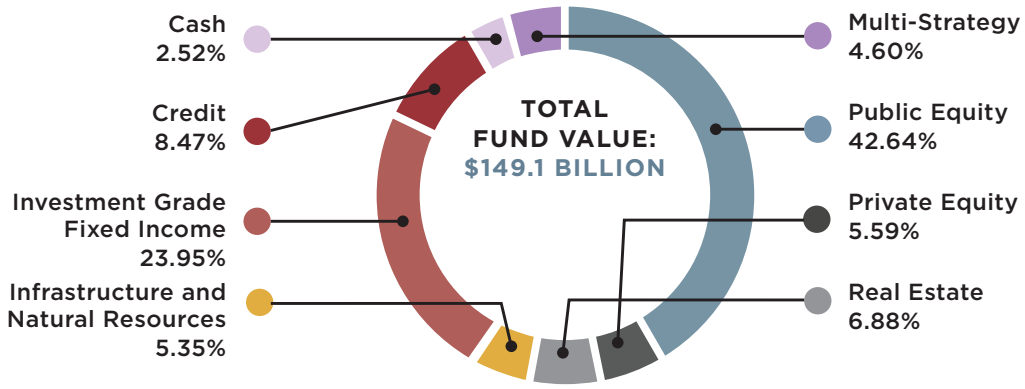
NCIA PERFORMANCE REVIEW BASED ON AUGUST 28, 2026 REPORT TO NORTH CAROLINA INVESTMENT AUTHORITY

LATEST QUARTER REPORT (Q2 2026): **+3.24%**	ONE-YEAR AVERAGE: **12.42%**	THE TARGET AVERAGE LGERS AND TSERS PENSION IS CURRENTLY **6.5%**

North Carolina's public pension continues to perform above expectations, finishing the second quarter with a +3.24% return and a one-year average of 12.42%. Even with slower national growth and persistent inflation, the fund remains resilient thanks to disciplined management by the NC Investment Authority. Recent adjustments increased exposure to real estate, infrastructure, natural resources, and multi-strategy investments—all designed to protect retirees from market volatility and support long-term stability.

WHERE IS YOUR PENSION MONEY BEING ALLOCATED?

North Carolina Retirement System Asset Allocation (June 30, 2026)



WHY THIS MATTERS

Why are the pension's assets in so many categories? Why not allocate more to stocks if they have been earning so much more than other asset classes lately?

A diversified pension portfolio is the fund's strongest safeguard against uncertainty, smoothing out market ups and downs so benefits can be paid reliably year after year. Relying solely on stocks may look appealing because they often earn more, but it's like driving fast without a seatbelt. It's great when the road is smooth but can be devastating when you hit a bump. By blending stocks with steadier assets like bonds, real estate, and infrastructure, the fund reduces volatility, protects purchasing power, and improves the likelihood of meeting and exceeding the long-term actuarial target.

- **Public Equity:** *Provides long-term growth from U.S. and global stock markets.*
- **Private Equity:** *Provides higher return potential from private companies and innovation.*
- **Real Estate:** *Provides income, inflation protection, and diversification.*
- **Infrastructure & Natural Resources:** *Provides stable cash flows from essential assets like energy, utilities, and transportation.*
- **Investment Grade Bonds:** *Provides high-quality fixed income that anchors stability.*
- **Credit:** *Provides higher yields through diversified lending strategies.*
- **Cash:** *Provides liquidity for benefit payments and shorter needs.*
- **Multi-Strategy:** *Provides additional flexibility in approaches designed to perform in volatile markets.*



By Jackson Cozort
RGEA Director of Government Relations

Your Vote, Your Voice

2026 NORTH CAROLINA VOTER'S GUIDE

Every election year, millions of dollars are spent telling us who deserves our vote. Television commercials fill the airwaves. Mailboxes fill with campaign flyers. Phones buzz with text messages. Social media feeds suddenly become crowded with candidates, political parties, advocacy groups, friends, neighbors, and that one cousin who has apparently become an expert on constitutional law.

But before deciding who gets your vote, there is another question worth answering:

Do you know exactly how, when, and where you are going to cast it?

Our intent is not to tell you which candidates deserve your support. That decision belongs entirely to you. Instead, we want to make sure every RGEA member has the information needed to participate confidently in North Carolina's 2026 General Election.

Election Day is Tuesday, November 3, but North Carolinians have several ways to make their voices heard before then.

SAVE THESE DATES

October 9 at 5 pm
Regular voter registration deadline.
October 15
Early voting begins. Same-day registration is available during the early voting period.
October 20 at 5 pm
Deadline to request an absentee ballot.
October 31 at 3 pm
Early voting ends.

NOVEMBER 3—ELECTION DAY

Polls are open from 6:30 am until 7:30 pm. Completed absentee ballots must also be received by 7:30 pm.

START WITH YOUR VOTER RECORD

One of the easiest things you can do before Election Day takes only a few minutes.

Visit **ncsbe.gov** and use the State Board of Elections Voter Search tool.

There you can check whether your voter registration is active and accurate, find your Election Day polling place, see the voting districts in which you live, review absentee ballot information, and view your sample ballot once ballots have been finalized.

That last one is especially useful.

Your ballot is based on where you live, which means your neighbor across town may see different contests than you do. Looking at your sample ballot before voting gives you time to research candidates and offices without encountering an unfamiliar name for the first time while standing at the voting machine.

KNOW BEFORE YOU GO

Scan here to visit the North Carolina State Board of Elections Voter Search.

Check your registration. Find your polling place. See your districts. View your sample ballot.

THREE WAYS TO VOTE

North Carolina voters have three basic options: vote early in person, vote at their assigned polling place on Election Day, or vote using an absentee ballot.

Early voting begins October 15 and continues through October 31. During early voting, you may vote at **any early voting location in your county.** You are not limited to your Election Day polling place.

Election Day works differently. On November 3, voters should report to their assigned polling place. Polls will be open from 6:30 am until 7:30 pm. If you are in line at your polling place at 7:30 pm, you are still entitled to vote.

North Carolina also allows registered voters to vote by mail using an absentee ballot. The deadline to request one for the 2026 General Election is 5 pm on October 20. County boards of elections begin sending absentee ballots to eligible voters who have requested them in September.

If you choose to vote by mail, do not wait until the last minute. Give yourself time to receive the ballot, complete it carefully, and return it before the deadline.

DID YOU KNOW?

Missed the Registration Deadline?

Eligible North Carolinians who miss the October 9 regular registration deadline may still be able to register and vote during the early voting period using same-day registration. They can register at an early voting location in their county and cast a ballot during the same visit.

DID YOU KNOW?

Early Voting Gives You Options

During early voting, you can use any early voting site in your county. On Election Day, you should vote at your assigned polling place. That flexibility can make early voting especially convenient for voters balancing work, family, travel, and other responsibilities.

DO NOT FORGET YOUR PHOTO ID

North Carolina voters will be asked to show an acceptable photo ID when voting in person. For many voters, that will simply be a North Carolina driver's license, but other forms of identification may also be accepted.

Do not have an acceptable photo ID? Do not assume that means you cannot vote.

Registered voters can obtain a **free voter photo ID** from their county board of elections. Voters who are unable to show an acceptable photo ID may also be able to complete an ID Exception Form and cast a provisional ballot.

Voting Tip: Because voting requirements can change, check the State Board of Elections website before heading to the polls rather than relying on something you remember hearing several years ago or saw shared on social media.

QUESTIONS ABOUT VOTER ID?

Visit the North Carolina State Board of Elections at ncsbe.gov for the current list of acceptable identification, information about free voter IDs, and guidance for voters who do not have an acceptable ID.

YOUR BALLOT IS MORE THAN THE BIGGEST RACE

The contests receiving the most television coverage are not the only important decisions on your ballot.

Depending on where you live, your ballot can include congressional, legislative, judicial, county, and local contests, along with other questions presented to voters. Many of those offices make decisions that affect your community long after the campaign signs disappear.

That is another reason to look at your sample ballot before voting. Give yourself time to learn about every contest, not simply the ones dominating the news.

RGEA's role is not to tell you how to fill out that ballot.

Our role is to encourage you to **be informed, be prepared, and participate.**

Voting is one of the most direct ways citizens participate in the government that serves them. Whether you vote early, vote by mail, or walk into your polling place on November 3, make a plan now.

Check your registration. Look at your sample ballot. Learn about the candidates. Know where you are going.

And then vote.

Because democracy works best when the people who have something to say actually show up and say it.

DID YOU KNOW

You Cannot Bet on an Election

Think you know who is going to win? Keep your wallet in your pocket. North Carolina law makes it a Class 2 misdemeanor to bet or wager money, or anything else of value, on an election. So while predicting the winner is perfectly fine, putting twenty bucks on it is another matter entirely.

Keep the Boisterous Conduct Under Control

North Carolina election law contains a wonderfully old-fashioned warning against being too rowdy at the polls. State law specifically makes it unlawful to engage in "boisterous conduct" that disturbs election officials while they are performing their duties.

In other words, cast your ballot enthusiastically. Just try not to get too boisterous about it.

No Ballot Selfies

Proud of voting? Take a picture with your "I Voted" sticker, but leave your completed ballot out of the photo. North Carolina law prohibits photographing, videotaping, or otherwise recording a voted official ballot.

Your phone can go to the polls with you. Your completed ballot should not go on social media.

A Tie Could Come Down to Random Chance

Every vote really can matter.

If an election ends in a tie and 5,000 or fewer voters cast ballots in that particular contest, North Carolina law says the winner is determined through a method of random selection established by the State Board of Elections.

If more than 5,000 voters participated in the tied contest, the State Board instead orders a new election between the tied candidates.

So yes, under the right circumstances, an entire election can eventually come down to chance.

Political Nicknames Have Rules

Candidates in North Carolina may be able to use legitimate nicknames on the ballot, but the nickname cannot mislead voters or serve as campaign advertising.

The State Board of Elections actually provides examples. "Joey" can work. "Da Bomb," "Vote For Me," "The Judge," and "Winner" do not.

And while Mr., Mrs., Miss, or Ms. may appear with a candidate's name, titles such as General, Judge, or Honorable cannot be used to advertise a candidate's rank or status on the ballot.

Campaign Signs Have a Legal Season

Those campaign signs lining North Carolina roads cannot legally stay there forever.

Along state highway rights-of-way, qualifying political signs may generally be placed beginning 30 days before early voting starts and must be removed by the tenth day after the election.

And there is an especially interesting ending to the rule. If a political sign remains in the state highway right-of-way for more than 30 days after that period ends, state law considers it abandoned property, meaning someone may remove and dispose of it without penalty.

Apparently even North Carolina law eventually says, "Okay, the election is over. Take the signs down."

Your Children or Grandchildren Can Come with You to Vote

This one is less strange and more wonderful. North Carolina law specifically allows voters to bring their minor children, or minor children in their care, into the voting enclosure with them, as long as the children remain under the voter's control.

So, taking a grandchild along to watch you participate in an election is not merely tolerated. State law specifically makes room for it.

Perhaps one of the best ways to teach the next generation about voting is simply to let them see us do it.

MORE THAN CANDIDATES on the ballot

By Jackson Cozort
RGEA Director of Government Relations

Most election seasons are dominated by the names at the top of the ballot. Candidates, campaigns, television ads, mailers, and debates tend to receive most of the attention. But this November, North Carolina voters will also be asked to make three decisions that, if approved, could become part of the State Constitution. These questions may not receive the same attention as the races for office, but their impact could last much longer than a single election cycle.

VOTER ID REQUIREMENT EXPANSION

The first proposed amendment deals with voter identification. North Carolina's Constitution currently requires voters casting ballots in person to present photo identification. The proposed amendment would broaden that requirement so that all voters must present photo identification before voting. In practical terms, this would extend beyond voters who physically go to the polls to also include those voting by absentee ballot, although state law already requires absentee voters to submit a copy of an acceptable photo ID or qualify for an exception. The General Assembly will remain responsible for writing the laws governing how the requirement operates and what exceptions may apply.

SUPPORTERS SAY:

- May strengthen election security
- Introduces a consistent standard across voting methods

OPPONENTS SAY:

- Could create barriers for eligible voters lacking ID or limited mobility
- May add administrative complexity for voters and election officials

STATE INCOME TAX MAXIMUMS

The second amendment concerns the State income tax. North Carolina's Constitution currently prevents the income tax rate from exceeding 7%. The proposal on the November ballot would lower that constitutional ceiling to 3.5% beginning with taxable years starting in 2027. Importantly, the amendment would not set the income tax rate at 3.5%. Instead, it would prevent a future General Assembly from raising the rate above that level without another constitutional amendment approved by voters.

SUPPORTERS SAY:

- May protect taxpayers from significant future increases
- May create long-term certainty for families and businesses

OPPONENTS SAY:

- May limit the State's flexibility during economic downturns or emergencies
- May also constrain future funding for schools, infrastructure, and statewide priorities, especially if federal transfers to state and local governments continue to decline

LOCAL PROPERTY TAX MAXIMUMS

The third amendment focuses on local property taxes. If approved, the Constitution would require the General Assembly to enact statewide laws limiting how much property tax levies by counties, cities, towns, special districts, and other local governments may increase. The amendment would allow the legislature to create exceptions, but it does not include a specific percentage or dollar limit; those details would be determined later through legislation. Current state law limits property taxes to $1.50 per $100 in value, and no cities or towns are currently at that cap, with the state's median property tax rate at 66 cents per $100 in value.

SUPPORTERS SAY:

- Creates statewide consistency in limiting property tax growth
- Could provide taxpayers protection against rapid or unexpected increases
- Establishes constitutional guardrails that require voter approval to change

OPPONENTS SAY:

- Could constrain funding for schools, emergency services, and infrastructure
- Will leave key details uncertain until future legislation
- May shift fiscal authority from local governments to the General Assembly

Once language is added to the North Carolina Constitution, changing it again generally requires another constitutional amendment and another vote of the people. Because these amendments may very well outlast anyone's term in office, it is worth reading more about these items so you can make a well-informed decision with your vote.

By Jennifer Bringle

LIVING HISTORY





David Allen

Photo: Dan Routh Photography





Re-Enactment at House in the Horseshoe

David Allen has always been fascinated by history. Growing up in Cleveland County, Allen would accompany his history buff grandfather to the nearby Kings Mountain battleground just over the South Carolina border, site of a decisive Revolutionary War victory over the British militia led by the "Overmountain Men" patriot militia.

Those trips instilled a curiosity about the Revolutionary War and the people who fought to earn America's freedom from Great Britain. As an adult, Allen—who served 30 years as a North Carolina Highway Patrolman—began taking a closer look at the connections between that history and his own family's past.

"I found an ancestor named John Lacour, and he actually fought in the Revolutionary War," Allen says. "I became enthralled with him, so I kept doing research and learned how involved my ancestors were in the battle and the Revolutionary War in the South. That family history got me really excited."

In 2012, Allen and a neighbor who also had family connections to the battle joined the Mecklenburg County Sons of the American Revolution chapter. They later founded the Battle of Kings Mountain Chapter in Cleveland County, of which Allen is president. As part of that group, Allen has gotten involved in re-enactments of the Battle of Kings Mountain, bringing history made by his ancestors to life for modern audiences.

"It's one thing to have a marker or some other commemoration, but sometimes that almost feels like the equivalent of looking at a stop sign—we know it means something, but it's not engaging," he says. "But when you see a re-enactment, that begins to make history come alive."

A STORIED PAST

North Carolina played a vital role in the Revolutionary War, with several pivotal battles and an array of smaller skirmishes taking place across the state. And the state led the charge toward independence in other ways, as well.



The First Provincial Congress, held in 1774 in New Bern, was the first independent assembly of North Carolinians not approved by royal authority. The meeting also was the first of its kind in any colony, and it resulted in support for a larger Continental Congress.

The Halifax Resolves—a document created by the North Carolina Provincial Congress on April 12, 1776, is generally considered the first official act by any colony of separation from Great Britain. Another document, the Mecklenburg Declaration of Independence, was allegedly written on May 20, 1775, declaring the residents of Mecklenburg County "free and independent people." While the authenticity of the latter declaration has been up for debate for centuries in North Carolina, the dates of both declarations appear on the official state flag.

"Questioning the authenticity of the Mecklenburg Declaration will stimulate a good debate among North Carolinians, but regardless, these declarations clearly show something was happening in the Piedmont, and we were very dedicated to the cause," says Karl Campbell, professor of North Carolina history at Appalachian State University. "To paraphrase (Thomas) Jefferson, North Carolina was always on the forefront of the revolution."

Even before those declarations, North Carolinians were standing up to British control. In 1771, a militia of farmers who called themselves Regulators fought royal governor William Tryon's forces in what is now Alamance County. While the Regulators were defeated, their spirit of resistance against royal government corruption sewed seeds of rebellion across the state.

Nine years later at the Battle of Kings Mountain, British loyalists led by Major Patrick Ferguson fell to a group of patriots from Tennessee and North and South Carolina.

"Jefferson said the Battle of Kings Mountain was a turning point in the Revolutionary War," Allen says. "You come from Kings Mountain, to Cowpens (South Carolina), back to Guilford Courthouse, and then the trek to Yorktown. Twelve months after the Battle of Kings Mountain, Cornwallis is surrendering at Yorktown (the final battle of the war)."

Though a defeat for the patriots, the Battle at Guilford Courthouse in what is now Greensboro laid the groundwork for Cornwallis' surrender, as his army suffered significant loss of life, dwindling its numbers.



House in the Horseshoe

Along with these major conflicts, smaller skirmishes that often pitted neighbor against neighbor were fought throughout the state. The House in the Horseshoe, located along the Deep River in Moore County was the site of one such battle in 1781, when a local group of loyalists led by David Fanning attacked revolutionaries camped at the home owned by Whig Colonel Philip Alston.



Susan Huynh

Today, the home is a state historical site that regularly hosts re-enactments of the conflict. House in the Horseshoe historical interpreter Susan Huynh says those events and the scars of that fight more than two centuries ago give visitors a tangible connection to the past.

"The Alston house still has musket holes from the skirmish," she says. "That's one of my favorite things to share with folks—how often can you visit a historic site that has the scars and markings from the American Revolution? You can put your finger in the bullet hole, actually touch it, which is fascinating."

BROTHER VS. BROTHER

Though many think of the Civil War in terms of neighbors fighting neighbors, that same thing happened during smaller skirmishes, such as the fight at the House in the Horseshoe, all across the South during the Revolutionary War. And for re-enactors such as Stephen Atkinson, who also works for the Office of State Archaeology as an underwater archaeologist, telling those lesser-known stories plays an important part in his preservation of history.

"History is focused on the generals," he says. "But so much of the American Revolution was fought almost as a civil war between loyalists and patriots in people's backyards. That's especially true in the Southern campaign, because it was such a vast area that the British couldn't even begin to control."



Stephen Atkinson

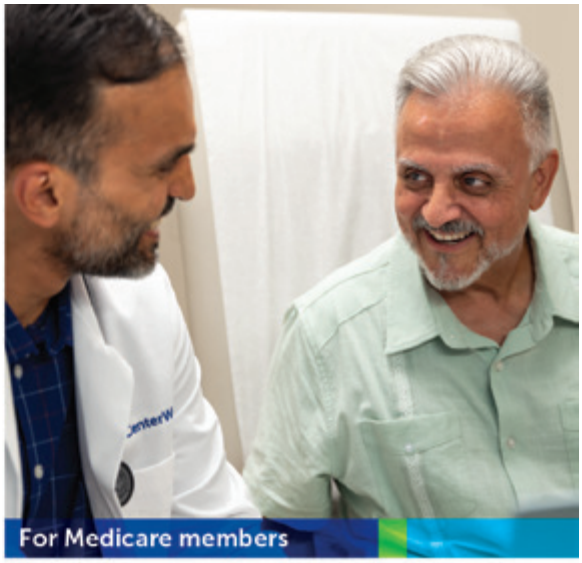
CenterWell
Senior Primary Care

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]

Same-day appointments

Doctors who listen and care



We're Medicare-friendly! We accept Medicare plans from many providers, including Aetna, Alignment, Devoted Health, HealthSpring, Humana, United Healthcare, and WellCare.

Schedule your tour now
980-860-9905
FindCenterWell.com

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.

GCHMBB9EN

Photo: Dan Routh Photography



Stephen Atkinson

David Allen

One of those nearly forgotten conflicts—the Battle of Fort George on Bald Head Island—has become a pet project for Atkinson and his friend Jake Grossman, who works at the Old Baldy Foundation. In researching the wreck of the HMS Cruiser, a British navy ship that sunk near the lower Cape Fear in 1776, Atkinson and Grossman discovered the records of an all-but-forgotten battle held on Bald Head Island in 1776.

"We planned an event with a full crew of British navy sailors versus the attacking patriots, and we successfully defended our little fort and had a great weekend," Atkinson says. "It was really cool to educate people about all these other small events going on."

Atkinson and his colleagues have been researching other small conflicts such as the Battle of Heron's Bridge near Wilmington and the Battle of Rockfish Creek in Duplin County.

Stephen Atkinson

"I think it's important to highlight those events that were local on local," he says. "It was in so many ways a people's revolution rather than the big gods and generals we think of."

DETAILS MATTER

Re-enactors and historical interpreters serve as a living extension of historic sites and landmarks, translating the stories of the past from textbooks and commemorative plaques into living color. And just like a textbook, accuracy and attention to detail play a critical role in that interpretation.

"Re-enactors at our state historic sites do it all," says Sally Causey Bloom, curator of distance education at the N.C. Museum of History. "They can help people understand what life was like in different periods of time, what limitations were, what opportunities were."


Sally Causey Bloom

Atkinson says that getting everything right down to tiny details such as uniform buttons and the type of fabric those uniforms are made of are essential to truly convey the history of that period not only to those watching, but also to the re-enactors themselves.

"As an archaeologist, re-enacting is almost like experimental archaeology, and accuracy helps me better understand life back then, how things were used and why," he says.

Allen agrees, and he says getting the details right hits at the heart of why re-enactors do what they do.

"I've spent countless dollars on uniforms, flint lock rifles, and things that are true to the era," he says. "And I do that so when I have a young person look at me and ask, 'why?' I'm able to talk about it with them. When you actually experience something and there's an outfit in line with what the actual people wore, that makes it real—it makes history come alive."


Stephen Atkinson



BEYOND THE BATTLEFIELD





While experiencing a re-enactment truly brings history to life, it's not always possible to visit a site or event where those portrayals occur. But the North Carolina Museum of History has created a video series that brings the state's Revolutionary War heritage home.

The museum's *It's Revolutionary!* video series tells the stories of the people, places, and events that made North Carolina such an important part of our nation's fight for freedom. And Sally Causey Bloom, curator of distance education at the museum, says working with re-enactors helped make this series possible.

"The re-enactors are incredible people who really research different periods of history and seek authenticity in what they're portraying," she says. "We often think of re-enactors in battle situations, but they interpret much more than battle strategy."

Bloom says that the level of accuracy re-enactors adhere to made them a natural fit for the video series, since the museum also follows strict guidelines for getting details correct.

"We rely on accuracy—it's very important," she says. "And a re-enactor would come in and say, 'That cloth is wrong,' or 'That button is wrong.' That knowledge of the history they're portraying and the level of accuracy is very impressive."

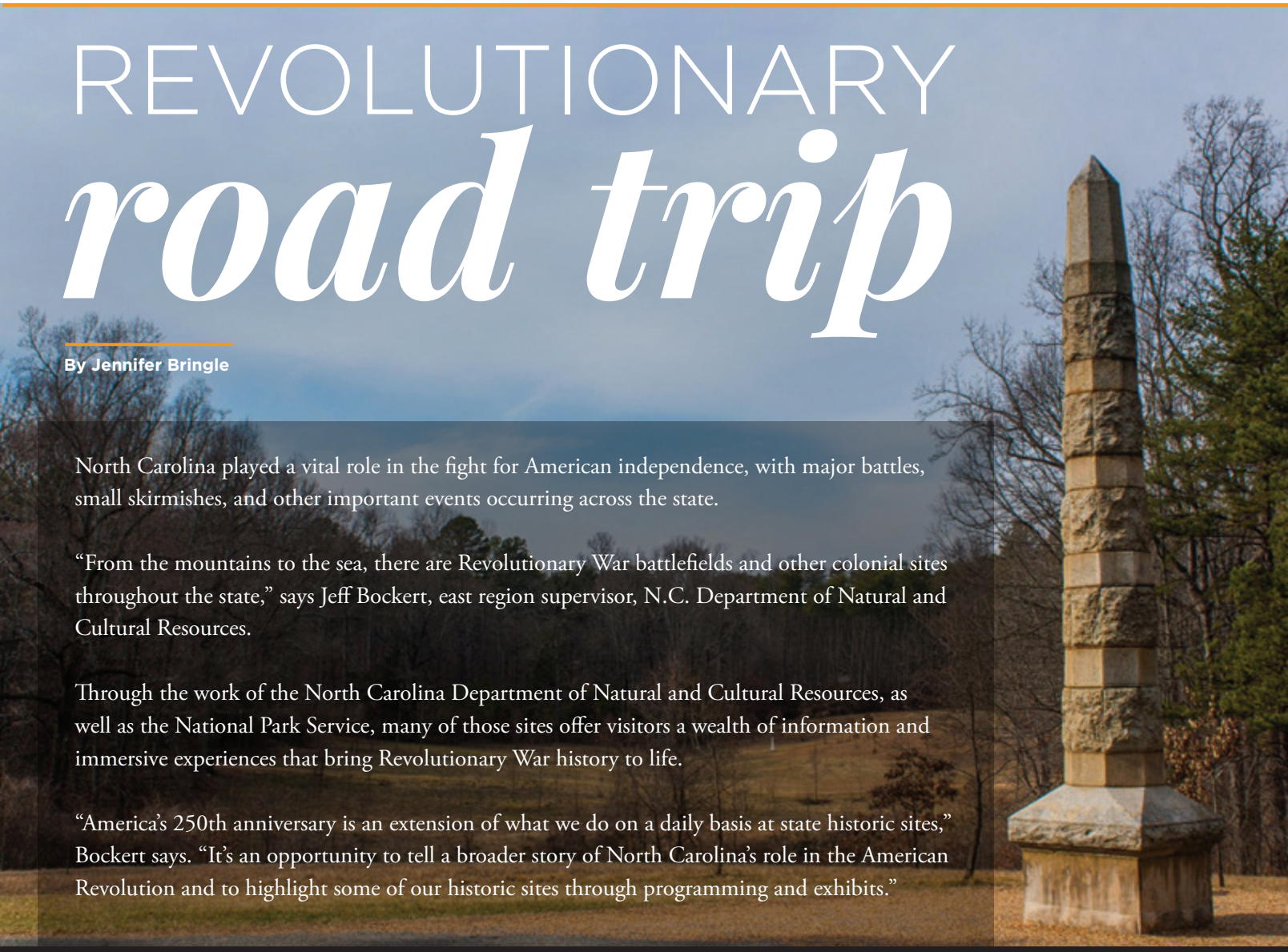
And whether at a live event or on film, Bloom says the work of re-enactors plays a crucial role in teaching North Carolinians the rich history of their state.

"History is all around you, and wherever you are in the state, there's a story," she says.

Want to watch the *It's Revolutionary!* series? Find all the videos at NCMuseumofHistory.org/its-revolutionary.

REVOLUTIONARY *road trip*

By Jennifer Bringle



North Carolina played a vital role in the fight for American independence, with major battles, small skirmishes, and other important events occurring across the state.

"From the mountains to the sea, there are Revolutionary War battlefields and other colonial sites throughout the state," says Jeff Bockert, east region supervisor, N.C. Department of Natural and Cultural Resources.

Through the work of the North Carolina Department of Natural and Cultural Resources, as well as the National Park Service, many of those sites offer visitors a wealth of information and immersive experiences that bring Revolutionary War history to life.

"America's 250th anniversary is an extension of what we do on a daily basis at state historic sites," Bockert says. "It's an opportunity to tell a broader story of North Carolina's role in the American Revolution and to highlight some of our historic sites through programming and exhibits."

Ready to explore? Here are a few sites across the state where you can experience North Carolina's Revolutionary history.

Alamance Battleground State Historic Site
Burlington
Step into 1771, when a group of farmers calling themselves the Regulators fought royal governor William Tryon's militia over government corruption. The battleground site includes the Allen House, a log dwelling similar to those lived in by the Regulators.

Brunswick Town/Fort Anderson
Winnabow
Once a major port on the Cape Fear River, Brunswick was razed by British troops in 1776 and never rebuilt. During the Civil War, the Confederacy constructed Fort Anderson atop the old village site. Today, the tour trail takes visitors around the foundations of colonial structures and across the earthwork of the fort.

Guilford Courthouse National Military Park
Greensboro *(pictured above)*
Though technically a loss for the patriots, the Battle at Guilford Courthouse was a turning point in the war. Today, the site offers visitors a museum, monuments commemorating significant people and places, as well as paved trails and open green space.

High Rock Ford Historic Trails
Gibsonville
Once serving as the headquarters for Nathanael Greene prior to the Battle of Guilford Courthouse, the site now offers hiking trails along the Haw River complete with historical signage explaining the area's role in the American Revolution.

Historic Bath State Historic Site
Bath
Founded in 1705, Bath was North Carolina's first town and a pivotal port during the Colonial Era. Visitors can explore historic homes, the Exhibit Center, and St. Thomas Church to see how colonial North Carolinians lived.

Historic Edenton State Historic Site
Edenton
The state's first colonial capital, Edenton offers a historic district full of structures that predate the revolution, including the 1767 Chowan County Courthouse.

Historic Halifax State Historic Site
Halifax
Birthplace of the Halifax Resolves, the first official action by a colony calling for independence from England, this historic site offers guided and self-guided tours of restored Revolution-era buildings such as the 1790 Eagle Tavern. Most Saturdays feature living history activities, as well.

The House in the Horseshoe
Sanford
This house in the horseshoe bend of the Deep River was the site of a fierce skirmish in July 1781 between loyalists and patriots, led by the home's owner Phillip Alston. Today, the house features exhibits on colonial life and the Revolutionary War era. The site is currently closed for construction of a new visitor center, but is slated to re-open in 2027.

Kings Mountain National Military Park
Blacksburg, South Carolina
Though technically across the state line, this battle was a key conflict for patriots from North Carolina and surrounding states. Visitors can explore the battleground via numerous trails, enjoy re-enactments, and more.

Liberty Point Resolves Monument
Fayetteville
Situated at the intersection between Person and Bow streets in Fayetteville, this monument honors Cumberland County residents who signed the Liberty Point Resolves, a resolution protesting the actions of Great Britain after the battles of Lexington and Concord in Massachusetts.

Martin County Revolutionary Roots 250th Exhibit
Williamston
Located in the Explore Martin County Welcome Center, this exhibit explores the area's ties to the Revolutionary War, including a display on the Edenton Tea Party, a political protest led by 51 women in Edenton in 1774 to boycott British tea and cloth in opposition to taxation without representation.

Moores Creek National Battlefield
Currie
In February 1776, a group of North Carolina patriots defeated loyalist forces in the first significant victory for revolutionists in the war. A visitor center offers exhibits on the battle, and miles of trails allow you to walk in the footsteps of patriots.

Tryon Palace
New Bern
The first permanent capital of North Carolina, New Bern and Tryon Palace played an important role in the American Revolution. The current structure is a faithful reconstruction of the original residence of British governors, which was destroyed by fire in 1798. Numerous exhibits and living history demonstrations tell the story of the site's role in colonial North Carolina and American independence.

Want to learn more?

Visit **America250.nc.gov** for a full guide to North Carolina's colonial and Revolutionary War sites, as well as info on exhibits, events, and more commemorating the state's role in the fight for American independence.

Membership Dues Rate Update

For years, North Carolina's retired teachers, state employees, and local government retirees have worked together through RGEA to ensure our voice is heard and our interests are protected. That shared commitment continues to guide our work.

Effective November 2026, RGEA annual membership dues will increase to $52. RGEA shared notice of this change with current members through mailed correspondence.

This change supports the advocacy and protections retirees rely on, including efforts to:

- Strengthen oversight, transparency, and accountability of pension investments
- Support research that has helped pension funds outperform long-term targets, creating more opportunities for future COLAs and bonuses
- Fund legal work safeguarding promised retiree health benefits
- Secure additional retirement benefits—more than $625 million for state and local retirees from 2020

Did You Know?

RGEA membership includes a **$10,000 Accidental Death & Dismemberment Policy** that is automatically provided to each member for **FREE**.

Thank you for your continued membership and partnership in protecting the benefits retirees have earned.

By your side at every step

Whether you're making a small step toward better health or a big change—When you're with The State Health Plan Humana Group Medicare Advantage PPO and Prescription Drug plans, **we're here for you.**

Humana. A more human way to healthcare.

Y0040_GHHMZUEEN_C





DISTRICT CONNECTIONS

By Deryl Davis Fulmer, PhD
RGEA Community Liaison

WELCOME FALL 2026



As we approach shorter days and the gorgeous leaf color changes, remember that staying active—physically, socially, and mentally—keeps us thriving. I am a bit sad that this will be my final column for *Living Power*. I am retiring from RGEA at the end of December. It has been my pleasure to communicate with you through *Living Power* over the years. Gina Shell, currently serving as the Western Outreach Associate, will be writing this column going forward and assuming some of my other duties. You can learn more about Gina and other members of the RGEA Outreach Team on page 7.







Get Involved with Your Community Advisory Board (CAB):

The format is changing and will become one BIG Board!
CAB is a great way to meet fellow retirees, stay informed on legislative updates, and stay connected with RGEA. As we move into the new CAB format, we are hoping even more of you will join our efforts to engage in a more meaningful and concerted way. We will continue to offer the in-person activities of fun, education, and meeting one another, but will not continue our individual District CAB meetings. These meetings will become the "BIG TENT" meetings for all CABs all at once, only to break apart for social planning ideas. You will be receiving an email about this November 17th event, or you can register online at RGEA.info/events. Please take advantage and join this effort! You will hear pertinent news about our legislature, COLA and bonus progress, health updates, and all other pertinent information. You'll have ongoing opportunities to meet and connect with others. Your membership makes it possible for us to offer the engagement activities featured below. We're enthusiastic about our new direction and would be delighted to have you join us.

District CAB Updates

District 2's CAB recently visited the Hickory Aviation Museum, and District 6's CAB will visit the Schiele Museum in October. District 3 has planned a visit to the Seagrove Pottery, and District 1 is working on another event to share information about the progress of highway repairs in the Western part of the state. The Forsyth Lunch Cruisers and other small groups continue to meet for good conversation and fellowship. Get involved and join us!

We Need Your Favorite Recipes!

The RGEA Holiday Recipe Book is back—and we want to feature your favorite dishes! Please submit your recipes at RGEA.info/submit-a-recipe by October 26. The digital recipe book will be available to RGEA members just before Thanksgiving and throughout the holidays!

And, finally, as I say "Farewell" from my staff role, I have enjoyed my time here at RGEA and have been able to watch it grow from a quiet association to one that is widely recognized for its mission to preserve the benefits of state and local government retirees. We've explored everything from the Mediterranean diet and AI (artificial intelligence) to pension performance with Treasurer Briner, caregiving, and a wide range of technology topics with our partners at AARP and Senior Planet. It has been my pleasure to get to know many of you and work alongside you to provide fun activities and to tackle challenging topics throughout my years here.

In closing, I have been incredibly blessed to work with such a phenomenal and dedicated staff that truly operates as a family. I will miss you all and will stay involved and connected as I "rewire" for my next chapter. Thank you all for a great ride!

Happy Fall, everyone!

Deryl

deryl@rgea.info





REAL DENTAL & VISION INSURANCE FOR RETIREES.

NO HEALTH QUESTIONS. NO CATCH. NO WAITING PERIOD.

Dental care gets expensive fast in retirement. A single rootcanal can run $1,200 or more. Original Medicare does not help much with dental and vision, which leaves many retirees facing steep bills or skipping care they need. This is real insurance, not a discount card. RGEA and AMBA offer coverage built for retirees: no health questions, no enrollment window, and no waiting period once your plan starts the first of the month. Keep your own dentist, add family any time, and roll unused eligible benefits into next year with Dental Rewards.

You deserve peace of mind, not more out-of-pocket bills.

MEMBER RATES

DENTAL

PREMIER	**$66.15**	*$2,000 max*
STANDARD	**$50.03**	*$1,200 max*

VISION

from	**$6.99**	$10 exam copay

Member-only monthly rates. Member + Children, + Associate, +Spouse and Family rates available. RGEA membership is required to enroll.

CALL TODAY

833.605.0727

Or enroll securely at **ambadentalvision.com/ncrgea**.
An AMBA benefits representative can walk you through it.

SCAN TO ENROLL

AMBA

AN ENDORSED BENEFIT FOR RGEA MEMBERS

NORTH CAROLINA RGEA RETIRED GOVERNMENT EMPLOYEES ASSOCIATION

Rates are valid at the time of publication but may be subject to change. Cleanings and exams are covered up to 100%; coverage for fillings and denture repair increases after year one and again after year two, and one covered dental visit per year is required to increase or maintain that level. Deductibles apply. Root canal cost per GoodRx Health, August 26, 2025. Products issued by Ameritas Life Insurance Corp. This is a brief description of coverage, not acertificate of insurance; complete details, limitations and exclusions are in the certificate of coverage.



LIVE LIFE, UNINTERRUPTED

KEEP LIVING YOUR WAY.

You can, with these benefits and discounts from **RGEA** & **AMBA**:

- Dental & Vision Plans
- Long-Term Care
- Emergency Ground and Air Transportation Coverage
- Accident Insurance
- Medicare Solutions
- Final Expenses Whole Life & Guaranteed Acceptance Life Insurance
- Hearing Benefits
- Hospital Stay Coverage
- Discounts on Travel, Dining & more

1.877.556.4582

myambabenefits.info/ncrgea

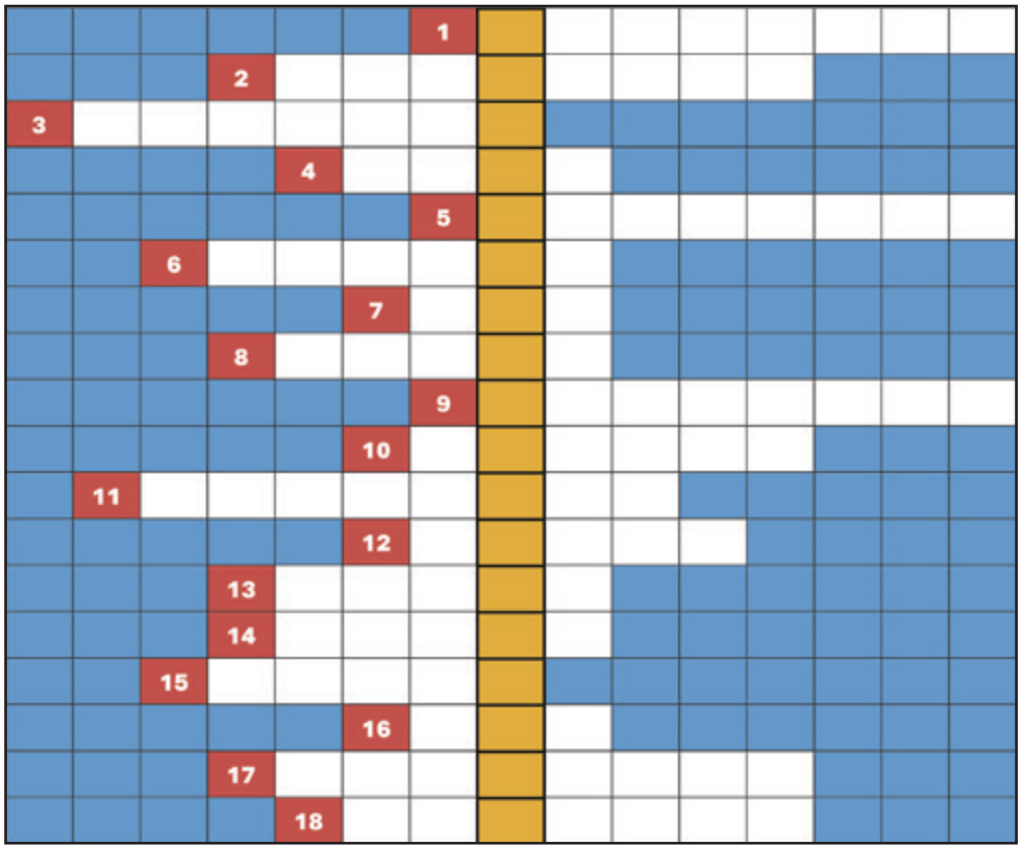
North Carolina Retired Government Employees Association

NORTH CAROLINA RGEA RETIRED GOVERNMENT EMPLOYEES ASSOCIATION

AMBA

Celebrating North Carolina History

Solve the horizontal clues to reveal the secret vertical word!
(This isn't your typical crossword puzzle.)



1. Wheel that's "got to go 'round"
2. n. Representative or v. To assign responsibility
3. NC license plate slogan featuring a quill pen: "First in _____"
4. Supporter of pursuing independence from Great Britain; in Scotland, a nickname for a horse thief
5. _____ circles: crafty colonial social networks?
6. Type of hull commonly used to dye homespun cloth
7. A powdered status symbol—and lice deterrent
8. Quartz fire-starter in colonial times
9. Caswell, Hewes, and Hooper were NC's delegates to the First Continental _____
10. People who opposed colonial government corruption—like the "Regulators" in NC
11. Title on Richard Caswell's business card
12. North Carolina's Sons of Liberty protested Britain's _____ Act
13. Sometimes made from cotton and linen rags during colonial shortages
14. Salty preservative meat soak
15. The first permanent capitol building in colonial North Carolina shared his name
16. A lively independence celebration dance?
17. "No _____ without representation!"
18. "April 12, 1776" on the NC state flag refers to the _____ Resolves

Answers can be found under Brain Games at RGEA.info/braingames

BROOKDALE®
SENIOR LIVING

SENIOR LIVING:
7.5% OFF
basic service rate*

IN-HOME SERVICES:
10% OFF
service rate**

SHORT-TERM STAY:
% DISCOUNTED RATES VARY
by community***

Your Membership **Pays Off**

As part of your membership with the Retired Government Employees Association, you and qualifying family members are eligible for senior living discounts and benefits. Finding help with cooking, cleaning and many things in between may be more affordable than you think. Unlock your RGEA savings with Brookdale today!

For more information, contact us at (866) 749-7446 or visit brookdale.com/ncrgea. 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 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 basic service rate, excluding care costs and other fees and is calculated based on the initial 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.

brookdale.com

©2026 Brookdale Senior Living Inc. All rights reserved.
BROOKDALE SENIOR LIVING is a registered trademark of Brookdale Senior Living Inc.

1872450 JA

RGEA NORTH CAROLINA RETIRED GOVERNMENT EMPLOYEES ASSOCIATION

RGEA IS ON INSTAGRAM

Follow **@rgeainfo** for stories, photos, and updates from members across North Carolina.

SIGNATURE+ CHECKING

More savings, more perks, more coverage



SIGNATURE+ CHECKING[1] offers more than the checking account you're used to. **Save up to $1,300** annually through exclusive discounts and perks all for $6 month!

Get perks like cell phone protection, roadside assistance services, identity theft aid, savings on pet care service, special credit union product discounts, and more!

Prefer traditional checking? An Essential Checking Account gives you the classic checking experience and our lowest fee.

Get all the details at **civicfcu.org/checking**.

1 Enrollment in Signature+ Checking qualifies the member for full program benefits. Savings are dependent on member utilization of benefits. Predicted savings are subject to change. Certain benefit options require additional activation and must be paid from the Signature+ Checking to be covered. Account qualifies member for our best dividend rate on Signature+ checking balances. $1 of the $6 per month fee is donated to the Civic Foundation. Account benefits and features are subject to additional terms and conditions. See civicfcu.org/checking for full requirements.

Federally insured by NCUA

CIVIC® CREDIT UNION