

Our MISSION

To provide needed financial services to members in an ethical, efficient and caring manner while maintaining sound operating principles.



FIRST LEGACY
COMMUNITY CREDIT UNION

A legacy of service

OUR APPRECIATION

We would like to thank you for considering First Legacy as your credit union. We urge you to make use of all our services. Your credit union can only be what you make it.

The credit union, a not-for-profit financial cooperative, owned and operated by its members, offers the following advantages:

- Return of profits, in the form of quarterly dividends, to its members
- Competitive interest rates on loans
- Professional and efficient service

When you join First Legacy Community Credit Union there are a range of services immediately at your disposal. A minimum deposit of \$20.00 plus a membership fee of \$10.00 opens an account and establishes LIFE MEMBERSHIP.

Consider all services and options available:

FREE CHECKING (SHARE DRAFT ACCOUNT)

- No minimum balance requirement
- No monthly service fee
- VISA Check (Debit) Card
- Access to No-Surcharge CASHPOINTS ATM Network
- Free automated telephone service
- Unlimited check writing
- Free Online Banking

SAVINGS ACCOUNTS (SHARE ACCOUNTS)

- Regular Savings
- Split Rate Share Dividends
- Certificates of Deposit
- Summer Savings Club Account
- Children's Savings Club
- Christmas Club

LOANS

- Mortgage/Home Equity
- New & Used Auto
- Share-Secured and Unsecured
- Line-Of-Credit (LOC)
- Tuition Assistance
- Christmas/Vacation

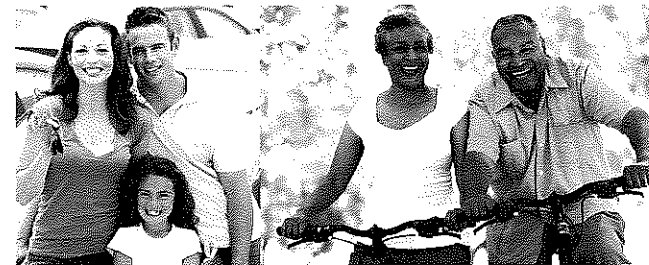
CDS/IRAS

Certificates of Deposit: Great rates, guaranteed.

- Terms: three months to two years
- Minimum purchase amount: \$500
- Special rates for JUMBO Certificates of \$100k or more

Individual Retirement Accounts: Traditional, Roth, Rollover

- Deposit options: Share Account and CDs
- IRAs are federally insured separately up to \$250,000



OTHER SERVICES

- Direct Deposit
- No Fee ATM Access
- Visa Credit Card
- Drive-thru Window Access
- Quarterly Statements/Newsletters
- Payroll Deduction
- Online Banking and Online Bill Pay
- Free Notary Service
- NADA Auto Valuation
- Money Orders, Travelers Checks and Gift Cards
- 24 Hour Audio Response Teller (704.375.8605)
- Credit Disability Insurance
- Credit Life Insurance

BauerFinancial, the nation's leading independent credit union rating and research firm, recently announced that First Legacy has again achieved its highest 5-STAR superior rating for financial strength and stability. With this rating, First Legacy has proven that it is once again one of the safest financial institutions in the country.

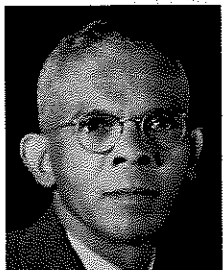


First Legacy continues to operate on its original theme:

*Not for profit, not for charity,
but for service*

Our HERITAGE

In 1941, the School Workers Federal Credit Union was founded by and for African-Americans to provide financial services to those who were rarely able to access the banking sector at the time. Teachers and other education workers made up its initial membership. The original charter was signed



**J.E. Grigsby—Founder,
Educator, and Visionary**

February 24, 1944 by Mr. J. Eugene Grigsby, Mrs. E. R. Anderson, Mr. Joseph F. Towns, Miss Carrie E. Robinson, Mr. Clinton L. Blake, Mr. Daniel E. Moore, M. Spencer Albury, and S. Herbert Adams. Mr. Grigsby, the principal of Second Ward High School, organized the credit union and served as treasurer. Under his leadership, he recruited his staff to pool their monies for deposit into the credit union. Mr. Grigsby and his wife, Purry L. Grigsby operated the credit union out of the basement of their home.

They encouraged savings by providing home cooked goodies when members came by to make their deposits. He also began recruiting other members from the other predominantly black schools. After Mr. Grigsby's death, Mrs. Rosena Gaines, Mr. Lloyd Sigler and Ms. Patricia Looper served faithfully. Together, they saw the credit union's assets rise to \$2 million. The credit union's growth required more space. They began leasing space to establish their own identity and presence in the community. In 1981, Ms. Sandra Scales joined School Workers as bookkeeper. She currently holds the position of President & CEO.

In June 2006, the name was changed to First Legacy to accommodate the diversity of our members. We are one of the largest community development credit unions in North Carolina, with assets totaling over \$47 million. Our field of membership includes anyone who lives, works, worships, or attends school in the following counties: Mecklenburg, Cabarrus, Iredell, Rowan, Catawba, Alexander, Davie, Gaston, Lincoln, and Cleveland.

A Board of Directors and a Supervisory Committee govern the credit union. Currently there is a full service branch in Charlotte, Gastonia, Kannapolis, Salisbury, and Statesville.

Mr. Grigsby's mission of providing financial services to the underserved continues to be the focus of the credit union as it expands in membership and services. As First Legacy Community Credit Union moves forward, the legacy of Mr. J. E. Grigsby will be at the forefront of all endeavors.

Visit one of our convenient locations.

CHARLOTTE

431 Beatties Ford Road
Charlotte, NC 28216
Ph: 704.375.5781
Fax: 704.375.8682
Toll Free: 1.888.335.8986

SALISBURY

2146 Statesville Blvd.
Salisbury, NC 28147
Ph: 704.637.6528
Fax: 704.636.8932

KANNAPOLIS

1660 Garnet Street
Kannapolis, NC 28033
Ph: 704.933.1021
Fax: 704.933.1084

STATESVILLE

1022-B Shelton Ave.
Statesville, NC 28677
Ph: 704.495.3052
Fax: 704.495.3038

GASTONIA

405 North Chester Street
Gastonia, NC 28052
Ph: 704.917.0115
Fax: 704.917.0116



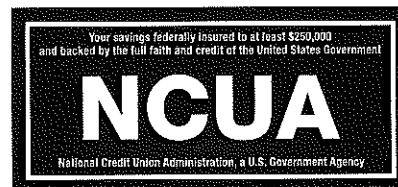
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HOURS OF OPERATION

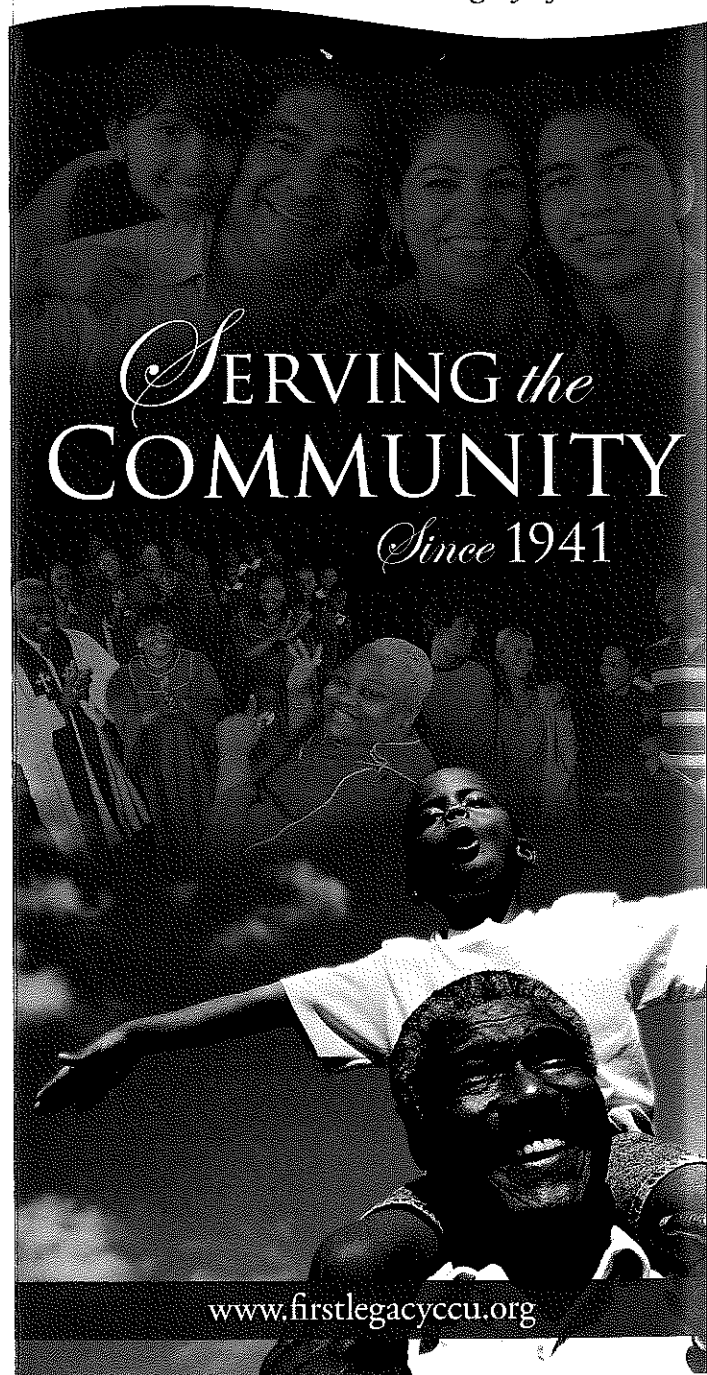
Monday - Thursday 9:00am - 5:00pm
Friday 9:00am - 6:00pm

Visit us Online at www.firstlegacyccu.org



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