



QUARTERLY REPORT JUNE 2023

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.

	For the Quarter Ended June 30,		As of or Year to Date June 30,		Percent Change YTD
	2023	2022	2023	2022	
SUMMARY BALANCE SHEET					
ASSETS					
Cash, due from banks and overnight funds sold			\$ 115,690	\$ 195,490	-41%
Investments			1,599,280	1,736,328	-8%
Loans less allowance for loan loss of \$33,032 and \$32,846			2,948,250	2,575,720	14%
Other assets			195,271	196,275	-1%
Total assets			\$ 4,858,491	\$ 4,703,813	3%
LIABILITIES					
Deposits:					
Noninterest-bearing deposits			\$ 1,385,411	\$ 1,480,751	-6%
Interest-bearing deposits			2,696,681	2,667,198	1%
Total deposits			4,082,092	4,147,949	-2%
Borrowings			353,781	237,759	49%
Other liabilities			22,176	17,347	28%
Total liabilities			4,458,049	4,403,055	1%
SHAREHOLDERS' EQUITY					
Preferred stock			1,728	1,782	-3%
Common stock			389	393	-1%
Surplus			27,043	27,043	0%
Retained earnings			567,062	427,908	33%
Accumulated other comprehensive (loss)			(195,780)	(156,368)	25%
Total shareholders' equity			400,442	300,758	33%
Total liabilities and shareholders' equity			\$ 4,858,491	\$ 4,703,813	3%
EARNINGS PERFORMANCE					
Interest income	\$ 42,863	\$ 33,914	\$ 82,121	\$ 66,313	24%
Interest expense	12,759	1,382	22,200	2,551	770%
Net interest income	30,104	32,532	59,921	63,762	-6%
Provision for loan losses	862	2,940	582	3,434	83%
Noninterest income (loss)	71,208	4,252	124,000	(23,074)	637%
Noninterest expense	24,175	23,769	48,751	47,423	3%
Income (loss) before income taxes	76,275	10,075	134,588	(10,169)	1424%
Income tax expense (benefit)	15,483	1,603	27,590	(3,261)	946%
Net income (loss)	\$ 60,792	\$ 8,472	\$ 106,998	\$ (6,908)	1649%
Earnings (loss) per share	\$ 779.28	\$ 107.06	\$ 1,370.51	\$ (89.04)	
Return on average assets	5.08%	0.73%	4.51%	-0.30%	
Return on average equity	65.41%	10.40%	63.76%	-3.61%	

ADDITIONAL DISCLOSURE - ACCOUNTING FOR INVESTMENTS IN MARKETABLE EQUITY SECURITIES

Pursuant to Accounting Standards Update 2016-01: Financial Instruments—Overall (Subtopic 825-10): Recognition and Measurement of Financial Assets and Financial Liabilities ("ASU 2016-01"), equity investments must be measured at fair value with changes in fair value recognized in net income. For the quarters ended June 30, 2023 and 2022, unrealized gains (losses) on equity investments of \$64.3 million and \$(3.6) million, respectively were included in noninterest income, and \$13.5 million and \$(766,000), respectively in deferred tax expense (benefit) were included in income tax expense related to the change in fair value of equity investments. For the six months ended June 30, 2023 and 2022, unrealized gains (losses) on equity investments of \$110.7 million and \$(37.9) million, respectively were included in noninterest income, and \$23.2 million and \$(8.0) million, respectively in deferred tax expense (benefit) were included in income tax expense related to the change in fair value of equity investments. While ASU 2016-01 has no impact on the book value per common share, the impact on net income is as follows:

	For the Quarter Ended June 30,		Year to Date June 30,		
	2023	2022	2023	2022	
Net income (loss) as reported	\$ 60,792	\$ 8,472	\$ 106,998	\$ (6,908)	
Impact of ASU 2016-01	(50,813)	2,880	(87,475)	29,964	
Net income excluding the Impact of ASU 2016-01	\$ 9,979	\$ 11,352	\$ 19,523	\$ 23,056	
Return on average assets excluding the impact of ASU 2016-01	0.83%	0.97%	0.82%	0.99%	
Return on average equity excluding the impact of ASU 2016-01	10.74%	13.94%	11.63%	12.06%	

ADDITIONAL DISCLOSURE - REPURCHASE OF THE COMPANY'S COMMON AND PREFERRED STOCK

On January 17, 2023, the Company's Board of Directors approved a stock repurchase program that expires on March 31, 2024 and authorizes the repurchase of up to 4,000 shares of the Company's outstanding common stock. The repurchase program stipulates that the aggregate dollar amount paid during any consecutive twelve-month period to repurchase shares of common stock, through open market and privately negotiated transactions, and shares of preferred stock, through privately negotiated transactions, shall not equal or exceed 3% of the Company's consolidated shareholders' equity. The following table indicates the number of shares of each class and the amount paid to repurchase shares during the three- and six-month periods ended June 30, 2023.

	For the Quarter Ended June 30, 2023		Year to Date June 30, 2023		
	# Shares	Amount Paid	# Shares	Amount Paid	
Common	150	\$ 767	199	\$ 1,004	
Series B preferred	1,415	18	1,415	18	
Series C preferred	85	1	85	1	

General Board of Directors

DREW M. COVERT, Chairperson
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 Chairperson, 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
Owner, Michael L. Chestnutt, CPA, PLLC
(public accounting)

OLIVIA B. HOLDING
Raleigh, NC
President and Director, Twin States Farming, Inc.;
President and Director, E&F Properties, Inc.

G. ROUSE IVEY
Mount Olive, NC
Self-employed farmer

J. GREY MORGAN
Mount Olive, NC
Retired; formerly the Bank's and our Chief Executive Officer
and Board Chairperson

JOHN C. PEGRAM, JR.
Chapel Hill, NC
Retired; formerly the Bank's and our Chief Executive Officer
and Board Chairman

THOMAS R. SALLENGER
Wilson, NC
Attorney; general partner, Sallenger Law, LLP
(law firm)

MALCOLM R. SULLIVAN, JR.
Goldsboro, NC
Chief Executive Officer of Feelgoodz Holdings NC, LLC

Director Emeritus

M.J. MCSORLEY
Rocky Mount, NC
Formerly the Bank's and Our Vice Chairperson, President,
and Chief Executive Officer

Southern Bank Senior Management Team

DREW M. COVERT
Board Chairperson and Chief Executive Officer

L. TAYLOR HARRELL III
President

JERRY C. ALEXANDER
Executive Vice President
Northeast Region

MICHAEL T. BRYANT
Executive Vice President
Legacy Region

EDWARD I. COLTRAIN
Executive Vice President and Chief Operating Officer

W. TRENT DUDLEY
Senior Vice President
Hampton Roads Region

SONDRA F. MCCORQUODALE
Executive Vice President and Chief Digital Officer

VALERIE W. ROBERSON
Senior Vice President and Human Resources Manager

DAVID L. SAULS, JR.
Executive Vice President, Chief Financial Officer,
and Corporate Secretary

W. JASON WAUGHTEL
Executive Vice President
Coastal Region

ROBERT E. WOOD
Executive Vice President and Chief Credit Officer

Local Boards of Directors

Ahoskie

Dr. Joselito S. Almario, William T. Fretwell, James R. Harrell, Jr.,
Teresa F. Jenkins, Robert N. Riddick, Edgar L. Swain, Jr.
Director Emeriti - Howard C. Brown, Joe Henry Jenkins

Belhaven

Gary L. Respass, William M. Tankard, Charles F. Williams
Director Emeritus - Douglas B. Clark

Duplin County

Gregory Millard Bounds, Marion Dean Brown, Jr.,
Ernest Clegg Grady, Jr., J. Garrett Ludlum, G. Haywood Quinn, Jr.,
John C. Smith, Jr.
Director Emeriti - Richard Harrell, James McGowan, Dr. Mary Wood

Edenton

Ronald J. Andronowitz, Horace Beasley, Charles A. Britton,
Steve Brown, Franklin S. Edmondson III, A. Travis Ellis
Director Emeritus - Dr. Richard Hines, Jr.

Gatesville

Dan M. Askew, George M. Miller
Director Emeritus - Charles Sherwood Eason

Greenville

Dr. Mary Helen Hutchinson, Dr. Lawrence Rouse, Billy Williams

Hampton Roads

Stephen B. Ballard, Michael E. Barney, Richard A. Beskin,
Richard E. Biemiller, Judy Boone, Lisa F. Chandler, Rev. Harold J. Cobb, Jr.,
Lydia G. Duke, Lindsey Riddle Elliott, Steve C. Frazier,
John L. Gibson, III, Thomas C. Gifford, Michael Goodove,
Robert L. Gutterman, Claus Ihlemann, James J. Izard, II, Karen Jaffe,
Thomas G. Johnson, III, Kal Kassir, John Katsias, Michael P. Kellam,
Linda S. Laibstain, William A. Lascara, Kirk B. Levy, Gary C. Mah,
Charles R. Malbon, Jr., Robert F. Mann, M.D., Paul Michels,
Thaddeus J. Nowak, Charles S. Nusbaum, Jeanette L. Ojeda,
Chirag Patel, Terry J. Penn, William L. Perkins, II, Donna Phaneuf,
Albert H. Poole, Roger L. Porter, John W. Rachels, Louis F. Ryan,
Robert L. Schick, Jr., Gary K. Shepherd, W. Kevin Stewart,
Ann K. Sullivan, Anthony M. Thiel, Philip R. Trapani, Jr.
Bryan M. Whitehurst, Benjamin J. Willis, III

La Grange

Robert Bland, Henry Edwards, Craig A. Jones, Roger M. Sutton,
G. Lynn Taylor

Mount Olive

James Douglas Best, Carol Gainey Carrere, Ph.D., John T. Davis, Jr.,
Gregory Eloshway, B. Hain Ficken, Jr., David H. Overman,
Dr. James M. Sasser, Ronald G. Sloan, Robert E. Williams

Murfreesboro

Sylvia F. Anderson, Wayne R. Brown, E. Brock Felton,
John M. Jenkins, Jr., Benjamin S. McLean, Charles L. Revelle, III,
John P. Revelle, Jr., Jayne H. Wolfskill
Director Emeritus - Bynum R. Brown

Outer Banks

Jill G. Bennett, Michael C. Casey, Timothy L. Crank,
Jeffrey B. Dowdy, Paddison P. Hudspeth, Theresa "Tess" Judge,
Joy E. Lige, Richard B. Mizelle, Jr.
Director Emeritus - Cashar W. Evans, Jr.

Roanoke Rapids

Mark D. Dickinson, Paul W. Heaton, Jr., Grady W. "Phil" Hux,
Donald R. Lynch

Sampson County

Steven J. Bass, Dr. Jeffrey G. Bell, Ralph C. Carter, Jr.,
Robert A. Fann

Wilson County

Derrick Creech, Milo L. Gibbs, Jr., Elizabeth Howard, John Lee,
James A. Miller, Eldon S. Newton, III, Elizabeth "Beth" Searcy,
Ralph M. Smith, Jr., Terri Stutts, Charles A. Thomas,
William H. Vaughan, Jr., Sheila Vick
Director Emeriti - Janet P. Barnes, Willie Williams

Windsor

Ricky Ryan Clough, Crystal Godwin, Carla Rascoe
Director Emeriti - Moses B. Gillam, III, James F. Hoggard, III,
Revonne W. Hoggard, John L. Pierce, Jr., William Pittman, Edward E. Rawls,
Joseph S. Roberson

Local Officers

Ahoskie

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Heath G. Britt, Assistant Vice President
Matthew B. Howell, Vice President
Trina H. Calderado, Banking Officer
Amber L. Lassiter, Banking Officer

Aurora

Jeffrey W. Robinson, Vice President
I. Faith Stilley, Assistant Vice President

Ayden

Pamela K. Justice, Vice President

Bailey

Pattie K. Griggs, Banking Officer
Sylvia B. Temple, Banking Officer

Chesapeake

Hemang V. Oza, Senior Vice President
Karen G. Whitesell, Senior Vice President
Casey M. Cudney, Vice President
Raquel C. Mazyck, Vice President
Tony L. Roselle, Vice President

Clinton

Christopher D. Driver, Assistant Vice President
Marcia B. Jackson, Banking Officer

Edenton

Charles A. Britton, Senior Vice President
Patricia B. Respass, Vice President
Courtney N. Hobbs, Banking Officer

Elizabeth City

Mathew R. Scribner, Senior Vice President
S. Johnson W. Biggs, Vice President

Farmville

Bridgette H. Henkel, Vice President
Kearney W. Long, Assistant Vice President

Garland

Nakachia T. Murphy, Banking Officer

Gatesville

Dan M. Askew, Vice President

Goldsboro

P. Brent Williams, Senior Vice President
Sharon S. Freeman, Vice President
Brenda E. Paul, Vice President
Christy H. Reese, Banking Officer

Greenville

Paul C. Anderson, Senior Vice President
Alyson B. Faulconer, Senior Vice President
William D. Barnes, Vice President
Melissa W. Briley, Vice President
Brian R. Fields, Vice President
Everett K. Kelly, Jr., Vice President
P. Scot Webster, Vice President
Dana H. Fuller, Assistant Vice President
Melissa Orians, Banking Officer

Jackson

Donna B. Burgess, Assistant Vice President

Kenansville

G. Haywood Quinn, Jr., Vice President
Britia B. West, Assistant Vice President

Kenly

Kristina E. Croft, Banking Officer

Kill Devil Hills

Penelope E. Bentley, Vice President
Sonya A. Payne, Vice President
Jude L. Roberts, Vice President

Kitty Hawk

Susan C. Clissold, Senior Vice President
Michele R. Godsey, Vice President

Manteo

Katrina M. Payne, Banking Officer
Matthew A. Winstead, Banking Officer

Mount Olive

Amberley M. Davis, Assistant Vice President

Murfreesboro

Sandra T. Wiley, Vice President
Jessica L. Bryant, Assistant Vice President
Denise R. Martin, Banking Officer

Nashville

Amy N. Beasley, Vice President
Pamela B. Avent, Banking Officer
Adrienne B. Braswell, Banking Officer
Julie C. Howard, Banking Officer

Norfolk

Shelayne S. Boswell, Senior Vice President
Darian J. Fisher, Vice President
Kelly A. Johnson, Vice President
John T. Maloney, Vice President
Cory J. McNett, Vice President
K. Logan Schmidt, Vice President
Claudine S. Beaman, Assistant Vice President

Pinetops

April R. Wooten, Banking Officer

Plymouth

April M. McNair, Vice President

Raleigh

T. Andrew Scott, Senior Vice President
Michael G. Stellar, Senior Vice President
L. Gregory Williams, Senior Vice President
Ken C. Ashby, Vice President
Michael A. Brown, Vice President
Christopher R. Killian, Vice President
Wally W. Lam, Vice President
Sushma Maheshwari, Vice President
Magdalena Flores Ornelas, Banking Officer
Dena R. Myers, Banking Officer

Roanoke Rapids

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Kim E. Ivey, Vice President

Robersonville

Sharon V. Warrick, Senior Vice President
Lisa B. Forbes, Banking Officer

Rocky Mount

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Lisa P. Wells, Vice President
Vanessa M. Whitaker, Vice President
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Lynn N. Barnes, Banking Officer
Mari J. Broda, Banking Officer
Gloria D. Williams, Banking Officer

Salemburg

Diana S. Johnson, Banking Officer

Scotland Neck

Vickey W. Gregory, Banking Officer
Sharon R. Hackney, Banking Officer

Suffolk

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Robert H. Johnson, Vice President

Tarboro

Nancy B. Bullard, Vice President
Exum M. Harrell IV, Banking Officer

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Wanda D. Garrett, Vice President
Gerard G. Golden, Vice President
Jody F. Kuehn, Vice President
Craig W. Reed, Vice President
Briana J. Cabiao, Assistant Vice President
Donna M. Eason, Assistant Vice President
Katherine D. Wyatt, Assistant Vice President

Virginia Peninsula

Ben P. Ellington, Senior Vice President
Lorin R. Burge, Assistant Vice President
Andrew R. Hack, Assistant Vice President

Wilmington

Paul McCombie, Senior Vice President
Leon C. Pruzan, Senior Vice President
Leonard B. Smith, Senior Vice President
Colleen M. Hattingh, Vice President

Wilson

Matthew W. Whitley, Senior Vice President
Elizabeth W. Clapsadl, Vice President
Justin D. Keene, Vice President
Paula D. Hendry, Banking Officer
Melissa S. Carr, Banking Officer
Ann B. Parrish, Banking Officer

Windsor

Crystal C. Godwin, Vice President
Cynthia I. Vaughan, Assistant Vice President
Gay H. Feher, Banking Officer

Winterville

Danielle L. Hodges, Assistant Vice President

General Officers

Affiliated Mortgage Services

E. Kim Lamm, Senior Vice President
Shannon B. Joyner, Senior Vice President
Robert V. Boykin, Vice President
Teresa O. Chappell, Vice President
Deborah A. Connor, Vice President
Alan E. Efting, Vice President
W. Neil Johnston, Vice President
Susan H. Joyner, Vice President
Heather B. Vann, Vice President
Lisa A. Lancaster, Assistant Vice President

Audit

Tonya B. Watkins, Senior Vice President and General Auditor
Faye R. Jones, Assistant Vice President
Katie S. Vann, Banking Officer

Coastal Region

William Jason Waughtel, Executive Vice President
Neil C. Songer, Senior Vice President
Charles F. Williams, Senior Vice President

Community Reinvestment

Suzanne M. Burrows, Vice President and Community Reinvestment Act Officer

Corporate Administration

Edward I. Coltrain, Executive Vice President and Chief Operating Officer
Jamie L. Colwell, Senior Vice President
Rebecca L. Binkley, Vice President
Helen B. Masten, Vice President
V. Scott Wilson, Vice President

Corporate Finance

David L. Sauls, Jr., Executive Vice President and Chief Financial Officer
John H. Gray, Senior Vice President and Chief Accounting Officer
Jaimie N. Mitchell, Vice President
Sandy C. McCarty, Vice President and Bank Security Officer
Stacey D. Herring, Assistant Vice President
Jessica D. Hoskin, Assistant Vice President

Corporate Headquarters

Drew M. Covert, Board **Chairperson** and Chief Executive Officer
L. Taylor Harrell III, President

Credit Administration

Robert E. Wood, Executive Vice President and Chief Credit Officer
 T. Olin Davis, Senior Vice President
 Rebecca C. Dorsey, Senior Vice President
 William D. Edgar, Jr., Senior Vice President
 James C. Hill, Senior Vice President
 Daniel J. Jacobs, Senior Vice President
 Dilara B. Moore, Senior Vice President
 James E. Ragan IV, Senior Vice President
 Gregory A. Shackelford, Senior Vice President
 Michele L. Barham, Vice President
 McKenzie H. Long, Vice President
 D. Craig Parker, Vice President
 P. Tyler Sanders, Vice President
 Abbie G. Smitherman, Vice President
 Jaime L. Warren, Vice President
 Brittany M. Wright, Assistant Vice President
 Kimberly N. Anderson, Banking Officer

Credit Operations

Barry G. Allen, Senior Vice President
 Shari L. Cuthbert, Assistant Vice President
 Brandon K. Faucette, Assistant Vice President
 Brandy J. Knox, Assistant Vice President
 Marsha H. Lee, Assistant Vice President
 Quanta M. Woodson, Assistant Vice President
 Christine L. Brown, Banking Officer

Deposit Operations

Jeanne C. King, Vice President
 Amanda M. Modlin, Vice President
 Latasha D. Whitley, Assistant Vice President

Digital Services

Sondra F. McCorquodale, Executive Vice President and Chief Digital Officer
 Matthew P. Smith, Senior Vice President
 Justin R. Chastain, Vice President
 Robert F. Feamster, Vice President

Hampton Roads Region

W. Trent Dudley, Senior Vice President
 Steven E. Kocen, Senior Vice President
 Michael J. Kos, Senior Vice President

Human Resources

Valerie W. Roberson, Senior Vice President
 Kristy S. Brock, Vice President
 Mattie M. Keene, Vice President

Information Technology

James T. Williams, Senior Vice President
 Julie C. Marvin, Senior Vice President and Information Security Officer
 Kevin L. Loftin, Vice President

Learning & Development

William B. Griffin, Jr., Senior Vice President
 Tanya L. Mizelle, Vice President
 Thomas P. Stanfield, Vice President
 Tilwanda L. Steinberg, Vice President

Legacy Region

Michael T. Bryant, Executive Vice President
 J. Allen Corbett III, Senior Vice President
 Craig A. Jones, Senior Vice President
 Wayne E. Murphy, Senior Vice President
 W. Scott Newton II, Senior Vice President
 William P. Johnson, Vice President

Marketing & Sales

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

Northeast Region

Jerry C. Alexander, Executive Vice President
 Margaret W. Hall, Senior Vice President
 C. McCray Sadler, Senior Vice President
 Dustin W. Sumner, Senior Vice President
 J. Lewis Thompson, Senior Vice President
 Charles M. Wells II, Senior Vice President

Regulatory Compliance

Jeneen Potts, Vice President, Bank Compliance Officer, Office of Foreign Assets Control Compliance Officer, and Bank Secrecy Act Officer
 Elizabeth R. Bailey, Banking Officer

Risk Management

Sheila Y. Ewers, Vice President

Southern Bank Customer Care

Jeffrey L. Brantley, Vice President

Southern Investment Services

Charles A. Chambers, Senior Vice President
 Brentley E. Priddy, Senior Vice President
 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
 Jason C. Sherwood, Vice President
 Stephen T. Snow, Vice President
 Richard K. Wiethorn, Vice President
 Angela H. Futrell, Assistant Vice President
 Parker J. Swart, Assistant Vice President
 Richard J. Wilcox, Assistant Vice President

Treasury Services

Tracey B. Jackson, Senior Vice President
 Lori P. Martin, Senior Vice President
 Deborah B. Mast, Senior Vice President
 Matthew L. Raymond, Senior Vice President
 Callie S. Gill, Vice President
 Barbara E. Harris, Vice President
 Lindsay M. Hilmes, Vice President
 Hillary A. Jackson, Vice President
 Jennifer H. Robertson, Vice President
 Sarah R. Shaffner, Vice President
 Sarah F. Arthur, Banking Officer
 Lynn L. Baker, Banking Officer
 Ardis T. Goss, Banking Officer
 Tiffany J. Wylie, Banking Officer



Branch Network Map



Founded in 1901 as the Bank of Mount Olive, Southern Bank is among the oldest state chartered commercial banks in North Carolina, with multiple 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

CHESAPEAKE - CEDAR*

1217 Cedar Rd.
Chesapeake, VA 23322
757.549.8787

CHESAPEAKE - VOLVO*

617 Volvo 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
910.926.9005

DEEP RUN*

3410 Old Hwy 11
Deep Run, NC 28525
252.568.4141

EDENTON*

101 W. Queen St.
Edenton, NC 27932
252.482.8466

ELIZABETH CITY

1875 West City Dr.
Elizabeth City, NC 27909
252.334.1619

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 27938
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

MANTEO*

318 N. Highway 64/264
Manteo, NC 27954
252.475.3688

MIDDLESEX*

11438 East Finch Ave.
Middlesex, NC 27557
252.235.3144

MOUNT OLIVE*

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

MURFREESBORO*

336 E. Main St.
Murfreesboro, NC 27855
252.398.4174

NASHVILLE*

209 S. Barnes St.
Nashville, NC 27856
252.459.2117

NASHVILLE*

801 E. Washington St.
Nashville, NC 27856
(ATM Only)

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

RALEIGH

3201 Glenwood Avenue, Suite 101
Raleigh, NC 27612
919.788.1596

RALEIGH - COMMERCIAL GROUP

3201 Glenwood Avenue, Suite 201
Raleigh, NC 27612
919.788.1596

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*

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Rocky Mount, NC 27804
252.407.7777

ROCKY MOUNT - OAKWOOD*

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

ROCKY MOUNT - MAIN*

230 Sunset Ave.
Rocky Mount, NC 27804
252.977.2825

ROCKY MOUNT - WESTRIDGE*

3690 Sunset Ave.
Rocky Mount, NC 27804
252.443.7800

ROCKY MOUNT*

3740 North Wesleyan Blvd.
Rocky Mount, NC 27804
(ATM Only)

SALEMBURG*

102 North Main St.
Salemburg, NC 28385
910.525.4149

SCOTLAND NECK*

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

SUFFOLK*

221 Western Ave.
Suffolk, VA 23434
757.923.4868

TARBORO*

422 Main St.
Tarboro, NC 27886
252.823.2184

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

VIRGINIA BEACH - BOULEVARD*

3720 Virginia Beach Blvd.
Virginia Beach, VA 23452
757.446.6970

VIRGINIA PENINSULA

11832 Rock Landing Dr., Suite 104
Newport News, VA 23606
757-446-9478

WARSAW*

114 N. Pine St.
Warsaw, NC 28398
910.293.7176

WILMINGTON

6752 Rockspring Rd, Suite 100
Wilmington, NC 28405
910.256.3657

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

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101 N. King St.
Windsor, NC 27983
252.794.3011

WINTERVILLE*

4259 Winterville Pkwy
Winterville, NC 28590
252.355.6189

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