

June 2015

Quarterly Report

SOUTHERN BANCSHARES (N.C.), INC.



Our interest is *You.*

AHOSKIE, AURORA,
AYDEN, BAILEY,
BELHAVEN, BETHEL,
CHESAPEAKE, CLINTON,
DEEP RUN, EDENTON,
ENFIELD, FAISON,
FARMVILLE, FREMONT,
GARLAND, GATESVILLE,
GOLDSBORO, GRANTHAM,
GREENVILLE, JACKSON,
KENANSVILLE, KENLY,
KILL DEVIL HILLS,
LA GRANGE, LEWISTON,
MACCLESFIELD, MANTEO,
MIDDLESEX, MOUNT
OLIVE, MURFREESBORO,
NASHVILLE, NORFOLK,
PINE LEVEL, PLYMOUTH,
RED OAK, RED SPRINGS,
ROANOKE RAPIDS,
ROBERSONVILLE, ROCKY
MOUNT, SALEMBURG,
SCOTLAND NECK, SEVEN
SPRINGS, SHARPSBURG,
SOUTHERN SHORES,
SUFFOLK, TARBORO,
VIRGINIA BEACH,
WARSAW, WHITAKERS,
WILSON, WINDSOR,
WINTERVILLE, WINTON

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.*

Southern BancShares (N.C.), Inc. and Subsidiary
Financial Highlights (Unaudited)

(Dollars in thousands, except per share data)

	For the Quarter Ended June 30,		Year to Date, June 30,		Percent Change YTD
	2015	2014	2015	2014	
ASSETS					
Cash, due from banks and overnight funds sold			\$ 361,302	\$ 375,280	-4%
Investments			626,216	509,251	23%
Loans less loss allowance of \$15,281 and \$15,446			1,112,719	1,145,035	-3%
Other assets			110,203	154,390	-29%
Total assets			\$ 2,210,440	\$ 2,183,956	1%
LIABILITIES					
Deposits:					
Noninterest-bearing			\$ 467,001	\$ 434,379	8%
Interest-bearing			1,392,929	1,398,425	0%
Total deposits			1,859,930	1,832,804	1%
Borrowings			99,842	101,321	-1%
Other liabilities			38,061	36,141	5%
Total other liabilities			137,903	137,462	0%
Total liabilities			1,997,833	1,970,266	1%
SHAREHOLDERS' EQUITY					
Preferred stock			1,851	1,851	0%
Common stock			409	409	0%
Surplus			49,862	49,862	0%
Retained earnings			137,086	131,643	4%
Accumulated other comprehensive income			23,399	29,925	-22%
Total shareholders' equity			212,607	213,690	-1%
Total liabilities and shareholders' equity			\$ 2,210,440	\$ 2,183,956	1%
EARNINGS PERFORMANCE					
Interest income	\$ 19,078	\$ 22,772	\$ 38,807	\$ 46,648	-17%
Interest expense	1,446	1,640	2,927	3,412	-14%
Net interest income	17,632	21,132	35,880	43,236	-17%
Provision for loan losses	(1,856)	375	(1,697)	1,036	-264%
Noninterest income	1,481	(600)	3,918	(2,241)	275%
Noninterest expense	17,719	17,684	35,880	35,169	2%
Income before income taxes	3,250	2,473	5,615	4,790	17%
Income taxes	1,304	810	2,097	1,634	28%
Net income	\$ 1,946	\$ 1,663	\$ 3,518	\$ 3,156	11%
Earnings per share	\$ 20.53	\$ 17.09	\$ 36.50	\$ 32.09	
Return on average assets	0.36%	0.31%	0.32%	0.29%	
Return on average equity	3.67%	3.22%	3.31%	3.07%	
SAFETY AND SOUNDNESS					
Nonperforming assets as a percentage of total assets			0.85%	1.73%	A
Allowance for loan loss as a percentage of loans			1.34%	1.41%	B
Net annualized charge-offs/average loans			0.05%	0.05%	B
Allowance for loan loss/nonperforming loans			117.29%	101.07%	B

A - Nonperforming assets in the "Nonperforming Assets As A Percentage Of Total Assets" has been reduced by the coverage afforded to Southern by the loss share agreements with the FDIC. As such, 80% of the book value of covered assets have been removed from total nonperforming assets, which represents assets totaling \$29,081 and \$77,884 for periods ended June 30, 2015 and 2014, respectively.

B - These ratios do not include assets covered by loss share agreements.

Southern's common stock occasionally trades over-the-counter with the symbol SBNC.

General Board of Directors

J. GREY MORGAN, Chairman
Mount Olive, NC – Chairman of the Board, Chief Executive Officer, Chairman of the Executive Committee, and Chairman of the Executive Committee of Southern Bank and Trust Company

JULIAN R. AYCOCK
Fremont, NC – President, Marr's, Inc.

BYNUM R. BROWN
Murfreesboro, NC – President, Bynum R. Brown Agency, Inc.; President, Brown Manor, Inc.; Secretary-Treasurer, Roanoke Valley Nursing Home, Inc.

WILLIAM H. BRYAN
Mount Olive, NC – President, Director, and Treasurer, Mt. Olive Pickle Co., Inc.

JOEL K. BUTLER
Grimesland, NC
Chief External Affairs Officer, Vidant Health; President, Access East, Inc.; President, Vidant Medical Center & Vidant Health Foundations

MICHAEL L. CHESTNUTT, CPA, ABV, CFP®
Clinton, NC. – Managing Partner, Black, Chestnutt & Johnson, P. A.

HOPE H. BRYANT
Raleigh, NC – Vice Chairman, First Citizens BancShares, Inc. and First-Citizens Bank & Trust Company; Executive Officer, First Citizens BancShares, Inc. and First-Citizens Bank & Trust Company

DREW M. COVERT
Mount Olive, NC – President, Southern Bank and Trust Company

OLIVIA B. HOLDING
Raleigh, NC – President, E & F Properties, Inc.; President, Twin States Farming, Inc.; President, The Ella Ann L. & Frank B. Holding Foundation; President, The North State Foundation

G. ROUSE IVEY
Mount Olive, NC – Owner, Rouse Ivey Farms

M.J. MCSORLEY
Rocky Mount, NC – Vice Chairman, Southern BancShares (N.C.), Inc. and Southern Bank and Trust Company; Former Vice President, Southern BancShares (N.C.), Inc.; Former President and CEO, Southern Bank and Trust Company

JOHN C. PEGRAM, JR.
Chapel Hill, NC – Vice Chairman, Southern BancShares (N.C.), Inc. and Southern Bank and Trust Company; Former Chairman of the Board, President, and Chief Executive Officer Southern BancShares (N.C.), Inc. and Southern Bank and Trust Company

THOMAS R. SALLENGER
Wilson, NC – General Partner, Sallenger & Brown, LLP

MALCOLM R. SULLIVAN, JR.
Goldsboro, NC – Chief Executive Officer, Pate Dawson Company

DIRECTORS EMERITI

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 Bancshares

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

DREW M. COVERT
President

DAN R. ELLIS, JR.
Chief Financial Officer and Corporate Secretary

JERRY C. ALEXANDER
Vice President

MICHAEL T. BRYANT
Vice President

L. TAYLOR HARRELL
Vice President

Executive Officers of Southern Bank and Trust Company

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

DREW M. COVERT
President, Southern Bank and Trust Company

DAN R. ELLIS, JR.
Executive Vice President, Chief Financial Officer, Corporate Secretary, and Treasurer

JERRY C. ALEXANDER
Executive Vice President and Regional Executive, Northeast Region

MICHAEL T. BRYANT
Executive Vice President and Regional Executive, West Region

L. TAYLOR HARRELL
Executive Vice President and Regional Executive, Hampton Roads Region

Regional Executives of Southern Bank and Trust Company

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

WAYNE E. MURPHY
Senior Vice President, Central Region

GREGORY A. SHACKELFORD
Senior Vice President, South Region

Local Boards of Directors

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Wayne Edwards, John M. Taylor

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Local Officers

Ahoskie

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Glenda D. Ward, Assistant Banking Officer

Aurora

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Ayden

Sharon V. Warrick, Vice President

Bailey

Jennifer R. Phillips, Banking Officer
Sylvia B. Temple, Banking Officer

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Patricia J. Cooper, Vice President
Mary A. Tolan, Banking Officer
Earline M. Webb, Banking Officer

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Chesapeake

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Yvette Campfield-Wilson, Assistant Vice President

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Gloria R. White, Banking Officer

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Faye H. Brock, Assistant Banking Officer

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Garland

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Gatesville

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Deborah D. Carter, Banking Officer

Goldsboro

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I. Faith Stilley, Assistant Vice President
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Ruth H. Davey, Banking Officer
Shaunda T. Moore, Banking Officer
Carrie L. Rollins, Banking Officer

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Donna B. Burgess, Assistant Vice President

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Pamela B. Avent, Banking Officer

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 Adam T. Jobe, Vice President
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 Linda T. Tedesco, Assistant Vice President
 Avila T. Wimbish, Assistant Vice President

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Red Springs

Lisa S. Hendren, Banking Officer

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 Kimberly S. Sutton, Vice President
 John Allen Corbett, Assistant Vice President
 Deborah D. Nelms, Assistant Vice President
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 Julie C. Howard, Banking Officer
 Bryan M. Huff, Banking Officer
 William P. Johnson, Banking Officer
 Gloria D. Williams, Banking Officer

Salemberg

E. Faith Brock, Banking Officer

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James Lewis Thompson, Senior Vice President
 Getsy B. Baker, Banking Officer
 Debra T. Worley, Banking Officer

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Nancy B. Bullard, Assistant Vice President

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 Michele R. Godsey, Vice President

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Linda G. Doland, Senior Vice President
 Margaret D. Frisch, Assistant Vice President

Tarboro

Shelly R. Edmondson, Assistant Vice President
 Leta G. Bateman, Assistant Banking Officer

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Christopher M. Beale, Senior Vice President
 Steven M. Becraft, Vice President
 Steven M. Byrd, Vice President
 Jody F. Kuehn, Vice President
 Jenifer B. Watlington, Assistant Vice President

Warsaw

Cecilia W. Bell, Banking Officer
 Shirley J. Byrd, Banking Officer

Whitakers

Pam L. Pitt, Banking Officer

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 Jennie P. Powell, Vice President
 James L. Southerland, Vice President
 Terri H. Stutts, Vice President
 Matthew W. Whitley, Vice President
 Melissa S. Jones, Banking Officer
 Ann B. Parrish, Banking Officer

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 Crystal C. Godwin, Vice President
 Stephen D. Wishall, Vice President
 Gay H. Feher, Banking Officer
 Christie H. Jernigan, Banking Officer

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 Dana H. Fuller, Banking Officer

Winton

Carolyn B. Bazemore, Vice President

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 Teresa O. Chappell, Vice President
 Willie G. Griswold, Vice President
 Carolyn W. Jones, Vice President
 Shannon B. Joyner, Vice President
 Elizabeth D. Pullen, Vice President
 Denise P. Corbett, Banking Officer
 Kimberly C. Harrison, Banking Officer

Audit

Tonya B. Watkins, Senior Vice President and General Auditor
 Faye R. Jones, Assistant Vice President
 Barbara W. Shepard, Assistant Vice President

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Lori P. Martin, Senior Vice President
 Sandy E. Davidson, Banking Officer

Central Region

Wayne E. Murphy, Senior Vice President
Dilara B. Moore, Senior Vice President

Community Reinvestment

Robert L. Shepherd, Jr., Senior Vice President and
Community Reinvestment Act Officer
Suzanne M. Burrows, Vice President and Community Reinvestment Act Officer

Corporate Administration

Edward I. Coltrain, Senior Vice President and Chief Operating Officer
Rebecca L. Binkley, Vice President

Corporate Finance

Dan R. Ellis, Jr., Executive Vice President and Chief Financial Officer
David L. Sauls, Jr., Senior Vice President and Chief Accounting Officer
Sandy C. McCarty, Vice President and Bank Security Officer
Robin M. Jackson, Vice President
Genetta B. Goodman, Assistant Vice President
Linda S. Creech, Banking Officer

Corporate Headquarters

James Grey Morgan, Chairman of the Board and Chief Executive Officer
Drew M. Covert, President

Credit Administration

Judy M. Lynn, Senior Vice President and Senior Credit Officer
Kimberly N. Anderson, Banking Officer

Credit Operations

Barry G. Allen, Vice President and Information Security Officer
Regina A. Neal, Assistant Vice President
Jeffrey W. Westbrook, Assistant Vice President
Quanta M. Woodson, Assistant Vice President
Jep B. Kirkland, Banking Officer

Credit Review

Sharon S. Edmundson, Vice President
Nicholas B. Davis, Assistant Vice President
Vernon Scott Wilson, Assistant Vice President

Deposit Operations

Jeanne C. King, Vice President
Amanda M. Modlin, Vice President
Gina M. Barrington, Assistant Vice President
Joyce Anne Barwick, Assistant Vice President
Jessica L. Bryant, Assistant Vice President
Terri Gleason, Assistant Vice President

Hampton Roads Region

L. Taylor Harrell, Executive Vice President

Human Resources

Valerie W. Roberson, Senior Vice President

Information Technology

Deborah B. Coon, Senior Vice President
Kevin L. Loftin, Vice President
Brandon K. Faucette, Banking Officer

Loss Share

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Michele L. Barham, Vice President
James C. Hill, Vice President
Anthony L. Hunt, Vice President
Robert H. Johnson, Vice President
Craig W. Reed, Vice President
Ellen M. Cehrs-Tolliver, Assistant Vice President
Jaime L. Warren, Assistant Vice President

Marketing & Sales

John L. Heeden, Senior Vice President
Lisa R. Sanderson, Vice President

Northeast Region

Jerry C. Alexander, Executive Vice President
William Jason Waughtel, Senior Vice President
T. Olin Davis, Senior Vice President
James T. Dickson, II, Senior Vice President
C. McCray Sadler, Vice President
Dustin W. Sumner, Vice President

Regulatory Compliance

Gwendolyn S. Scobey, Assistant Vice President and
Bank Compliance Officer/Bank Secrecy Act Officer
Angela R. Rose, Banking Officer and
Office of Foreign Assets Control (OFAC) Compliance Officer

Risk Management

Sheila Y. Ewers, Banking Officer

Southern Bank Customer Care

Sondra F. McCorquodale, Senior Vice President
Deborah B. Pannell, Assistant Vice President
Larry L. Woolard, Jr., Assistant Vice President
Lynn L. Baker, Banking Officer

Southern Investment Services

Corey D. Quattlebaum, Senior Vice President
Justin Brooks Bunting, Vice President
John P. Dennis, Vice President
William H. Hopkins, Jr., Vice President
Rick D. Hughes, Vice President
Frank C. Jones, Jr., Vice President
Angela H. Futrell, Assistant Vice President

Southern Region

Gregory A. Shackelford, Senior Vice President
Rebecca C. Dorsey, Senior Vice President
Brandon S. Strickland, Vice President

Training

B. Gail Ambrose, Vice President
Tanya L. Mizelle, Assistant Vice President

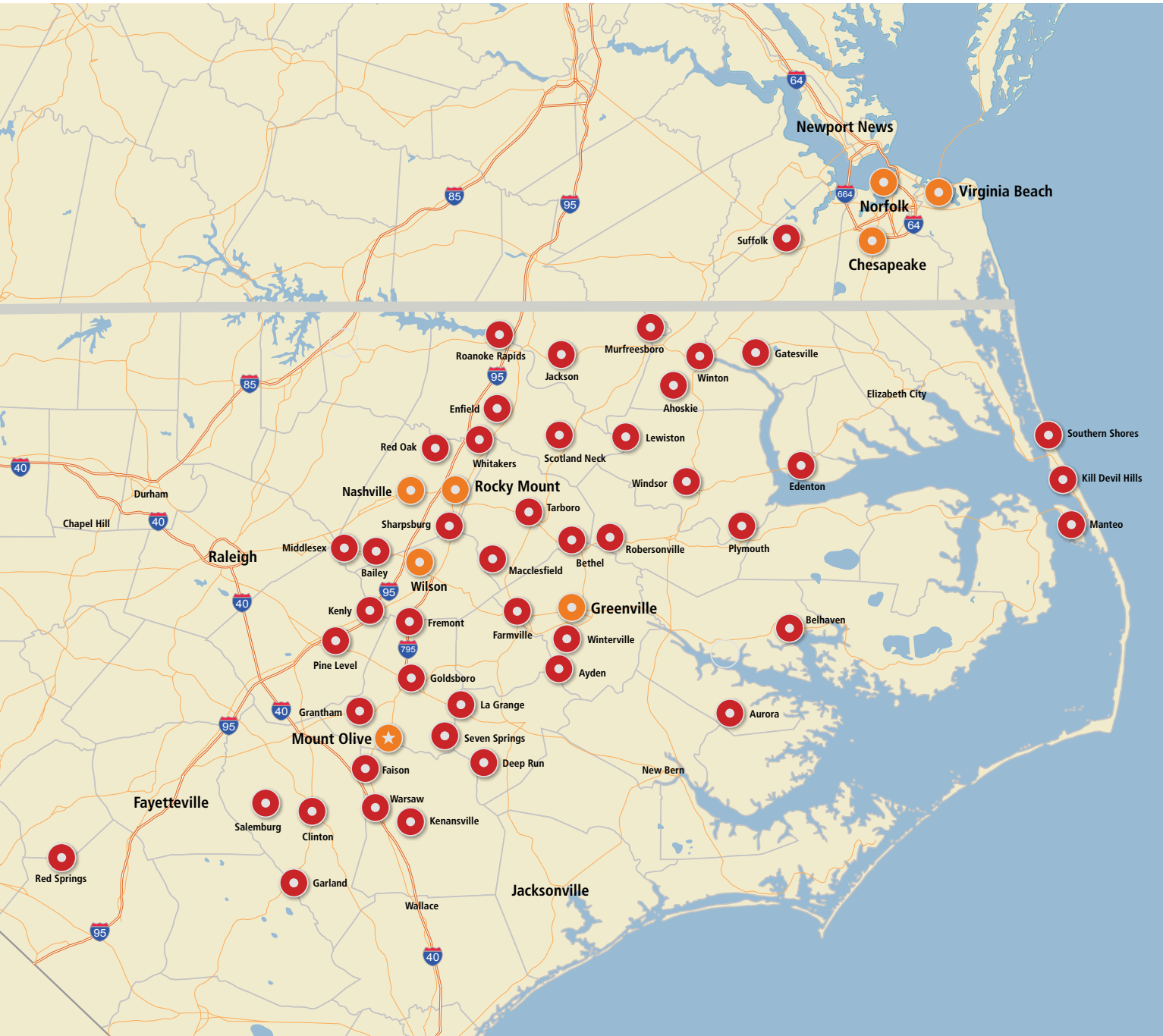
West Region

Michael T. Bryant, Executive Vice President
Charles M. Wells, II, Senior Vice President
G. Willard Barnes, Senior Vice President
William D. Edgar, Jr., Vice President

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 billion, the bank operates over 60 offices in North Carolina and Virginia.



- Branch Location
- Multiple Branches
- ☆ Corporate Headquarters



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

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

Ayden
236 3rd St.
Ayden, NC 28513
Telephone: 252.746.6138

Bailey
6174 Main Street
Bailey, NC 27807
Telephone: 252.235.4071

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

Bethel
7458 Main St.
Bethel, NC 27812
Telephone: 252.825.0031

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

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

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

Clinton
925 Sunset Ave.
Clinton, NC 28328
Telephone: 910.592.9005

Deep Run
3410 Old HWY 11
Deep Run, NC 28525
Telephone: 252.568.4141

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

Enfield
201 Batchelor Ave.
Enfield, NC 27823
Telephone: 252.445.2016

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

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

Fremont
101 North Wilson Street
Fremont, NC 27830
Telephone: 919.242.6011

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

Gatesville
203 Main St.
Gatesville, NC 27938
Telephone: 252.357.0190

Goldsboro
2301 Wayne Memorial Drive
Goldsboro, NC 27534
Telephone: 919.735.1207

Grantham
3382 US Hwy 13 South
Grantham, NC 27530
Telephone: 919.689.2300

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

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

Jackson
208 W. Jefferson St.
Jackson, NC 27845
Telephone: 252.534.1156

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

Kenly
101 West Second Street
Kenly, NC 27542
Telephone: 919.284.7000

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

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

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

Macclesfield
105 N. Railroad St.
Macclesfield, NC 27852
Telephone: 252.827.2111

Manteo
704 S. Hwy 641264
Manteo, NC 27954
Telephone: 252.475.3688

Middlesex
11438 East Finch Avenue
Middlesex, NC 27557
Telephone: 252.235.3144

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

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

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

Nashville - Barnes
209 S. Barnes St.
Nashville, NC 27856
Telephone: 252.459.2117

Nashville - Washington
801 E. Washington St.
Nashville, NC 27856
Telephone: 252.459.9121

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

Norfolk - Riverview
4101 Granby St.
Norfolk, VA 23504
Telephone: 757.446.6960

Pine Level
109 Peedin Avenue
Pine Level, NC 27568
Telephone: 919.965.5721

Plymouth
612 Washington St.
Plymouth, NC 27962
Telephone: 252.793.1115

Red Springs
300 S. Main Street
Red Springs, NC 28377
Telephone: 910.843.4135

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

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

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

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

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

Rocky Mount - Franklin
224 S. Franklin St.
Rocky Mount, NC 27804
Telephone: 252.977.2825

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

Salemburg
102 North Main St.
Salemburg, NC 28385
Telephone: 910.525.4149

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

Seven Springs
306 Main St.
Seven Springs, NC 28578
Telephone: 252.569.3161

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

Southern Shores
5531 N. Croatan Hwy
Southern Shores, NC 27949
Telephone: 252.261.1326

Suffolk
221 Western Ave.
Suffolk, VA 23434
Telephone: 757.923.4868

Tarboro
422 Main St.
Tarboro, NC 27886
Telephone: 252.823.2184

Virginia Beach - First Colonial
1124 First Colonial Rd.
Virginia Beach, VA 23454
Telephone: 757.446.6940

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

Virginia Beach Boulevard
3720 Virginia Beach Blvd.
Virginia Beach, VA 23452
Telephone: 757.446.6970

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

Whitakers
101 N. White St.
Whitakers, NC 27891
Telephone: 252.437.0611

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

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

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

Winterville
4259 Winterville Pkwy.
Winterville, NC 28590
Telephone: 252.355.6189

Winton
301 N. Main St.
Winton, NC 27986
Telephone: 252.358.3111

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