

## AMENDMENT OF CHARTER

### Bragg Mutual Federal Credit Union

Fayetteville, NC

Charter No. 07955

Section 5 of the charter shall read as follows:

"The field of membership shall be limited to those having the following common bonds:

1. Civilian employees of the Department of Defense (except those at Pope Air Force Base) who work in Fort Bragg, North Carolina;
2. Employees of Morale Welfare and Recreation (MWR) ~~non-appropriated fund activities~~ who work at Fort Bragg, North Carolina; Name Change 07/18/19
3. Employees of the Metropolitan Housing Authority who work in Fayetteville, North Carolina;
4. Employees and elected and appointed officials of the Town of Spring Lake, North Carolina;
5. Employees and elected and appointed officials of the City of Fayetteville, North Carolina;
6. Employees and elected and appointed officials of Cumberland County, North Carolina;
7. Employees of ~~Cumberland County Hospital System, Inc.~~, Cape Fear Valley Health who work in Cumberland County, North Carolina; Corporate Restructure 07/18/19
8. Employees and elected and appointed officials of the Town of Hope Mills, North Carolina;
9. Employees of the United States Government who work in Cumberland County except those eligible for membership in another occupational credit union with an office in Cumberland County;
10. Contractors and employees of contractors who work regularly at the above facility under contract with the U. S. Government;
11. Personnel separated from the U. S. Armed Forces who are receiving Veterans Disability Compensation (or who have applied for Veterans Disability Compensation) and are regularly using hospital services at the above installation;

12. Contractors and employees of contractors who work regularly in Cumberland County, North Carolina under contract with one or more of the above named local government employers;
13. Employees of Cape Fear Valley Health System ~~Highsmith-Rainey Memorial Hospital~~ who work in Fayetteville, North Carolina; Name Change 07/18/19
14. Regular members of the Fayetteville Fort Bragg Pope Air Force Base Chapter 8 of the Reserve Officers Association of the United States in Fayetteville, North Carolina, who qualify for membership in accordance with its constitution and bylaws as of the date of this amendment;
15. Regular members of the Greater Spring Lake Area Chamber of Commerce in Spring Lake, North Carolina, who qualify for membership in accordance with its constitution and bylaws as of the date of this amendment;
16. Regular members of the Knights of Columbus Cardinal Gibbons Council No. 2838 in Fayetteville, North Carolina, who qualify for membership in accordance with its constitution and bylaws as of the date of this amendment;
17. Employees of Ilco Unican Corporation, Capitol Division who work in Winston Salem, North Carolina;
18. Employees of FSI who are paid from Raleigh, North Carolina;
19. Regular members of Knights of Columbus, Good Shepherd Council 8857 in Hope Mills, North Carolina;
20. Senior citizen and retiree members of the Senior Democrats Club of Cumberland County in Spring Lake, North Carolina whose permanent residence is located within the operational area of a main or branch office of the Federal Credit Union;
21. Members of the Veterans of Foreign Wars of the United States, Post 9103, in Spring Lake, North Carolina;
22. Employees of the Goodyear Tire and Rubber Company, Inc. ~~Kelly Springfield Tire Company~~ who work in Cumberland County, North Carolina; Name Change 07/18/19
23. Members of the Fayetteville Power Squadron (US Coast Guard) who work in Fayetteville, North Carolina; Name Change 07/18/19
24. Members of the United Brotherhood of Carpenters and Joiners of America, Local 2122, in Sanford, North Carolina;
25. Employees of Great American Marketing, Inc., who work in Fayetteville, North Carolina;

26. Active members of the Professional Women of Fayetteville in Fayetteville, North Carolina;
27. Members of the Spring Lake Senior Citizens Club, Inc., in Spring Lake, North Carolina;
28. Employees of the ~~Fayetteville Family~~ YMCA of the Sandhills who work in Fayetteville, North Carolina; Name Change 07/18/19
29. Employees of the public schools in Duplin County, North Carolina;
30. Members of the Tips & Leads Club of Cumberland County in Fayetteville, North Carolina;
31. Employees of United Tool & Stamping Company who work in Fayetteville, North Carolina;
32. Members of the National Association of Retired Federal Employees, Cape Fear Chapter 276 in Fayetteville, North Carolina;
33. Employees of Stedman Wade Health Services, Inc., who work in Wade, North Carolina;
34. General members of the Braxton Bragg Chapter of the Association of the United States Army in Fort Bragg, North Carolina;
35. Employees of Dunn Area Chamber of Commerce, Inc., who work in Dunn, North Carolina;
36. Members of Mother Seaton Council #9847, Knights of Columbus in Fayetteville, North Carolina;
37. Employees of the Maxway Corporation who work in, are paid from or are supervised from Sanford, North Carolina;
38. Realtor and Realtor Associates members of the Long Leaf Pines Realtors, Inc. ~~Fayetteville Area Board of Realtors Association, Inc.~~, in Fayetteville, North Carolina; Name Change 07/18/19
- 39.. Employees of PHP Healthcare Corporation who work in Fayetteville, North Carolina;
40. Employees of The Cardinal Mental Health Group, Inc., who work in Fayetteville, North Carolina;
41. Natural persons members of the Democratic Women of Cumberland County located in Fayetteville, North Carolina who qualify for membership in accordance with its constitution and bylaws in effect on December 8, 1992;

42. Regular members of the Good Sam Berets Chapter of the Good Sam Club, located in Fayetteville, North Carolina who qualify for membership in accordance with its constitution and bylaws in effect on October 15, 1993; (App. 10/15/93)
43. Employees of the House of Raeford Farms, Inc., who work in Raeford, North Carolina; (App. 11/24/93)
44. Employees of Texfi Industries, Inc., who work in or are paid from Fayetteville, North Carolina; (App. 8/17/95)
45. Employees of The Center for Economic Empowerment and Development (CEED) ~~The Women's Center~~ of Fayetteville, North Carolina; volunteers at the named Center; (App. 10/18/95) Name Change 07/18/19
46. Employees of Triangle Building Supply, Inc., who work in Fayetteville, North Carolina; (App. 1/2/96)
47. Members of the Fr William P. Ryan Council 11683 of the Knights of Columbus in Fayetteville, North Carolina, limited to a maximum of 2,500 members; (App. 1/17/96)
48. Employees of Metro Air Center, Ltd., who work in Fayetteville, North Carolina; (App. 7/17/96)
49. Employees of Colonial Radio Group, Inc., who work in Fayetteville, North Carolina; (App. 7/25/96)
50. Natural-person voting members of the American Legion Auxiliary, James LeBlanc Unit #230 located in Spring Lake, North Carolina, who qualify for membership in accordance with their charter and bylaws in effect on August 30, 1996, limited to a maximum of 2,500 members; (App. 8/30/96)
51. Natural-person voting members of the Cumberland County Business Network located in Fayetteville, North Carolina, who qualify for membership in accordance with their charter and bylaws in effect on August 30, 1996, limited to a maximum of 2,500 members; (App. 8/30/96)
52. Employees of Methodist College who work in Fayetteville, North Carolina; (App. 10/8/96)
53. Employees of Technimark, Inc. who work in Fayetteville, North Carolina; (App. 1/20/99)
54. Employees of Up & Coming Magazine who work in Fayetteville, North Carolina; (App. 1/20/99)
55. Employees of M.J. Soffe Company who work in or are paid from Fayetteville, North Carolina; (App. 3/29/99)

56. Employees of Dr. David G. Dickeroff, DDS & Associates, PA, who work in or are paid from Spring Lake, North Carolina; (App. 7/12/99)
57. Employees of Jackson Mattress Company, Inc., who work in or are paid from Fayetteville, North Carolina; (App. 11/10/99)
58. Employees of ~~The Residences at the Prince Charles Radisson Prince Charles Hotel & Suites~~ who work in or are paid from Fayetteville, North Carolina; (App. 11/10/99) Name Change 07/18/19
59. Employee of M&M Automated Systems Incorporated who work in Shannon, North Carolina; (App. 3/23/2000)
60. Employees of Brooks Brothers/Garland Shirt Company who work in Garland, North Carolina; (App. 3/23/00)
61. Employees of Capitol Manufacturing Company who work in or are paid from Fayetteville, North Carolina; (App. 4/21/00)
62. Regular members of the Knights of Columbus, St. Maron Council #12640, located in Fayetteville, North Carolina, who qualify for membership in accordance with its bylaws in effect on June 8, 2000;
63. Employees of IT'Z Entertainment City who work in or are paid from Fayetteville, North Carolina; (App. 7/5/00)
64. Employees of Cargill North American Oil Seeds who work in or are paid from Fayetteville, North Carolina; (App. 8/2/00)
65. Employees and volunteers of Cape Fear Regional Center for the Blind who work in or are paid from Fayetteville, North Carolina; (App. 8/3/00)
66. Employees and volunteers of Lake Rim Baptist Church who work in or are paid from Fayetteville, North Carolina; (App. 8/18/00)
67. Employees and volunteers of Stoney Point Baptist Church and its wholly owned subsidiary Liberty Christian Academy who work in Fayetteville, North Carolina; (App. 9/25/00)
68. Employees of Copiers Plus Inc. who work in or are paid from Fayetteville, North Carolina; (App. 11/22/00)
69. Employees of Mountaire Farms of North Carolina who work in or are paid from Lumber Bridge, North Carolina; (App. 3/15/01)

70. Employees of Got It Maid who work in or are paid from Fayetteville, North Carolina; (App. 04/04/01)
71. Employees of Defender Services, Inc. who work in Fayetteville, North Carolina; (App. 4/16/01)
72. Employees of Fayetteville Chamber of Commerce who work in Fayetteville, North Carolina; (App. 5/8/01)
73. Employees and volunteers of Cumberland Community Action Program, Inc. who work in or are paid from Fayetteville, North Carolina; (App. 5/24/01)
74. Employees of Nu Attitudes Hair and Nail Salon who work in Fayetteville, North Carolina; (App. 6/22/01)
75. Employees of Ed's Tire & Auto Shop who are paid from Fayetteville, North Carolina; (App. 7/10/01)
76. Employees of KV Consultants and Associates who work in Fayetteville, North Carolina; (App. 07/30/01)
77. Employees of ~~Fayetteville Area~~ Fayetteville Cumberland Economic Development Corporation who work in Fayetteville, North Carolina; (App. 08/22/01) Name Change 07/18/19
78. Employees and contract employees of Teaco-Vasco MCCS who work in or are paid from Fayetteville, North Carolina; (App. 10/23/01)
79. Employees and volunteers of Covenant Love Family Church who work in or are paid from Fayetteville, North Carolina; (App. 10/23/01)
80. Employees of Chem-Dry of Cumberland County who work in or are paid from Fayetteville, North Carolina; (App. 11/26/01)
81. Employees of Home Health Services of Cumberland County, Inc. who work in or are paid from Fayetteville, North Carolina; (App. 02/04/02)
82. Employees of All American Lawn Care who work in or are paid from Fayetteville, North Carolina; (App. 06/19/02)
83. Employees of C-4 Sub Ship who work in or are paid from Spring Lake, North Carolina; (App. 07/25/02)
84. Employees of Carolina Paint and Body who work in or are paid from Fayetteville, North Carolina; (App. 07/25/02)

85. Employees of Checkered Flag Sports Bar who work in or are paid from Spring Lake, North Carolina; (App. 07/25/02)
86. Employees of Highland Lumber Company who work in or are paid from Fayetteville, North Carolina; (App. 08/16/02)
87. Employees of ~~Raphia Healthcare Primary Care Plus~~ who work in or are paid from Fayetteville, North Carolina; (App. 08/16/02) Name Change 07/18/19
88. Employees of Teddy Bear Home Repair who work in or are paid from Fayetteville, North Carolina; (App. 08/23/02)
89. Employees of 'C' Home Improvements, Inc. who work in or are paid from Fayetteville, North Carolina; (App. 11/27/02)
90. Employees of B&B Catering who work in or are paid from Spring Lake, North Carolina; (App. 1/31/03)
91. Employees of Walker Chiropractic who work in or are paid from Fayetteville, North Carolina; (App. 1/31/03)
92. Employees of Aberdeen and Rockfish Railroad Company who work in or are paid from Fayetteville, North Carolina; (App. 01/31/03)
93. Employees and volunteers of Edmonton Village Association who work in or are paid from Fayetteville, North Carolina; (App. 3/12/03)
94. Employees of KMC TELECOM who work in or are paid from Fayetteville, North Carolina; (App. 5/23/03-INT)
95. Employees of Cumulus Broadcasting who work in or are paid from Fayetteville, North Carolina; (App. 5/28/03-INT)
96. Employees of The Watering Hole who work in or are paid from Spring Lake, North Carolina; (App. 9/18/03-INT)
97. Employees of Roland C. Lingle, D.D.S who work in or are paid from Fayetteville, North Carolina; (App. 9/29/03-INT)
98. Employees of U S Healthworks who work in or are paid from Fayetteville, North Carolina; (App. 11/17/03-INT)
99. Members of Columbiettes in Fayetteville, North Carolina, who qualify for membership in accordance with its charter and bylaws in effect on November 17, 2003; (App. 01/06/04)

100. Employees of Beaver Creek Foods Inc. who work in or are paid from Fayetteville, North Carolina; (App. 03/17/04-INT)
101. Employees of Cumberland County Business Council who work in or are paid from Fayetteville, North Carolina; (App. 3/30/04-INT)
102. Members of record of College Heights Credit Union #64075 as of July 13, 2004; (App. Emergency Merger 7/13/04)
103. Persons who live, work, or worship in and businesses and other legal entities located in Cumberland County, North Carolina; (App. Emergency Merger 7/13/04)
104. Employees of Advanced Internet Technologies, Inc. ~~Point Intrepid, LLC~~ who work in, or are paid or supervised from Fayetteville, North Carolina; (App. 12/12/05-INT) Name Change 07/18/19
105. Employees of Tredegar Film Products who work in or are paid from Red Springs, North Carolina; (App. 8/10/07-INT)
106. Employees of Dynapar Corporation dba Danaher Sensors & Controls Company who work in Elizabethtown, North Carolina; (App. Voluntary Merger – 9/10/10) (Rev. 10/13/10)
107. Persons who live, work (or regularly conduct business in), worship, or attend school in, and businesses and other legal entities located within the following prescribed underserved community consisting of 14 census tracts in Harnett County, North Carolina, meeting the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act; **(App. 5/12/2020)**

Prescribed 14-census tracts underserved community: 2010 Census Tracts 37085071303, 37085070801, 37085070300, 37085071101, 37085070802, 37085070700, 37085070600, 37085071201, 37085071402, 37085070100, 37085070200, 37085070500, 37085071202, 37085071203 in Harnett County, North Carolina as defined by the following street boundaries: beginning at the intersection of Cape Fear River and the west border of Harnett County at 35.52139984 latitude and, -78.96974436 longitude, proceed southwest along the border to its intersection with US-421. Proceed east along US-421 to its intersection with Old US Highway 421. Proceed southeast along Old US Highway 421 to 35.40188984 latitude and -78.8528359 longitude. Proceed south to NC-27. Proceed southwest along NC-27 to its intersection with Youngs Branch (waterway). Proceed south along Youngs Branch (waterway) to its intersection with Upper Little River. Proceed south along Upper Little River to its intersection with Norrington Road. Proceed south along Norrington Road to its intersection with Darroch Road. Proceed east along Darroch Road to its intersection with NC-210. Proceed southwest along NC-210 to its intersection with Valley Road. Proceed west along Valley Road to its intersection with Overhills Road. Proceed south along Overhills Road to its intersection with Ray Road. Proceed north along Ray Road to its intersection with Nursery Road. Proceed north along Nursery Road

to its intersection with Docs Road. Proceed northwest along Docs Road to its intersection with Micro Tower Road. Proceed west along Micro Tower Road to its intersection with Alpine Drive. Proceed west along Alpine Drive to its intersection with Buffalo Lake Road. Proceed south along Buffalo Lake Road to its intersection with NC-87. Proceed southeast along NC-87 to its intersection with Highway 24. Proceed west along Highway 24 to its intersection with south border of Harnett County. Proceed along the border to its intersection with NC-27. Proceed west along NC-27 to its intersection with Hodges Chapel Road. Proceed south along Hodges Chapel Road to its intersection with Neighbors Road. Proceed south along Neighbors Road to its intersection with Brinkley Road. Proceed west along Brinkley Road to its intersection with Hobson Road. Proceed north along Hobson Road to its intersection with Fairground Road. Proceed west along Fairground Road to its intersection with 3 Bridge Road. Proceed west along 3 Bridge Road to its intersection with Red Hill Church Road. Proceed south along Red Hill Church Road to its intersection with Ashe Ave. Proceed north along Ashe Ave to the point at 35.34202983, -78.64500779. Proceed west to 35.33535990 latitude and -78.65638969 longitude. Proceed northwest to Juniper Creek (waterway). Proceed south along Juniper Creek (waterway) to its intersection with Cape Fear River. Proceed north along Cape Fear River to its intersection with Thorntons Creek (waterway). Proceed north along Thorntons Creek (waterway) to its intersection with NC-27. Proceed west along NC-27 to its intersection with Sheriff Johnson Road. Proceed west along Sheriff Johnson Road to its intersection with East Buies Creek (waterway). Proceed north along East Buies Creek (waterway) to its intersection with NC-55. Proceed west along NC-55 to its intersection with Oak Grove Church Road. Proceed south along Oak Grove Church Road to its intersection with Owens Road. Proceed west along Owens Road to its intersection with Mabry Road. Proceed south along Mabry Road to its intersection with Chesterfield Lake Road. Proceed west along Chesterfield Road to its intersection with Butts Road. Proceed north along Butts Road to its intersection with Old Buies Creek (waterway) Road. Proceed south along Old Buies Creek (waterway) Road to its intersection with Matthews Mill Pond Road. Proceed west along Matthews Mill Pond Road to its intersection with Harnett Central Road. Proceed west along Harnett Central Road to its intersection with Neills Creek (waterway). Proceed south along Neills Creek (waterway) to its intersection with Cape Fear River. Proceed west to the beginning at the intersection of Cape Fear River and the west border of Harnett County.

Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; persons retired as pensioners or annuitants from the above employment; members of their immediate family or household; and organizations of such persons and corporate or other legal entities in this charter.”

May 12, 2020  
 \_\_\_\_\_  
 Date of Approval

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 Martha J. Ninichuk  
 Director, Office of Credit Union  
 Resources and Expansion

CERTIFICATION OF RESOLUTION OF BOARD OF DIRECTORS  
ADOPTING AMENDMENT OF CHARTER/BYLAWS

WHEREAS, the attached amendment of the credit union's charter is in the best interests of the members and is consistent with Law, all necessary authorizations having been obtained,

NOW, THEREFORE, pursuant to the provisions of the Federal Credit Union Act, the attached amendment of the charter/bylaws of the Bragg Mutual Federal Credit Union No. 07955 is hereby adopted by the board of directors in accordance with Article XXI of the above Federal Credit Union's Bylaws.

We, the undersigned President and Secretary of the above Federal Credit Union, hereby certify that on \_\_\_\_\_, 20\_\_, the above resolution amending to the charter/bylaws was adopted by the board of directors in accordance with Article XXI of the above Federal Credit Union's Bylaws.

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President/Chairperson, Board of Directors

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Secretary, Board of Directors