



TAR-ROANOKE AREA SERVICE MINUTES
March 8, 2025

Next ASC Meeting is at 817 West End St., Rocky Mount, NC, 2025 at 1:00pm
Subcommittee meets at 12:00noon

Meeting called to order at 1:00pm by Katherine

- Twelve Traditions was read by:
- Twelve Concepts was read by:
- Roll Call
- Minutes

Note: ATTENDANCE – Present=X Absent=O Previously vacant or new position= -

POSITION	NAME	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Chair	Open													
Vice Chair	Chris (252)469-3409 KrisKarr2C3@gmail.com			X	O									
Secretary	Lori D. 252-532-1431 Loretta1967ld@gmail.com			X	X									
Alt Secretary	Katherine A. Kkeyes0613@gmail.com			X	X									
Treasurer	Michael Mc (847)508-8505 bosscasper@hotmail.com			X	X									
Alt Treasurer	Katherne A. Kkeyes0613@gmail.com			X	X									
RCM	Kevin C. Kcooke585@gmail.com			O	O									
Alt RCM	Katherine A. Kkeyes0613@gmail.com			X	X									
H&I	Audrey audreyh722@gmail.com			X	X									
Policy	OPEN													

Outreach	Tim				O	O									
PR					O	O									
Activities	Open				O	O									

HOMEGROUP	GSR/REP	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
More Will Be Revealed	Lori/Katherine			X	X									
Walk your talk	Chris C			X	O									
Never alone at noon	Tim T.			O	O									
New Beginnings	Audrey			X	X									
Serenity Seekers	Barry			X	O									
New Horizons	Steve			O	X									
Recovery Road				O	X									
Standing on Spiritual Principles	Antonio			O	O									
A Life Worth Living	Theresa			O	O									
Simple Solutions	Tamica			O	O									

Officer Reports

- Chairperson: Open**
- Vice-Chairperson: No report**
- Treasurer: See attached**
- Regional Committee Member (RCM/RCMA): See attached**
- Hospitals and Institutions Chairperson (H & I): See attached**
- Public Relations Chairperson (PR): Open**
- Outreach Chairperson: Open**
- Activities Chairperson: Open**
- Policy: Open**

Home group Reports

Walk your talk –
More will be Revealed-See attached
Never Alone-
New Horizons-See attached
Serenity Seekers-
New Beginnings- See attached
Recovery Road- See attached
A Life Worth Living-
Simple Solutions-

OPEN FORUM

- *No discussions*

OLD BUSINESS

- *Motions from last month all passed. The ASC policies will be updated accordingly.*

NEW BUSINESS

- Resume was received and accepted for the Chair position from Sabrina!
Sabrina will assume the Chair position next ASC meeting in April. Thank you, Sabrina, and everyone else that continues serve!!

Come support your Home Group at the Area level!!

ASC NEEDS LOCAL MEETINGS

SUPPORT AT THE MONTHLY MEETINGS

Tar-Roanoke Area- Tentative Meeting Schedule 2025

Per policy other locations are possible

The Area meeting for the Tar-Roanoke Area of NA will be held on the Second Saturday of the month at 1pm.

Jan 11 - Serenity Seekers-601 Ashton Street, Roanoke Rapids, NC

Feb 8-More Will Be Revealed-601 Ashton Street, Roanoke Rapids, NC

March 8-Primary Purpose 1310 Roanoke Ave, Roanoke Rapids, NC

April 12-817 West End St., Rocky Mount, NC

May 10-

June - 14

July -12

August - 9

Sept -13

October -11

Nov -8

Dec-13

New Beginnings 817 West End St., Rocky Mount, NC

Never Alone at Noon 1450 Bethlehem Rd. Rocky Mount, NC

More Will Be Revealed 601 Ashton Street, Roanoke Rapids, NC

New Horizons 3732 Sunset Ave Rocky Mount, NC

Serenity Seekers-601 Ashton Street, Roanoke Rapids, NC

Tar-Roanoke Area
Home Group Address/Contact List

GSRs PLEASE update contact info

A New Beginning
West Community Center
817 West End St.
Rocky Mt., NC 27803
Contact: Alan A. 252-567-3171
Email: alan.atwater.54@gmail.com
Monday at 8:00pm
Wednesday at 8:00 pm

Walk Your Talk Group
Church of the Good Shepherd
321 Church Street
Rocky Mount, NC 27803
Contact: Chris C (252)469-3409
Email: KrisKarr2C3@gmail.com

More Will Be Revealed
Stanley White Presbyterian church
601 Ashton St Roanoke Rapids, NC 27870
Contact: Katherine 804-405-6216
Email: Kkeyes0613@gmail.com
Sunday at 7:00pm

Never Alone at Noon
1450 Bethlehem Rd
Rocky Mount, NC 27803
Contact: Tim T. 252-343-8643
Email: timpletontim379@gmail.com

Serenity Seekers
601 Ashton St
Roanoke Rapids, NC 27870
Contact: Barry
Email: barrybohinton@gmail.com
Wednesday at 8:00 pm (Open)

New Horizons
3732 Sunset Ave
Rocky Mount, NC
Contact: Steve W 252-903-5621
Email: wardcemetery15@gmail.com
Tuesday and Friday at 8:00pm

Standing on Spiritual Principles
605 Sunset Ave.
Rocky Mount, NC
Contact: Antonio (252)624-8468
Email: Antonioqsmith4016@gmail.com

Recovery Roads
1709 Anaconda Rd.
Tarboro, NC 27886
Contact: Jon M 603-800-2087
Email: mathisonjon891@gmail.com

A Life Worth Living
341 McDonald St.
Rocky Mount, NC
Contact: Theresa 252-710-9144
Email: carmontheresa2@gmail.com
[Saturday at 3pm](#)

Simple Solutions
300 West Thomas
Rocky Mount, NC
Contact: Tamica
Email: sexynsngl@gmail.com
[Thursday 6:30pm – 8:00pm](#)

Primary Purpose
1310 Roanoke Avenue
Roanoke Rapids, NC
Contact: Chuck 252-578-9998
roanchuck@gmail.com
Tuesday 7-8pm

Tar-Roanoke Area
GSR REPORT FORM



DATE: 3/8/2025

GROUP NAME: Recovery Road

LOCATION: Tarboro N.C.

MEETING DAY(S) Monday/Thursday MEETING TIME 8pm

RENT PAID: YES X NO

MEETING TYPE: Literature / Discussion

AVERAGE ATTENDANCE: 12 # NEWCOMERS: 2

DONATION TO AREA \$

BUSINESS MEETING HELD: YES ✓ NO

GROUP POSITIONS OPEN:
None

NA BIRTHDAYS (Will be celebrating: Years, Name and initial) None

GROUP CELEBRATIONS (Date, time, location)
None

BUSINESS, PROBLEMS OR SITUATIONS:

GSR: Jean Mathison

Email address ~~jean~~ mathison.jean891@gmail Phone 603-800-2087

ALT GSR:

Email address Phone

Tar-Roanoke Area
GSR REPORT FORM



DATE: 3/8/25

GROUP NAME: New Horizons

LOCATION: Sunset Baptist Church Rocky mount

MEETING DAY(S) Tues - Fri MEETING TIME 8:00 - 9:00

RENT PAID: YES NO

MEETING TYPE: Tuesday Lit study Friday OD

AVERAGE ATTENDANCE: 18 # NEWCOMERS: 2

DONATION TO AREA \$ 300.00

BUSINESS MEETING HELD: YES NO

GROUP POSITIONS OPEN:

- 0 -

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

- 0 -

GROUP CELEBRATIONS (Date, time, location)

BUSINESS, PROBLEMS OR SITUATIONS:

- 0 -

GSR: Steve Waul

Email address waulcemetery15@gmail.com Phone (252) 903-5621

ALT GSR:

Email address _____ Phone _____

Tar-Roanoke Area
GSR REPORT FORM



DATE: 3/8/25

GROUP NAME: Primary Purpose

LOCATION: 1310 Roanoke Ave, RR, NC

RENT PAID: YES NO

MEETING TYPE: Literature

AVERAGE ATTENDANCE: 7 # NEWCOMERS: 4

DONATION TO AREA \$ 12.00

BUSINESS MEETING HELD: YES NO

GROUP POSITIONS OPEN:
ALL

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

GROUP CELEBRATIONS (Date, time, location)

BUSINESS, PROBLEMS OR SITUATIONS:

NEED Support

GSR: Chuck R

Email address roanchuck@gmail.com Phone 252-537-9998

ALT GSR: _____

Email address _____ Phone _____

Tar-Roanoke Area
GSR REPORT FORM



DATE: 03-08-2025
GROUP_NAME: New Beginnings
LOCATION: 817 West End Street
MEETING DAY(S) Monk + Weds MEETING TIME 8 to 9pm
RENT PAID: YES NO
MEETING TYPE: NA

AVERAGE ATTENDANCE: 15-20 # NEWCOMERS: 4

DONATION TO AREA \$ 25.00

BUSINESS MEETING HELD: YES NO

GROUP POSITIONS OPEN: once a month group conscience

Always Chairperson

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

Caroline M. 2 yrs

GROUP CELEBRATIONS (Date, time, location)

BUSINESS, PROBLEMS OR SITUATIONS:

None

GSR: Audrey H

Email address Audreyh@gmail.com Phone 252-366-4320

ALT GSR: Allan A.

Email address _____ Phone 252-567-3171

Tar-Roanoke Area
GSR REPORT FORM



DATE: 3-8-2025
 GROUP NAME: More Will Be Revealed
 LOCATION: 601 Ashton St. Roanoke Rapids, NC
 MEETING DAY(S) Sunday MEETING TIME 7-8 pm
 RENT PAID: YES NO
 MEETING TYPE: closed; literature study
 AVERAGE ATTENDANCE: 12.25 # NEWCOMERS: 1 identified
 DONATION TO AREA \$ 25⁰⁰
 BUSINESS MEETING HELD: YES NO
 GROUP POSITIONS OPEN:
Treasurer (Katherine A. will fill as needed)

NA BIRTHDAYS (Will be celebrating: Years, Name and initial)
None

GROUP CELEBRATIONS (Date, time, location)
None

BUSINESS, PROBLEMS OR SITUATIONS:
Voted Yes for Budget Motion # 20250125-01
Voted Yes For (2) Area Motions 1. first contact chair policy @ sub-committee's

GSR: Lori D.

Email address _____ Phone _____

ALT GSR: Katherine A.

Email address _____ Phone _____



TARROANOKE AREA OF NARCOTICS ANONYMOUS MONTHLY SUBCOMMITTEE REPORT

Date 3-8-25

CHAIRPERSON: Dyrll S. SUBCOMMITTEE:

REPORT SUBMITTED BY: Dyrll S.

We I is doing well. We sometimes don't have any patients come out. The only problem I have is having someone to go in with me.

We more or less tell people what we used to be like and that we too, have been into institutions just like they have. Tell them what we used to be like, and what life is like after finding N.A.

Dyrll S.

EXPENSES FOR MONTH: _____

DESCRIPTION:

~~Smithdyr110739@gmail.com~~

Smithdyr110739@gmail.com

TOTAL REIMBURSEMENT AMOUNT _____

March 8, 2025

Hello Tar Roanoke Area!

I sent an email to all GSR's with my Alt RCM report in February. I hope you received the report, as there was quite a bit of information.

(- RSC Meeting Minutes attached including:

- Motions and Reports
- Regional Funds Spreadsheet
- Budget Breakdown
- Contact List

Some highlights:

There are positions open at the Regional level. Participation on committees is also available for anyone interested.

There are surveys available at NA.org/survey. Your Homegroup is encouraged to fill out and submit.

There is work upcoming to update the Loaner IP, H&I Basics, Virtual Basics and new and revised Step Working material. I will inform the Area of any information I receive, however please feel free to look at NA.org for further information.

There are Basic Texts available from the ECCNA for the H&I sub-committee.

Please feel free to reach out to Kristen for PR Training if interested.

There is a TON of information on the meeting minutes and I can't possibly include it all here, nor do I want to pick what information is important, so **PLEASE TAKE TIME TO READ THE ATTACHED MINUTES AND REPORTS.**)

I included attachments of Reports along with a request to: **PLEASE TAKE BACK TO YOUR HOMEGROUP AND VOTE ON THE BUDGET Motion # 20250125-01.**

I have attached a copy of that motion as well as a chart detailing the budget to be voted on.

I will need to present our Area's vote on that motion at the April NC Region Quarterly meeting.

Please let me know if you have any questions or need further information. I will do my best to provide it or direct you to someone that can help.

In loving service,
Katherine A.
Alternate RCM

Secretary's Note: PLEASE VOTE,
Budget Details Attached
Separately

NC Region Motion Form

Date: 2025-01-25

Motion number: 20250125-01

Author: Jacob S

Second: Kohai L

Title: **Approval of updated 2 year budget**

Motion:

See Attached

Intent:

Align the budget more closely to the expected spending over the next 2 years

Amendment(s):

Passed Failed Referred Tabled Ruled out of Order Disposition:

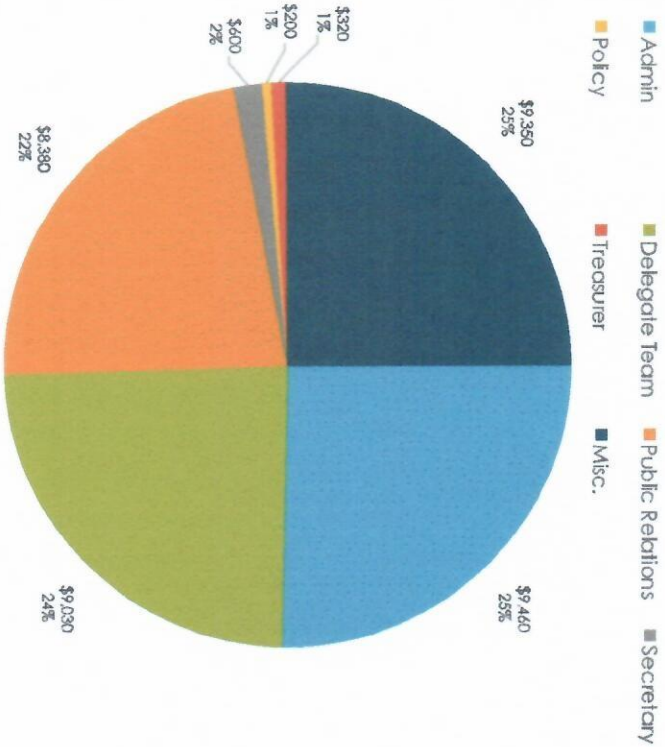
Yeas: _____ Nays: _____ Abstentions: _____

RAFT NCRSC Two Year Budget

PROJECTED
SUBTOTAL
PER YEAR

\$ 18,670.00

Item	QTY	PROJECTED COST PER UNIT	PROJECTED SUBTOTAL	COMMENTS
Admin			\$ 9,460.00	
Box	2	\$180.00	\$ 360.00	\$15 per month
Printing	2	\$4,000.00	\$ 8,000.00	Once per year- price may vary
IT	8	\$75.00	\$ 600.00	Often covered by hosting area
IT Account	2	\$150.00	\$ 300.00	Once per year- price may vary
IT/Log Workspace	2	\$100.00	\$ 200.00	-\$800 billed monthly
Delegate Team			\$ 9,030.00	
C Hotel	2	\$1,000.00	\$ 2,000.00	Once every three years
C Travel	2	\$400.00	\$ 800.00	Once every three years
C Per Diem	2	\$640.00	\$ 1,280.00	Once every three years
Workshop travel	2	\$125.00	\$ 250.00	Only as needed
Printing/supplies	2	\$100.00	\$ 200.00	Only as needed
F Travel	6	\$75.00	\$ 450.00	Three per year- Delegates alternate
Public Relations			\$ 8,380.00	
Job Hosting	2	\$120.00	\$ 240.00	
Phone line	2	\$720.00	\$ 1,440.00	
References	2	\$2,000.00	\$ 4,000.00	
Pressness/Advertising	2	\$1,000.00	\$ 2,000.00	Estimated costs for future projects
Workshops/Training	2	\$200.00	\$ 400.00	Travel and materials as needed
Registration materials	2	\$100.00	\$ 200.00	As needed
Printing	2	\$50.00	\$ 100.00	As needed
Secretary			\$ 600.00	
Printing	8	\$50.00	\$ 400.00	Four times per year
C.	8	\$25.00	\$ 200.00	As needed
Policy			\$ 200.00	
C.	8	\$25.00	\$ 200.00	As needed
Treasurer			\$ 320.00	
C.	2	\$100.00	\$ 200.00	
Bank fees-Checking	2	\$60.00	\$ 120.00	
Misc.			\$ 9,350.00	
Proposition Travel	2.5	\$1,500.00	\$ 3,750.00	4 every 3 years
Student Servant Travel	8	\$300.00	\$ 2,400.00	\$150 max per trusted servant per RSC
Off-Regional Symp.	2	\$1,600.00	\$ 3,200.00	Seed money



DATA POPULATES AUTOMATICALLY

CAMPAIGN TYPE	SUBTOTAL	%
Admin	\$ 9,460	25%
Delegate Team	\$ 9,030	24%
Public Relations	\$ 8,380	22%
Secretary	\$ 600	2%
Policy	\$ 200	1%
Treasurer	\$ 320	1%
Misc.	\$ 9,350	25%
2 Year Total	\$ 37,340	
Operating Reserves	\$ 9,335	
Emergency Reserves	\$ 3,540	

Date: March 8, 2025

Treasurer's Report



Attached you will find the bank statements and donation spreadsheet.

Account reconciled.

Opening Bank balance \$438.00 Opening ASC balance \$388.00

Outstanding checks Rent \$25 & \$25 Stanley White Pres Church #1273 & #1283

March group donations collect \$113.00 (see attached spreadsheet)

March checks written Rent \$50.00

Closing balance \$675.00

Regional donation \$275.00

With gratitude in loving service

Michael Mc

(847) 508-8505

bossasper@hotmail.com

Website is tarroanokeareana.org

Regional Website ncregion-na.org

TAR-ROANOKE AREA GROUP DONATIONS & EXPENSE TRACKING 2025													
Group Name	Jul-24	Aug-24	Sep-24	Oct-23	Nov-23	Dec-23	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	YTD (Jan-Dec)
New Horizon	\$ 200.00	\$ 200.00	\$ 100.00		\$ 275.00	\$ 100.00			\$ 300.00				\$ 300.00
New Beginnings	\$ 26.00	\$ 25.00	\$ 25.00	\$ 30.00	\$ 25.00	\$ 30.00		\$ 50.00	\$ 25.00				\$ 75.00
Walk Your Talk	\$ 40.00		\$ 30.00	\$ 40.00	\$ 40.00	\$ 40.00		\$ 40.00					\$ 40.00
More Will Be Revealed	\$ 13.00	\$ 63.00	\$ 60.00			\$ 100.00		\$ 23.00					\$ 23.00
Primary Purpose									\$ 12.00				\$ 12.00
Never Alone at Noon	\$ 70.00		\$ 50.00		\$ 25.00	\$ 40.00							\$ -
Recovery Road	\$ 60.00												\$ -
Serenity Seekers		\$ 302.00		\$ 100.00		\$ 100.00							\$ -
Simple Solutions						\$ 20.00							\$ -
				\$ 2.17									\$ -
Monthly Income	\$ 409.00	\$ 590.00	\$ 265.00	\$ 172.17	\$ 365.00	\$ 430.00	\$ -	\$ 113.00	\$ 337.00	\$ -	\$ -	\$ -	\$ 450.00
Monthly Expenses	\$ 165.00	\$ 171.05	\$ 105.00	\$ 34.75	\$ 75.25	\$ 45.35	\$ 100.00	\$ 25.00	\$ 50.00				\$ 175.00
RSC Donation	\$ 244.00	\$ 418.95	\$ 160.00	\$ 137.42	\$ 289.75	\$ 384.65			\$ 275.00	\$ -	\$ -	\$ -	\$ -
Closing Bank balance	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 300.00	\$ 388.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	
outstanding checks	\$ 52.17	\$ 77.17	\$ 80.17	\$ 75.00	\$ 75.00	\$ 75.00	\$ 25.00	\$ 25.00	\$ 50.00				

Prudent reserve is \$400 (apr 2022) PO Box due Jan/Jul, Web hosting/domain due Aug

Mar Rent \$25 #1284 Union Mission, H&I budgetted \$25 #1285 Dyril, RSC donation \$275.00 # 1287 (# 1286 voided \$300 RSC)

Feb Rent \$25 #1283 Stanley White Presb Church

Jan PO Box \$100.00 #1282 NO MEETING

Dec Rent \$25 #1279 West Community Center, H&I Budget #1280 Audrey \$20.35, RSC donation \$384.65 # 1281

Nov Rent \$25 #1276 West Comm Ctr, H&I Budget #1277 Audrey \$50.25, RSC donation # 1278 \$520.00

Oct Rent \$25 #1273 Stanley White Presb Church, H&I Budget #1274 Audrey \$9.75, RSC \$137.42 #1275

Sep Rent \$25 #1269 Sunset Ave Baptist Church, PR Budget #1270 Audrey \$40, H&I Budget #1271 Chris \$40.00, RSC \$160.00 #1272

Aug Rent \$25 #1265 West Comm Ctr, #1266 Web Hosting domain/Michael \$143.05, #1268 PR budget/Audrey \$3, #1267 RSC donation \$418.95

July Rent \$25 #1260 NC Recovery Alliance, \$40 #1261 Audrey H&I Budget, \$100 #1262 PO Box, RSC donation \$244 # 1263

June Rent \$25 #1256 St Paul Presb Church, H&I Budget #1255 \$7, PR Budget \$60 #1258, H&I Budget \$33 #1257, RSC \$69 #1259

May Rent \$25 #1252 West Comm Ctr, H&I Budget Audrey \$94.50 #1253, RSC \$216.50 #1254

Apr rent \$25 #1249 West Comm Ctr, RSC \$372.50 #125 \$24.50 returned by Audrey from last month disbursement

PR budget \$20/ H&I budget \$40/ Mar \$25



185-04-01-00 94904 1 C 001 26 S 66 002
TAR ROANOKE AREA OF NA
PO BOX 9035
ROCKY MOUNT NC 27804-7035

Your account statement

For 02/28/2025

Contact us



Truist.com



(844) 4TRUIST or
(844) 487-8478

■ TRUIST COMMUNITY CHECKING 000 [REDACTED]

Account summary

Your previous balance as of 01/31/2025	\$350.00
Checks	- 25.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 113.00
Your new balance as of 02/28/2025	= \$438.00

Checks

DATE	CHECK #	AMOUNT(\$)
02/04	1213	25.00
Total checks		= \$ 25.00

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
02/12	MOBILE DEPOSIT	113.00
Total deposits, credits and interest		= \$113.00

Effective March 2025, the first \$100 of your total check deposit will no longer be made immediately available for check deposits made at the ATM. All deposits are subject to the Funds Availability Policy found in the Commercial Bank Services Agreement and the Business Deposit Accounts Fee Schedule at www.truist.com/businessdepositsfeeschedule.

Changes will be effective March 18, 2025 to the Commercial Bank Services Agreement ("CBSA") that governs your account, including revisions under Section J (Availability of Funds). Continued use of your account constitutes your acceptance of the changes. The current version of the CBSA can be obtained at any Truist branch or online at www.truist.com/CBSA. All future transactions on your account will be governed by the amended CBSA. If you have questions about these changes, contact your local Truist Branch, your relationship manager, or call 844-4TRUIST (844-487-8478).



Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-844-4TRUIST (1-844-487-8478) 24 hours a day, 7 days a week. Truist Contact Center teammates are available to assist you from 8am-8pm EST Monday-Friday and 8am-5pm EST on Saturday. You may also contact your local Truist branch. To locate a Truist branch in your area, please visit [Truist.com](https://www.truist.com).

Electronic fund transfers (For Consumer Accounts Only. Commercial Accounts refer to the Commercial Bank Services Agreement.)

Services such as Bill Payments and Zelle® are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

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, IMMEDIATELY call 1-844-487-8478 or write to:

Fraud Management
 P.O. Box 1014
 Charlotte, NC 28201

Tell us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell 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 if we can prove we could have stopped someone from taking the money if you had told us in time.

Important information about your Truist Ready Now Credit Line Account

Once advances are made from your Truist Ready Now Credit Line 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 Truist Ready Now Credit Line statement

If you think your statement is incorrect, or if you need more information about a Truist Ready Now Credit Line transaction on your statement, please call 1-844-4TRUIST or visit your local Truist branch. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Card and Direct to Consumer Lending
 PO 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 Truist branch. Visit [Truist.com](https://www.truist.com) to locate the Truist branch closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local Truist branch or call Truist Contact Center at 1-844-4TRUIST (1-844-487-8478).

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 Truist branch, visit [Truist.com](https://www.truist.com) or contact us at 1-844-4TRUIST (1-844-487-8478). MEMBER FDIC