

TAR-ROANOKE AREA SERVICE MINUTES
Saturday December 14, 2013
1803 Sunset Ave, Ext Yellow house across from church
Tarboro, NC 27886

- Meeting was called to order at 1:00pm by Michael Mc
- Twelve Traditions was read by: Mary T
- Twelve Concepts was read by: Phillip B
- Minutes accepted by Phillip B. without amendment
- Roll Call

POSITIONS	NAME	ATTENDANCE												
Chairperson 225 885-6769	Tony M	Not Present, No report	12/14	11/2	10/5									
Secretary 252 320-6420	Mary T	Present, no report	12/14	11/2		9/7								
Alternate Secretary 252 955-3378	Willy A	Present, no report	12/14	11/2	10/5	9/7								
Treasurer 252 943-7707	Eric W Tony M rep	Present, written report	12/14	11/2	10/5	9/7								
Policy Chair 252 538-1199	Sabrina14Mc	Not Present, written report		11/2	10/5	9/7								
Public Relations Chair 252 904-1427	John K	Present, written report	12/14		10/5									
Outreach Chair 252 567-3411	Michael J	Present, written report	12/14		10/5									
RCM 847 508-8505	Michael Mc	Present, no report	12/4											
HOMEGROUPS	GSR or Rep	ATTENDANCE												
Courage to Change	John K	Present w/report	12/14		10/5	9/7	8/3		6/1					
Keeping It Real	Michael Mc	Present w/report	12/14	11/2	10/5	9/7	8/3	7/13	6/1	5/4	4/6	3/2	2/2	1/12
New Horizons	Michael J Tony M	Present w/report	12/14	11/2	10/5		8/3	7/13	6/1	5/4	4/6	3/2	2/2	1/12
Primary Purpose	Open/Sabrina	Not Present, no report		11/2	10/5	9/7	8/3	7/13	6/1					
Recovery Road	Phillip B Billy G	Present w/report	12/14	11/2	10/5	9/7		7/13	6/1					
Saturday Night Miracle	Billy Ray	Present w/report	12/14	11/2	10/5		8/3	7/13	6/1	5/4	4/6	3/2	2/2	1/12
Serenity Seekers	Melissa G Reuben E	Present report	12/14		10/5	9/7	8/3		6/1	5/4	4/6	3/2	2/2	1/12
Walk Your Talk	Chris C	Present, written report	12/14	11/2		9/7		7/13	6/1					
Circle of Hope	Robert S	Not Present, written report		11/2		9/7				5/4	4/6		2/2	1/12

New Life	James H	Not Present, no report			10/5		8/3		6/1		5/4		3/2		1/12
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Total of 10 people in attendance, 7 groups represented

Reports

Chairperson:

No report.

Secretary:

No report.

Alternate Secretary:

No report.

Treasurer:

Written report attached.

Policy Chair:

Written report attached.

Outreach Chair:

Written report attached.

Regional Committee Member:

No report.

Courage to Change Group

Written report attached.

Keeping It Real Group

Written report attached.

New Horizons Group

Written report attached.

Primary Purpose Group

Written report attached.

Recovery Road Group

Written report attached.

Saturday Night Miracles Group

Written report attached

Serenity Seekers Group

No report.

Walk Your Talk Group

Written report attached.

Circle of Hope Group

Written report attached.

New Life Group

No report.

Tenth concept read by Willie A.

Open discussion held.

Unfinished Business

Service resume received from Phillip B. for H&I chair position. Elected

Motion 2 from last month: Motion Passes. 3-2-2. See attached motion. “To cease all NAWs donations and donate all over prudent reserve to NCRNA either monthly or quarterly.”

Motion 3: Motion Failed. 3-3-1. See attached motion. “To donate Tar-Roanoke ASC funds (after expenses disbursed) in excess of prudent reserve to the following NA service bodies according to the allocated amounts noted below: NA World Services: 40%, North Carolina Region of NA 60%”

Motion 4: Motion Passes. 5-0-2. See attached motion. “Add to policy Motions and Voting Procedures 1) Anyone may submit a motion but it must be seconded by a GSR. 2) To vote on motion quorum of over 50% of active homegroups must be in attendance. 3) All non-policy motions are simple majority of voting members. Policy motions are 2/3 majority of votes received from homegroups. 4) A motion may be made to send any motion back to homegroups. All discussion on main motion is suspended until motion to table is voted on.

No other old business.

New Business

Motion 1: Motion Tabled and sent back to home groups because it affects policy and/or has financial impact. Original motion form attached. “To accept a GSR orientation packet.”

Motion 2: Motion Tabled and sent back to home groups because it affects policy and/or has financial impact. Original motion form attached. “To remove “Example- Treasury expenses (\$25.00/month)” from Section VII Tar-Roanoke ASC Treasurer Procedural Manual, Reporting Expenses, #2. (page 17 of the draft given to everyone)”

Motion 3: Motion tabled and sent back to home groups because it affects policy and/or has financial impact. Original motion form attached. “Revisit motion 5# from 9/7/13 regarding removing Section II-Subcommittees.”

Next ASC meeting:

January 11 at Trinity Lutheran Church 433 South Winstead Ave. Rocky Mount, NC

Announcements:

- **AREA ELECTIONS WILL BE HELD IN JANUARY. PLEASE TAKE TO HOMEGROUPS.**
- **Meet 1 hour prior to ASC for Policy and Outreach subcommittees and to support and form any others. Anyone interested on serving on committee or has questions concern subcommittee need to attend.**

Subcommittees meeting January 11 at Trinity Lutheran Church 433 South Winstead Ave. Rocky Mount, NC, at 12 noon (before ASM)

Meeting Adjourned 2:45pm

Tar-Roanoke Area

2014 Meeting Schedule

The area meeting for the Tar-Roanoke Area of NA will be held on the first Saturday of the month at 1pm except in the months of January, July and December when it will be held on the second Saturday of the month. Subcommittee meetings will begin at 12pm before the area meeting.

January 11, 2014- Trinity Lutheran Church 433 South Winstead Ave. Rocky Mount, NC

February 1, 2014- Primary Purpose Group in Macon, NC

March 1, 2014-Recovery Road in Tarboro, NC

April 5, 2014- Circle of Hope in Rocky Mount, NC

May 3, 2014- Serenity Seekers Group in Roanoke Rapids, NC

June 7, 2014- Primary Purpose Group in Macon, NC

July 12, 2014- Recovery Road Group in Tarboro, NC

August 2, 2014- Serenity Seekers Group in Roanoke Rapids, NC

September 6, 2014- Circle of Hope in Rocky Mount, NC

October 4, 2014- Primary Purpose Group in Macon, NC

November 1, 2014- Recovery Road Group in Tarboro, NC

December 13, 2014- Circle of Hope in Rocky Mount, NC

Approved Agenda

Call to Order

Serenity Prayer

Read 12 Traditions

Read 12 Concepts

Roll Call

Recognize new groups

Approve minutes

Administrative reports

Sub-committee reports when established

Home group reports

Sharing session/ Single concept reading and discussion

Unfinished Business

New Business

Announcements
Adjourn

Tar-Roanoke Area

Home Group Address List*

Circle of Hope Group
Community Center
341 McDonald Street
Rocky Mount, NC 27804
Contact: Robert S. (252) 314-3090

Courage to Change Group
Nashville United Methodist Church
209 East Washington Street
Nashville, NC 27856
Contact: Will J. (252) 450-0642

Keeping It Real Group
District 19 Community Service Board
1101 Greensville County Circle
Emporia, VA 23847
Contact: Michael Mc. (847) 508-8505

New Horizons Group
Sunset Avenue Baptist Church
3732 Sunset Avenue
Rocky Mount, NC 27804
Contact: Steve W. (252) 903-5621

Recovery Road Group
1803 Sunset Ave, Ext (Yellow house across from
church)
Tarboro, NC 27886
Contact: Phillip B. (252) 886-3317

Primary Purpose Group
Macon United Methodist Church
107 Church Street
Macon, NC 27551
Contact: Sabrina Mc. (252) 538-1199

Saturday Night Miracle Group
Coastal Plains Hospital
2301 Med Park Drive
Rocky Mount, NC 27804
Contact: Dyrll S. (252) 822-1922

Serenity Seekers Group
Stanley White Presbyterian Church
601 Ashton Street
Roanoke Rapids, NC 27870
Contact: Marsha C. (252) 532-6963

Walk Your Talk Group
Word of Tabernacle Church (in R.E.A.C.H. house)
705 Paul Street
Rocky Mount, NC 27803
Contact: Sonya B. (252) 886-2576

New Life Group
Church of God
58 Ellington Street
Emporia, VA 23847
Contact: Jimmie A. (434) 594-2815

*(these are meeting addresses NOT mailing addresses)

Tar-Roanoke Area of NA
Policy Report
December 14, 2013

Hello Family,

I apologize for not being here today, however, I am submitting the draft as I stated last month. This is to be taken back to home groups for review that I have placed all recently approved changes in the proper place. You will notice I added A & B under the Function section, but please check to make sure I don't have it in another place, as I reviewed as often as I could to ensure no duplications. Also, when the votes or motions come back for quorum and other functions, will also be added to that section. Your help is very much needed and appreciated.

You may notice that I have changed the wording for the Alternate Treasurer and Alternate RCM positions. That was due to the change of being a one year term, and to keep it simple.

I am trying to make sure, by going through the previous minutes and looking at all motions to ensure accuracy and place the revised and approved date at the end of each place where there was a change.

Again, and as always, I appreciate the opportunity to be of service and I will see you all on January 11, 2014.

MERRY CHRISTMAS AND HAPPY NEW YEAR TO ALL.

Thank you for allowing me to serve.

In Loving Service,

Sabrina Mc.

14 Dec, PR Chair

Hello family

I scrubbed the NA.org website, NC & Carolina Region web sites, and our websites for meeting schedule clarity & errors. I discovered, no major miss information, except the Tarboro mtg address takes you to church w, the actual location.

I ~~revised~~ parsed around the meeting schedule during Oct Area & I revised the current mtg ~~format~~ schedule to change those minor changes & created a new format.

The PR learning will be my next focus ~~to learn~~ to learn to communicate to outside, public, private entities to let others know we do exist.

Sincerely

John K

P.R. Chair

Next course of action: Revise NA.org, Create key search words to our web page for search engine reliability base on PR handbook Core Public Relations principle of reliability. Web page revision party ~~date, time, place~~ at the New Horizon celebration at 11 am see New Horizon flyer for details of date, time & location.

Outreach Report

12-14-2013

On this past month Outreach Committee made visits to 2 different locations one was the male prison in Nashville, & the other was a local Homegroup ^(New Horizon). On both visits to the locations mentioned all the needs were carried out according to the guidelines of N.A.

Tar-Roanoke Area

GSR REPORT FORM



DATE: 12-14-13

GROUP NAME: Walk Your Talk

LOCATION: 705 Paul St Rocky Mt NC 27803

RENT PAID: YES NO

MEETING TYPE: Open Book, Speaker

AVERAGE ATTENDANCE: 20 # NEWCOMERS: 3

DONATION TO AREA \$ 20.-

BUSINESS MEETING HELD: YES NO

GROUP POSITIONS OPEN:
all

NA BIRTHDAYS (Will be celebrating: Yrs, Name and initial)
Mike M 34y
last ~~sat~~ Saturday month

GROUP CELEBRATIONS (Date, time, location)

BUSINESS, PROBLEMS OR SITUATIONS:

GSR: Chris C

ALT GSR: Robert D

Tar-Roanoke Area

GSR REPORT FORM



DATE: 12-14-13

GROUP_NAME: CIRCLE OF HOPE

LOCATION: 341 M^cDonald St Rocky Mount, NC 27804

RENT PAID: YES NO

MEETING TYPE: Book Step Study, Tradition; IP's, Speaker meetings

AVERAGE ATTENDANCE: 36 # NEWCOMERS: 1

DONATION TO AREA \$ ∅

BUSINESS MEETING HELD: YES NO

GROUP POSITIONS OPEN:

Secretary

NA BIRTHDAYS (Will be celebrating: Yrs, Name and initial)

GROUP CELEBRATIONS (Date, time, location)

BUSINESS, PROBLEMS OR SITUATIONS:

People to step up and be of service to fulfill
positions.

GSR: Tim T.

ALT GSR: Daniel Dunn

Tar-Roanoke Area
GSR REPORT FORM



DATE: 14 Dec 2013

GROUP NAME: Courage to change

LOCATION: Nashville NC

RENT PAID: YES NO

MEETING TYPE: open discussion, candle light last wed / ring clear read

AVERAGE ATTENDANCE: 15 # NEWCOMERS: 3

DONATION TO AREA \$ 10⁰⁰

BUSINESS MEETING HELD: YES NO

GROUP POSITIONS OPEN:
Treasurer, GSR, Secretary

NA BIRTHDAYS (Will be celebrating: Yrs, Name and initial)

John K 15 yrs }
Will J 4 yrs } Jan 29th

GROUP CELEBRATIONS (Date, time, location)

BUSINESS, PROBLEMS OR SITUATIONS:

Need Group Membership Support
Elect new Jan 2014

GSR: John K

ALT GSR: none

Tar-Roanoke Area
GSR REPORT FORM



DATE: 12/14/13

GROUP_NAME: Keeping It Real

LOCATION: 1101 Greensville County Circle

RENT PAID: YES NO

MEETING TYPE: Open, literature study

AVERAGE ATTENDANCE: 8 # NEWCOMERS: 0

DONATION TO AREA \$ 0

BUSINESS MEETING HELD: YES NO

GROUP POSITIONS OPEN:
none

NA BIRTHDAYS (Will be celebrating: Yrs, Name and initial)
none

GROUP CELEBRATIONS (Date, time, location)

BUSINESS, PROBLEMS OR SITUATIONS:
Motion 1 Yes Motion 2 No Motion 3 Yes Motion 4 Yes

GSR: Michael Mc

ALT GSR: _____

Tar-Roanoke Area GSR REPORT FORM



DATE: 11-15-2013

GROUP_NAME: New Horizon

LOCATION: Sunset Bapt. Church, Rocky Mount, N.C.

RENT PAID: YES NO

MEETING TYPE: Tues; Book Study - Fri. open-discussion

AVERAGE ATTENDANCE: 25 # NEWCOMERS: 2-3

DONATION TO AREA \$ 132.00

BUSINESS MEETING HELD: YES NO

GROUP POSITIONS OPEN:

NA BIRTHDAYS (Will be celebrating: Yrs, Name and initial)

~~#####~~ Brian : 2 yrs

GROUP CELEBRATIONS (Date, time, location)

Jan. 11, 2014 ; 3pm after area meeting, Trinity ^{Lutheran} Bapt. Church
Rocky Mt., n.c.

BUSINESS, PROBLEMS OR SITUATIONS:

N/A

GSR: Steve W.

ALT GSR: Jonathan H.

Tar-Roanoke Area
GSR REPORT FORM



DATE: 12-14-13

GROUP NAME: Recovery Road

LOCATION: Tarboro NC

RENT PAID: YES NO

MEETING TYPE: Book study monday - Thursday open discussion

AVERAGE ATTENDANCE: 15 # NEWCOMERS: 0

DONATION TO AREA \$ 75⁰⁰

BUSINESS MEETING HELD: YES NO

GROUP POSITIONS OPEN:
None

NA BIRTHDAYS (Will be celebrating: Yrs, Name and initial)
Angie M 26 yrs Billy G 9 yrs, Tammy W. 1 yr
Dec 30

GROUP CELEBRATIONS (Date, time, location)
None

BUSINESS, PROBLEMS OR SITUATIONS:
None

GSR: Phillip B

ALT GSR: _____

Tar-Roanoke Area
GSR REPORT FORM



DATE: 12-14-2013

GROUP NAME: Saturday Night Miracles

LOCATION: Coastal Plain, Rocky Mount, N.C. 27578

RENT PAID: YES NO

MEETING TYPE: Open Discussion, Book Study, Speaker Mt.

AVERAGE ATTENDANCE: 25-30 # NEWCOMERS: _____

DONATION TO AREA \$ 0

BUSINESS MEETING HELD: YES NO

GROUP POSITIONS OPEN:
0

NA BIRTHDAYS (Will be celebrating: Yrs, Name and initial)

Bill - 2"

GROUP CELEBRATIONS (Date, time, location)

No

BUSINESS, PROBLEMS OR SITUATIONS:

No

GSR: Michael J

ALT GSR: _____

Tabled
Sent back to
homegroups

Tar-Roanoke Area MOTION FORM

Motion # 2

Date: Nov 2, 2013

Mover – Keeping It Real-Michael Mc **Seconded** - Phillip B

Motion: To cease all NAWS donations and donate all over prudent reserve to NCRNA either monthly or quarterly

Intent: To support our current service structure

Amendment: _____

Financial Impact: None

Policy Affected: Financial

Vote: Pass/ Fail 3 For 2 Against 2 Abstain

Amendment: Pass/ Fail _____ For _____ Against _____ Abstain

Is this a **POLICY** change motion? Yes

Tabbed
and sent back
to homegroup

Tar-Roanoke Area MOTION FORM

Motion # 4

Date: Nov 2, 2013

Mover - Keeping It Real /Michael Mc **Seconded** - Phillip B

Motion: Add to policy Motions and Voting Procedures

1) Anyone may submit a motion but it must be seconded by a GSR.

2) To vote on motion quorum of over 50% of active homegroups must be in attendance

3) All non policy motions are simple majority of voting members. Policy motions are 2/3 majority of votes received from homegroups

4) a motion maybe made to send any motion back to homegroups. All discussion on main motion is suspended until motion to table is voted on

Intent: To establish voting policy

Amendment: _____

Financial Impact: None

Policy Affected: Voting Policy

Vote: Pass/ Fail 5 For 0 Against 2 Abstain

Amendment: Pass/ Fail _____ For _____ Against _____ Abstain

Is this a POLICY change motion? Yes

;) Tabled & sent to HG

Tar-Roanoke Area MOTION FORM

Motion # 5

Date: 9/7/13

Mover - Policy

Seconded - Keeping It Real
Michael Mc

Motion: Remove Section III Subcommittees
& Refer To the LOCAL Guide to Service.
However, Policy Subcommittee will be placed
@ section 10, Description of Officers

Intent: So AS NOT to misguide anyone to thinking
TAR-ROANOKE ASC has these subcommittees.
(Per NEW Horizon's concerns)

Amendment: _____

Financial Impact: NO

Policy Affected: Yes

Vote: Pass/ Fail 8 For 0 Against 1 Abstain

Amendment: Pass/ Fail _____ For _____ Against _____ Abstain

Is this a POLICY change motion?
yes

Tar-Roanoke Area MOTION FORM

Motion # 1

Date: 12-14-13

Mover - Recovery Road

Seconded -

Chris

Motion:

To accept a GSR Orientation Packet

Intent:

To get all gsr in line with each other.

Amendment:

To be an outreach tool

Financial Impact:

None

Policy Affected:

Yes

Vote: Pass/ Fail ___ For ___ Against ___ Abstain

Amendment: Pass/ Fail ___ For ___ Against ___ Abstain

Is this a POLICY change motion?

Tabled to home groups

Tar-Roanoke Area MOTION FORM

Motion # 3

Date: 12/14/2013

Mover - Policy Chair

Seconded - JLK *consent to change*

Motion: Revisit motion #5 from 9/7/13 regarding removing Section III - Subcommittees.

See ATTACHED

Intent: Maintain that section due to having an active Outreach and Public Relations Subcommittee. To eliminate having to redo that section when Activities and Hospitals & Institutions is established, keep those descriptions in the policy.

Amendment: _____

Financial Impact: No

Policy Affected: Yes

Vote: Pass/ Fail For Against Abstain

Amendment: Pass/ Fail For Against Abstain

Is this a POLICY change motion? Yes

Tabled to homegroups

Tar Roanoke Area of NA
Treasurer's report
December 14, 2013

Dear Family,

Thank you for the opportunity to be of service. I hope everyone is enjoying the holiday season and taken the opportunities to reflect on the many things we have to be grateful for. As my Treasury service term reaches its final months, I encourage anyone that is interested in serving or simply learning more about the ASC Treasurer's responsibilities to join me at the Area meeting.

In the attached report, you will see a detailed description of how much money was received at last month's area meeting, which home groups made the donations, and what the cost was associated with each expense.

In reconciling the bank statement, you will notice all outstanding checks and deposits listed that do not appear on the statement.

In reviewing the treasurer's report, you will notice there was no donation made to NA World Services. This is due to the fact that we are currently operating just below our prudent reserve with this period's closing balance of \$700.67.

Please do not hesitate to ask me if you have any questions.

Thank you for allowing me to be of continued service,



Eric T. Webb
Area Treasurer
252-943-7707 (cell)
etwebb1@gmail.com (email)

**TAR ROANOKE AREA OF NARCOTICS ANONYMOUS
TREASURER REPORT DECEMBER 2013**

BEGINNING BALANCE		\$750.00
 <u>INCOME</u>		
Contributions from Groups	\$ 160.00	
	TOTAL INCOME	\$ 160.00
<hr/>		
TOTAL BEGINNING BALANCE Plus INCOME		\$910.00
 <u>EXPENSES</u>		
	Ck #	\$ -
 AREA SERVICE COMMITTEE		
Area Rent - Macon UMC	Ck # 143	\$ 50.00
PO Box Expense - USPS	Ck #	\$ -
Secretary Expenses	Ck #	\$ -
Policy Expense	Ck #	\$ -
ASC Meeting Schedule Print Expenses	Ck #	\$ -
NC Region Meeting Travel Expense	Ck # 145	\$ 159.33
Bank Service Charges -	N/A	\$ -
REGIONAL DONATION %	Ck #	\$ -
WORLD DONATION 100%	Ck #	\$ -
 TOTAL EXPENSES		
		\$ 209.33
<hr/>		
ENDING BALANCE		\$ 700.67



185-02-01-00 94902 U O C 001 26 T 63 002
 TAR ROANOKE AREA OF NA
 PO BOX 8036
 ROCKY MOUNT NC 27804-1036

Your account statement

For 10/31/2013

Enjoy fast access to your business

If you are accepting credit and debit cards today, but are not processing having access to your funds sooner and more safely.

By choosing BB&T Merchant Services, you'll enjoy:

- Affordable customized solutions
- Enhanced data security to reduce fraud liability
- A personal Relationship Manager
- Free 24/7 technical support
- Mobile credit card processing options

Plus, you'll enjoy next-business-day funding of Visa®, MasterCard®, and Discover® transactions to your BB&T Business Checking Account.

To find out more, visit BBT.com/merchantservices or for a free, customized quote, call BB&T Merchant Services at 1-866-238-2420.

Subject to business type and credit approval; BB&T Merchant Services are offered by Branch Banking and Trust Company. Member FDIC.
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■ COMMUNITY CHECKING 0005200279265

Account summary

Your previous balance as of 09/30/2013	\$1,043.00
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 369.00 ✓
Your new balance as of 10/31/2013	= \$1,412.00

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
10/07	COUNTER DEPOSIT	369.00 ✓
Total deposits, credits and interest		= \$369.00

BB&T Cash Rewards

ACCOUNT NUMBER ENDING	STATUS	AS OF	EARNED BALANCE(\$)
*****9265	Active	00/00	

Logon to BB&T OnLine to find the latest cash back offers from participating retailers.

Tar Roanoke Area	
Checking Account Reconciliation Report	
Dec 2013	
Bank Balance	\$1,412.00
Outstanding Checks	
138	\$163.00
139	\$50.00
140	\$80.00
141	\$50.00
142	\$319.00
143	\$50.00
145	\$159.33
Total Outstanding Checks	-\$871.33
Outstanding Deposits	
16-Dec	\$160.00
Total Outstanding Deposits	\$160.00
Actual Balance	\$700.67

Questions, comments or errors?

Member FDIC

For general questions/comments or to report errors about your statement or account, please call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228) 24 hours a day, 7 days a week. BB&T Phone24 Client Service Associates are available to assist you from 6 a.m. until midnight ET. You may also contact your local BB&T financial center. To locate a BB&T financial center in your area, please visit BBT.com.

Electronic fund transfers

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, contact us as soon as possible. You may write to us at the following address:

BB&T Liability Risk Management
P.O. Box 996
Wilson, NC 27894-0996

You may also call BB&T Phone24 at 1-800-BANK BBT or visit your local BB&T financial center. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. Please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

We will investigate your complaint/concern and promptly take corrective action. If we take more than ten (10) business days to complete our investigation, your account will be credited for the amount you think is in error, minus a maximum of \$50 if we have a reasonable basis to believe that an unauthorized electronic fund transfer has occurred. This will provide you with access to your funds during the time it takes us to complete our investigation. You may have no liability for unauthorized Check Card purchases, subject to the terms and conditions in the current BB&T Electronic Fund Transfer Agreement and Disclosures. If you have arranged for direct deposit(s) to your account, please call BB&T Phone24 at 1-800-BANK BBT to verify that a deposit has been made.

If your periodic statement shows transfers that you did not make, tell us at once. If you do not inform us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days. This will occur if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason kept you from informing us, we will extend the time periods.

Important information about your Constant Credit Account

Once advances are made from your Constant Credit Account, an **INTEREST CHARGE**

will automatically be imposed on the account's outstanding "Average daily balance." The **INTEREST CHARGE** is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid **INTEREST CHARGE**. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing rights summary

In case of errors or questions about your Constant Credit statement

If you think your statement is incorrect, or if you need more information about a Constant Credit transaction on your statement, please call 1-800-BANK BBT or visit your local BB&T financial center. To dispute a payment, please write to us on a separate sheet of paper at the following address:

BankCard Services Division
P.O. Box 200
Wilson, NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local BB&T financial center. Visit BBT.com to locate the BB&T financial center closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local BB&T financial center or call BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1. List the new balance of your account from your latest statement here:	_____				
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:	_____				
3. Subtract the amount in line 2 above from the amount in line 1 above and enter the total here:	_____				
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:	_____				
5. Add the amount in line 4 to the amount in line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.	_____	Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount
For more information, please contact your local BB&T relationship manager, visit BBT.com, or contact BB&T Phone24 at 1-800-BANK BBT (1-800-226-5228).					