

ANNUAL REPORT 2017

SOUTHERN BANCSHARES (N.C.), INC.



Since 1901

SouthernBank

Our interest is *You.*

Mission

Founded in 1901, Southern Bank is a customer-focused community bank serving eastern North Carolina and southeastern Virginia. Our mission is to be the bank of preference for consumers and businesses in the markets that we serve.

Genuine concern for the customer is our top priority, striving to create and deliver superior value in the financial services we provide by exceeding the expectations of our customers.

We are dedicated to the communities we serve, both in spirit and support. We provide a progressive and rewarding working environment for our employees that encourages the investment of their time, energy, and talents to the betterment of their communities.

We embrace sound banking philosophies that incorporate dedication to relationships, strong business values, and financial integrity while advocating the maintenance of quality assets and reasonable return on shareholder investment.

Southern Bank is a wholly owned subsidiary of Southern BancShares (N.C.), Inc.



Our interest is *You.*

Letter to Shareholders

March 30, 2018

Southern BancShares (N.C.), Inc. and Southern Bank and Trust Company enjoyed another successful and prosperous year in 2017. The year saw our company continue the positive trends in growth, prosperity and performance it established in the preceding six-year period; a period that has served to transform our company through a very dynamic period in our industry. As such, it gives us great pleasure to report that our company's financial position remains strong and its outlook bright.

The year saw Southern Bank continue to mark new milestones for market expansion, growth, profitability, longevity, and relationships. The core values and guiding principles upon which our company was founded continue to serve us well, enabling sustained growth in new relationships as well as expanding many client relationships.

Our company continued to invest in its infrastructure through enhancements to its branch network and operations facilities. Work was completed on a new business center in downtown Rocky Mount, which serves as the operational base for our Customer Care and Mortgage Operations Centers. Renovations were completed to the adjacent building to accommodate the relocation of our downtown branch operations from the nearby Franklin Street office. A grand opening ribbon cutting ceremony was held in September to commemorate the event.

The realignment initiative associated with our branch network continued in 2017. The year began with the relocation of our Southern Shores branch operations on the Outer Banks to a newly renovated facility in Kitty Hawk. Branch operations in our Clinton office were also relocated to a larger, more modern adjacent banking facility just across from its previous location. Additionally, Macclesfield branch operations were relocated to a newly renovated facility in nearby Pinetops and Grantham branch operations were consolidated into the Mount Olive branch network. These strategic enhancements to our branch network serve to enhance our capacity to maintain a strong, long-term presence in the rural communities of North Carolina that are such an integral part of our company's legacy and commitment to community banking.

In March 2017, an agreement was reached with the FDIC to terminate the loss share agreements that remained from the September 2011 FDIC assisted acquisition. Our company recorded a pre-tax charge of \$4.1 million to 2017 earnings related to the termination of the loss share agreements. This brought closure to all activity related to the FDIC assisted acquisition, which proved to be a very favorable decision for Southern.

The economic environment across the collective market footprint further improved through 2017, with continued improvements in real estate and job markets, as well as increased activity within small business sectors. Interest rates continued a gradual increase during the year, with the Federal Reserve increasing the target rate for Federal Funds three times which subsequently led our company to incrementally increase the Prime lending rate by 25 basis points each time, for a total increase of 75 basis points during 2017.

The rising rate environment and strong loan demand combined with our balance sheet structure continue to relieve pressure on our interest rate margins. Our high level of core deposit relationships also provides a funding cost structure that compares favorably to our industry peers.

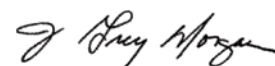
On December 22, 2017, the President of the United States signed into law the Tax Cuts and Jobs Act (the "2017 Tax Act"). The 2017 Tax Act includes a number of changes to existing U.S. tax laws that impact our company, most notably a reduction of the U.S. corporate income tax rate from 35 percent to 21 percent for tax years beginning after December 31, 2017. The Tax Act also resulted in the revaluation of our net deferred tax liabilities reducing current year income tax expense by \$10.3 million. This \$10.3 million reduction in income tax expense combined with net income before this adjustment of \$23.6 million resulted in total net income of \$33.9 million in 2017. Our performance in 2017 has resulted in an increase in book value per common share from \$2,579 to \$3,079 during the year.

The bank experienced continued organic growth in new relationships, particularly with loans in our emerging markets in both states. Total loans and deposits of Southern Bancshares at December 31, 2017 were \$1.63 billion and \$2.25 billion, respectively. This represents a 9.51 percent

increase in loans outstanding and a 5.91 percent increase in deposits, which is consistent with our long-term strategic plan.

In 2018, our net income will be impacted by changes in the market value of our investments in equity securities. Currently changes in the market value of these investments, net of tax are primarily recorded directly to shareholders' equity until the investments are sold and the gain or loss is recognized through net income. Based on a change in the accounting guidance that takes effect on January 1, 2018, these changes in market value will now be recorded through current net income. Had this accounting guidance been in place for 2017, there would have been no impact on our ending shareholders' equity or book value per common share, but our company would have recorded an additional \$4.1 million in net income. While there is no impact to the overall economics of our company there will be a change in how we report future shifts in the market value of these equity securities, which may cause volatility in our future reported earnings.

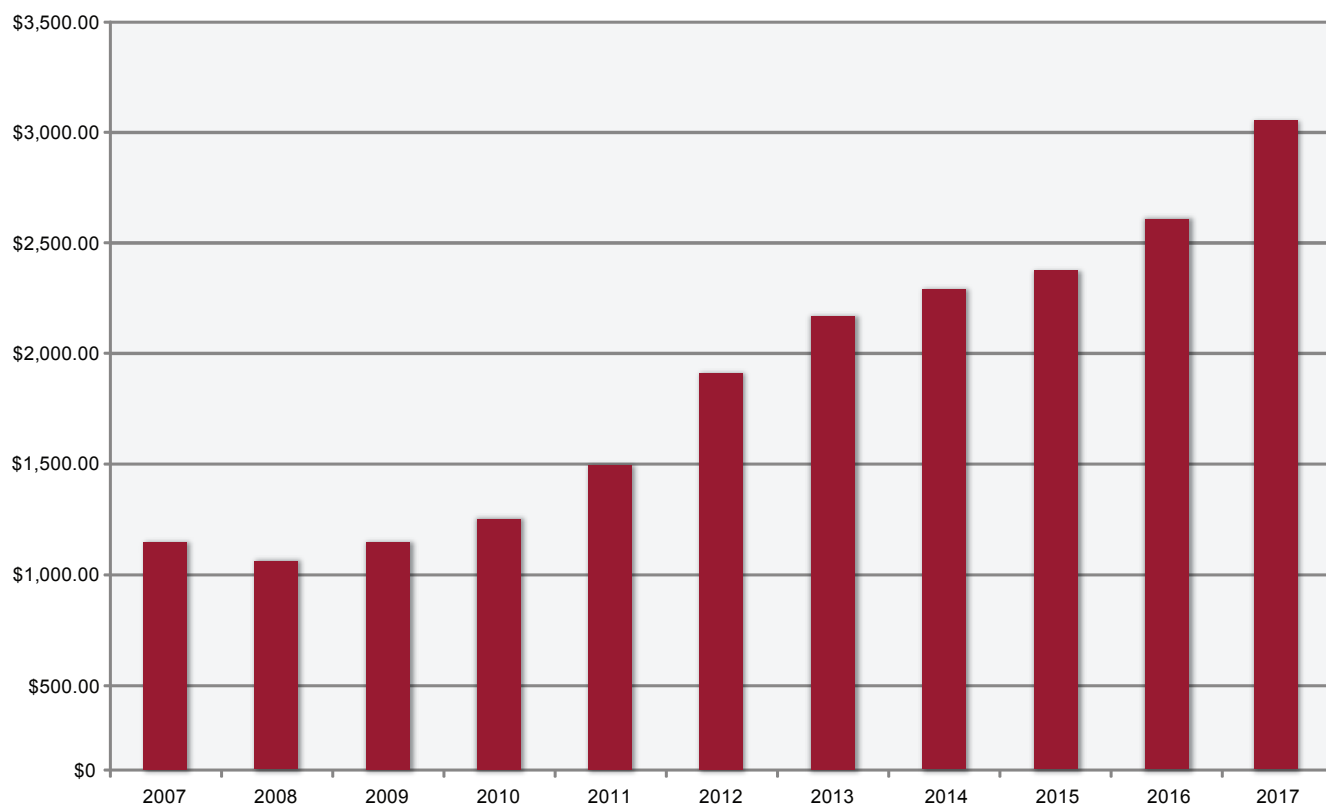
In closing, we would like to thank our shareholders, employees and customers for all that they do for our company. Maintaining our passion for serving our customers and communities will continue to be our guiding compass as we turn our focus to 2018 with a very optimistic look towards the future. Thank you, as always, for your loyalty and confidence in our organization.



J. Grey Morgan
Chairman of the Board and
Chief Executive Officer

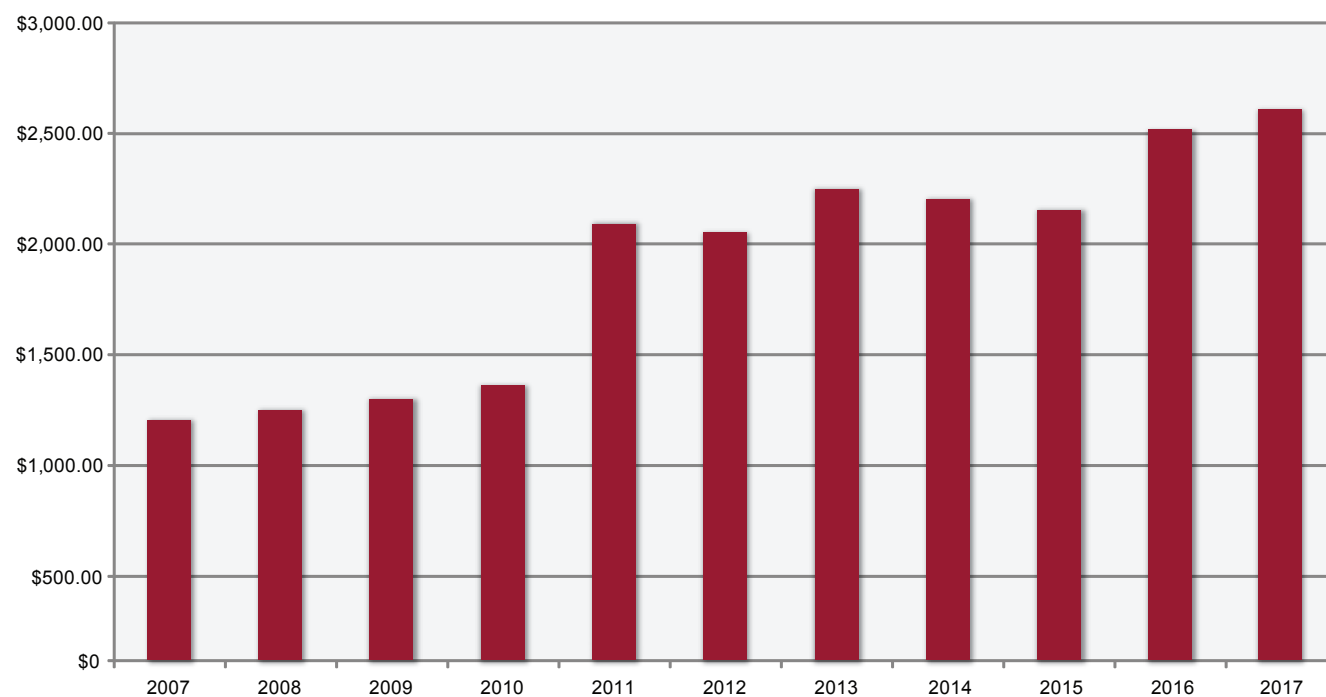
Book Value per Common Share

■ Book Value of Per Common Share



BancShares Total Assets

■ BancShares Total Assets



2017 Financial Report

Financial Summary and Selected Financial Data (Dollars in Thousands, Except Per Share Data and Ratios)

	December 31,				
	2017	2016	2015	2014	2013
SUMMARY OF OPERATIONS					
Interest income	\$ 98,384	\$ 91,369	\$ 80,068	\$ 89,927	\$ 94,275
Interest expense	5,756	5,147	5,605	6,519	9,791
Net interest income	92,628	86,222	74,463	83,408	84,484
Provision (recovery) for loan losses	2,323	3,770	(2,162)	5,162	(2,105)
Net interest income after provision (recovery) for loan losses	90,305	82,452	76,625	78,246	86,589
Noninterest income	18,361	12,867	6,500	2,129	1,693
Noninterest expense	73,503	74,575	70,531	70,970	70,422
Income before income taxes	35,163	20,744	12,594	9,405	17,860
Income taxes	1,273	7,385	4,738	3,124	3,255
Net income	\$ 33,890	\$ 13,359	\$ 7,856	\$ 6,281	\$ 14,605

SELECTED YEAR-END BALANCES

Total assets	\$2,655,308	\$2,513,372	\$2,155,893	\$2,226,921	\$2,248,059
Loans	1,630,655	1,489,052	1,150,837	1,104,901	1,174,134
Investment securities, cash and cash equivalents	880,399	914,210	916,880	1,012,785	936,993
Interest-earning assets	2,490,135	2,385,663	2,043,040	2,087,319	2,086,134
Deposits	2,246,030	2,120,703	1,802,251	1,874,681	1,899,251
Long-term borrowings	30,836	40,836	40,836	30,836	40,836
Interest-bearing liabilities	1,638,250	1,591,276	1,420,397	1,522,420	1,589,451
Shareholders' equity	294,763	255,404	216,431	210,989	202,396
Common shares outstanding	81,223	81,704	81,788	81,788	81,788

SELECTED AVERAGE BALANCES

Total assets	\$2,572,327	\$2,452,797	\$2,231,202	\$2,217,721	\$2,185,503
Loans	1,580,978	1,400,589	1,118,638	1,145,299	1,166,463
Investment securities, cash and cash equivalents	878,662	943,087	1,015,733	939,762	857,563
Interest-earning assets	2,436,981	2,315,734	2,108,636	2,066,631	1,976,651
Deposits	2,168,826	2,066,519	1,877,939	1,874,170	1,840,557
Long-term borrowings	30,836	40,836	40,836	30,836	45,338
Interest-bearing liabilities	1,610,557	1,559,586	1,981,879	1,979,101	1,555,660
Shareholders' equity	266,781	245,467	212,991	209,735	189,899
Common shares outstanding	81,394	81,774	81,788	81,788	76,146

PROFITABILITY RATIOS (AVERAGES)

Return on average total assets	1.32%	0.54%	0.35%	0.28%	0.67%
Return on average shareholders' equity	12.70%	5.44%	3.69%	2.99%	7.69%
Dividend payout ratio ⁽¹⁾	6.83%	15.67%	15.35%	19.09%	7.46%

LIQUIDITY AND CAPITAL RATIOS (AVERAGES)

Loans to deposits	72.90%	67.78%	59.57%	61.11%	63.38%
Shareholders' equity to total assets	10.37%	10.01%	9.55%	9.46%	8.69%

PER SHARE OF COMMON STOCK

Net income ⁽²⁾	\$ 389.54	\$ 139.37	\$ 82.92	\$ 63.74	\$ 179.08
Cash dividends	1.60	1.60	1.60	1.60	1.60
Book value ⁽³⁾	3,079.38	2,579.37	2,344.61	2,278.07	2,172.86

(1) Total common and preferred dividends paid for the year ended December 31 divided by net income attributable to Southern BancShares (N.C.), Inc. for the year ended December 31

(2) Net income attributable to Southern BancShares (N.C.), Inc. less preferred dividends paid for the year ended December 31 divided by the average number of common shares outstanding for the year ended December 31

(3) Total shareholders' equity less Preferred B, C, D, E, and F stock components, less non-controlling interests at December 31 divided by the number of common shares outstanding at December 31



Independent Auditors' Report

To the Board of Directors and Shareholders
Southern BancShares (N.C.), Inc.
Mount Olive, North Carolina

The accompanying condensed consolidated financial statements, which comprise the condensed consolidated balance sheets as of December 31, 2017 and 2016, and the related condensed consolidated statements of income and comprehensive income for each of the years then ended are derived from the audited consolidated financial statements of Southern BancShares (N.C.), Inc. and subsidiaries as of December 31, 2017 and 2016 and for each of the years then ended. We expressed an unmodified audit opinion on those audited consolidated financial statements in our report dated March 26, 2018.

The condensed consolidated financial statements do not contain the disclosures required by accounting principles generally accepted in the United States of America. Reading the condensed consolidated financial statements, therefore, is not a substitute for reading the audited consolidated financial statements of Southern BancShares (N.C.), Inc. and subsidiaries.

Management's Responsibility for the Condensed Consolidated Financial Statements

Management is responsible for the preparation of the condensed consolidated financial statements in accordance with accounting principles generally accepted in the United States of America.

Auditors' Responsibility

Our responsibility is to express an opinion about whether the condensed consolidated financial statements are consistent, in all material respects, with the audited consolidated financial statements based on our procedures, which were conducted in accordance with auditing standards generally accepted in the United States of America. The procedures consisted principally of comparing the condensed consolidated financial statements with the related information in the audited consolidated financial statements from which the condensed consolidated financial statements have been derived, and evaluating whether the condensed consolidated financial statements are prepared in accordance with accounting principles generally accepted in the United States of America.

Opinion

In our opinion, the condensed consolidated financial statements referred to above of Southern BancShares (N.C.), Inc. and subsidiaries as of December 31, 2017 and 2016 and for each of the years then ended are consistent, in all material respects, with the audited consolidated financial statements from which they have been derived.

Dixon Hughes Goodman LLP

Raleigh, North Carolina
March 26, 2018

2017 Financial Report

Consolidated Balance Sheets

(Dollars in Thousands Except Share and Per Share Data)

	December 31,	
	2017	2016
ASSETS		
Cash and cash equivalents:		
Cash and due from banks	\$ 19,848	\$ 18,534
Interest-bearing deposits with banks	157,604	42,236
Certificates of deposit with banks	31,782	77,418
Total cash and cash equivalents	209,234	138,188
Investment securities available for sale, at fair value (amortized cost of \$598,869 and \$713,233, respectively)	671,165	776,022
Loans held for sale	2,162	4,579
Loans and leases:		
Acquired loans	245,340	300,313
Non-acquired loans	1,385,315	1,188,739
Less allowance for loan and lease losses		
Acquired loans	(1,661)	(1,988)
Non-acquired loans	(16,764)	(14,803)
Net loans and leases	1,612,230	1,472,261
Premises and equipment, net	59,933	58,708
Accrued interest receivable	8,591	7,916
Stock in Federal Home Loan Bank of Atlanta	2,510	2,184
Other real estate owned:		
Covered under loss share agreements	-	95
Not covered under loss share agreements	783	1,705
FDIC receivable for loss share agreements	-	2,518
Goodwill	26,649	26,649
Intangible assets	6,113	7,440
Bank owned life insurance	26,458	5,830
Other assets	29,480	9,277
Total assets	\$ 2,655,308	\$ 2,513,372
LIABILITIES		
Deposits:		
Noninterest-bearing	\$ 695,830	\$ 628,307
Interest-bearing	1,550,200	1,492,396
Total deposits	2,246,030	2,120,703
Short-term borrowings	57,214	58,044
Long-term borrowings	30,836	40,836
FDIC true-up liability for loss share agreements	-	15,373
Other liabilities	26,465	23,012
Total liabilities	2,360,545	2,257,968
SHAREHOLDERS' EQUITY		
Preferred stock	1,828	1,840
Common stock, \$5 par value; 158,485 shares authorized; 81,223 and 81,704 shares issued and outstanding at December 31, 2017 and 2016, respectively	406	409
Surplus	69,862	69,862
Retained earnings	173,821	151,923
Accumulated other comprehensive income	48,846	31,370
Total shareholders' equity	294,763	255,404
Total liabilities and shareholders' equity	\$ 2,655,308	\$ 2,513,372

Note: This discussion and financial information included in this summary annual report provides overview information only. For more detailed information, please refer to the company's annual report, which is being distributed to shareholders.

2017 Financial Report

Consolidated Statements of Income and Comprehensive Income (Dollars in Thousands Except Share and Per Share Data)

	Year ended December 31,	
	2017	2016
INTEREST INCOME		
Loans and leases	\$ 81,676	\$ 76,533
Investment securities	14,550	13,077
Federal funds sold and deposits in other banks	2,158	1,759
Total interest income	98,384	91,369
INTEREST EXPENSE		
Deposits	2,738	2,425
Short-term borrowings	152	171
Long-term borrowings	2,866	2,551
Total interest expense	5,756	5,147
Net interest income	92,628	86,222
Provision for loan and lease losses	2,323	3,770
Net interest income after provision for loan and lease losses	90,305	82,452
NONINTEREST INCOME		
Service charges on deposit accounts	8,270	8,034
Other service charges and fees	4,711	4,378
Investment securities gains, net	3,205	2,203
Gain on sale of loans	899	739
Amortization on FDIC receivable for loss share agreements	(293)	(3,337)
Other FDIC receivable for loss share agreements expense	(4,112)	(1,089)
Gain (loss) on sale and writedowns of other real estate owned	402	(2,792)
Investment services revenue	1,575	1,272
Other	3,704	3,459
Total noninterest income	18,361	12,867
NONINTEREST EXPENSE		
Personnel	41,150	39,801
Data processing	7,278	5,984
Occupancy	6,458	6,826
Furniture and equipment	5,622	5,057
FDIC assessments	978	1,248
Professional fees	2,619	2,406
Amortization of intangibles and mortgages servicing rights	1,975	2,158
Merger related expenses	55	3,028
Other	7,368	8,067
Total noninterest expense	73,503	74,575
Income before income taxes	35,163	20,744
Income taxes	1,273	7,385
Net income	33,890	13,359
OTHER COMPREHENSIVE INCOME		
Unrealized gains on investment securities available for sale:		
Unrealized gains arising during period on investment securities available for sale	12,712	14,577
Tax effect	(4,683)	(5,373)
Reclassification adjustment from security transactions	(3,205)	(2,203)
Tax effect	1,172	1,128
Net of tax amount	5,996	8,129
Pension obligation	3,255	(1,455)
Tax effect	(1,190)	532
Reclassification adjustment for benefit plan items	1,036	1,193
Tax effect	(379)	(522)
Net of tax amount	2,722	(252)
Total other comprehensive income	8,718	7,877
Comprehensive income	\$ 42,608	\$ 21,236
PER SHARE INFORMATION		
Net income available to common shareholders per common share, basic and diluted	\$ 389.54	\$ 139.37
Cash dividends declared on common shares	1.60	1.60
Weighted average common shares outstanding	81,394	81,774

Directors and Officers

Southern BancShares (N.C.), Inc. and Southern Bank and Trust Company

General Board of Directors

J. GREY MORGAN, Chairman

Mount Olive, NC

The Bank's and our Chief Executive Officer
and Board Chairperson

JULIAN R. AYCOCK

Fremont, NC

President, Marr's, Inc., (farming operations)

WILLIAM H. BRYAN

Mount Olive, NC

Executive Chairperson, Mount Olive Pickle Company, Inc.
(manufacturer of pickle and pepper products)

HOPE H. BRYANT

Raleigh, NC

Vice Chairman, First Citizens BancShares, Inc.; Corporate
Sales Executive, First-Citizens Bank & Trust Company

JOEL K. BUTLER

Grimesland, NC

Retired; formerly President, Vidant Health Foundation;
(health care)

MICHAEL L. CHESTNUTT

Clinton, NC

Managing Partner, Black Chestnutt and Johnson, PA
(public accounting)

DREW M. COVERT

Mount Olive, NC

The Bank's and our President

OLIVIA B. HOLDING

Raleigh, NC

President and Director, Twin States Farming, Inc.;
President and Director, E&F Properties, Inc.

MICHAEL S. IVES

Virginia Beach, VA

Attorney, Wilcox & Savage, PC, (law firm)

formerly, President and Chief Executive Officer of
Heritage Bankshares and Heritage Bank, Norfolk,
Virginia

G. ROUSE IVEY

Mount Olive, NC

Self-employed farmer

M.J. McSORLEY

Rocky Mount, NC

Vice Chairperson and formerly the Bank's
and our President and Chief Executive Officer

JOHN C. PEGRAM, JR.

Chapel Hill, NC

Retired; formerly the Bank's and our Chairman and
Chief Executive Officer

THOMAS R. SALLENGER

Wilson, NC

Attorney; general partner, Sallenger & Brown, LLP
(law firm)

MALCOLM R. SULLIVAN, JR.

Goldsboro, NC

Business Consultant; formerly President, PDNC, LLC
an affiliate of Cheney Brothers, Inc.

Directors Emeriti

BYNUM R. BROWN

Murfreesboro, NC

President, Bynum R. Brown Agency, Inc.

President, Brown Manor, Inc.

Secretary-Treasurer, Roanoke Valley Nursing Home, Inc.

FRANK B. HOLDING

Smithfield, NC

Former Vice Chairman of the Board of Southern Bank
and Trust Company, Former Executive Vice Chairman of
the Board, First-Citizens Bank & Trust Company
and First Citizens BancShares, Inc.

W.A. POTTS

Mount Olive, NC

Retired Veterinarian

Executive Officers of Southern BancShares
and Southern Bank and Trust Company

J. GREY MORGAN
Chairman of the Board
and Chief Executive Officer

DREW M. COVERT
President

JERRY C. ALEXANDER
Executive Vice President

MICHAEL T. BRYANT
Executive Vice President

EDWARD I. COLTRAIN
Executive Vice President

DAN R. ELLIS, JR.
Executive Vice President and Corporate Secretary

L. TAYLOR HARRELL
Executive Vice President

Regional Executives of Southern Bank and Trust Company

GREGORY A. SHACKELFORD
Senior Vice President
South Region

JERRY C. ALEXANDER
Executive Vice President
Northeast Region

MICHAEL T. BRYANT
Executive Vice President
West Region

L. TAYLOR HARRELL
Executive Vice President
Hampton Roads Region





Founded in 1901 as the Bank of Mount Olive, Southern Bank is among the oldest state chartered commercial banks in North Carolina. With total assets over \$2.6 billion, the bank operates Over 60 locations in North Carolina and Virginia.



Branch Location



Multiple branches



Loan Office



Corporate Headquarters

Ahoskie
506 E. Main St.
Ahoskie, NC 27910
252.332.5149

Aurora
298 N. Fifth St.
Aurora, NC 27806
252.322.4046

Ayden
236 3rd St.
Ayden, NC 28513
252.746.6138

Bailey
6174 Main St.
Bailey, NC 27807
252.235.4071

Belhaven
148 E. Main St.
Belhaven, NC 27810
252.943.2184

Bethel
7458 Main St.
Bethel, NC 27812
252.825.0031

Chesapeake - Cedar
1217 Cedar Rd.
Chesapeake, VA 23322
757.549.8787

Chesapeake - Greenbrier
1304 Greenbrier Pkwy.
Chesapeake, VA 23320
757.436.0192

Chesapeake - Western
3343 Western Branch Blvd.
Chesapeake, VA 23321
757.638.9383

Clinton
1008 Sunset Ave.
Clinton, NC 28328
910.592.9005

Deep Run
3410 Old Hwy 11
Deep Run, NC 28525
252.568.4141

Edenton
101 W. Queen St.
Edenton, NC 27932
252.482.8466

Faison
110 S. West Center St.
Faison, NC 28341
910.267.4351

Farmville
4217 E. Church St.
Farmville, NC 27828
252.753.2161

Fremont
101 North Wilson St.
Fremont, NC 27830
919.242.6011

Garland
83 S. Bladen Ave.
Garland, NC 28441
910.529.3651

Gatesville
203 Main St.
Gatesville, NC 27983
252.357.0190

Goldsboro - Ash
2501 E. Ash St.
Goldsboro, NC 27534
919.734.2909

Goldsboro - Wayne
2301 Wayne Memorial Dr.
Goldsboro, NC 27534
919.735.1207

Greenville - Charles
2310 S. Charles Blvd.
Greenville, NC 27858
252.353.8600

Greenville - Medical Park
2275 Stantonsburg Rd.
Greenville, NC 27834
252.551.3033

Jackson
208 West Jefferson St.
Jackson, NC 27845
252.534.1156

Kenansville
416 S. Main St.
Kenansville, NC 28349
910.296.0210

Kenly
101 West Second St.
Kenly, NC 27542
919.284.7000

Kill Devil Hills
202 S. Croatan Hwy.
Kill Devil Hills, NC 27948
252.449.4499

Kitty Hawk
4804 N Croatan Hwy
Kitty Hawk, NC 27949
252.261.1326

La Grange
208 S. Caswell St.
La Grange, NC 28551
252.566.4020

Lewiston
127 Main St.
Lewiston-Woodville, NC 27849
252.348.2561

Manteo
704 S. Hwy. 64\264
Manteo, NC 27954
252.475.3688

Middlesex
11438 East Finch Ave.
Middlesex, NC 27557
252.235.3144

Mount Olive - Breazeale
800 N. Breazeale Ave.
Mount Olive, NC 28365
919.658.7100

Mount Olive - Center
100 N. Center St.
Mount Olive, NC 28365
919.658.7000

Murfreesboro
336 E. Main St.
Murfreesboro, NC 27855
252.398.4174

Nashville
209 S. Barnes St.
Nashville, NC 27856
252.459.2117

Norfolk - Boush
403 Boush St.
Norfolk, VA 23510
757.446.6920

Norfolk - Colley
4815 Colley Ave.
Norfolk, VA 23508
757.648.1650

Pine Level
109 Peedin Ave.
Pine Level, NC 27568
919.965.5721

Pinetops
102 E. Hamlet St.
Pinetops, NC 27864
252.827.2111

Plymouth
612 Washington St.
Plymouth, NC 27962
252.793.1115

Red Oak
8315 Red Oak Blvd.
Red Oak, NC 27868
252.443.2138

Roanoke Rapids
1580 E. 10th St.
Roanoke Rapids, NC 27870
252.535.3043

Robersonville
111 N. Main St.
Robersonville, NC 27871
252.795.3041

Rocky Mount - Benvenue
1405 Benvenue Rd.
Rocky Mount, NC 27804
252.407.7777

Rocky Mount - Main
230 Sunset Ave.
Rocky Mount, NC 27804
252.977.2825

Rocky Mount - Oakwood
107 S. Fairview Rd.
Rocky Mount, NC 27801
252.443.1237

Rocky Mount - Westridge
3690 Sunset Ave.
Rocky Mount, NC 27804
252.443.7800

Salemburg
102 North Main St.
Salemburg, NC 28385
910.525.4149

Scotland Neck
810 S. Main St.
Scotland Neck, NC 27874
252.826.3181

Sharpsburg
3938 S.Hathaway Blvd.
Sharpsburg, NC 27878
252.977.9855

Suffolk
221 Western Ave.
Suffolk, VA 23434
757.923.4868

Tarboro
422 Main St.
Tarboro, NC 27886
252.823.2184

Virginia Beach - Boulevard
3720 Virginia Beach Blvd.
Virginia Beach, VA 23452
757.446.6970

Virginia Beach - Kempsville
1870 Kempsville Rd.
Virginia Beach, VA 23464
757.446.6950

Virginia Beach - Laskin Road
1756 Laskin Rd.
Virginia Beach, VA 23454
757.648.1670

Virginia Beach - Lynnhaven
601 Lynnhaven Pkwy
Virginia Beach, VA 23452
757.648.1690

Warsaw
114 N. Pine St.
Warsaw, NC 28398
910.293.7176

Wilson - Forest Hills
1701 Forest Hills Road West
Wilson, NC 27893
252.206.5510

Wilson - Nash
2300 Nash Street North
Wilson, NC 27896
252.206.5500

Windsor
101 N. King St.
Windsor, NC 27983
252.794.3011

Winterville
4259 Winterville Pkwy
Winterville, NC 28590
252.355.6189

Winton
301 N. Main Street
Winton, NC 27986
252.358.3111

Commercial Credit Offices

Elizabeth City
101 E. Ehringhaus St.
Elizabeth City, NC 27906
252.334.1619

Raleigh
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