

**VICTORY CREDIT UNION AND TRULIANT
FEDERAL CREDIT UNION MERGE**

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Credit Union. Each move was a calculated effort by Victory's Board of Directors to expand available services and enhance member benefits. So merging with Truliant is a natural step, said

Lafayette Jones, Victory Board Chairman. Victory members will now receive financial services from the 5 Star International Market office and at Truliant's four area locations. Truliant has also established a call center to address the concerns of Victory members.

"Small financial institutions are struggling to operate and their size limits how much they can do for members," said Jones. "By merging with a larger credit union, we can offer a vast selection of services to our membership because we'll have direct access to greater resources."

Jones explained Victory chose Truliant based on their common mission, the array of services Truliant offers and its strong standing in the industry. Truliant has more than \$900 million in assets.

Headquartered in Winston-Salem, Truliant serves about 170,000 members from more than 700 different organizations located in North Carolina, South Carolina, Ohio, Florida, and Virginia. Its mission is to enhance the quality of life of its membership which echoes the primary goal of Victory. "Victory successfully served a diverse population and this merger will help us continue these efforts," said Marcus Schaefer, President and CEO of Truliant Federal Credit Union.

This merger lays the ground work for the creation of a new brand of financial tools, called Victory, designed to address the specific needs of African-Americans and Latinos. It will continue Victory's legacy of advancing Winston-Salem's minority community. Secondly, Jones will join Truliant's Board of Directors as an associate director. "Mr. Jones has a strong background in diversity marketing and these skills will benefit Truliant and all of our members," explained Schaefer. Finally, there are plans to build a new Victory branch in 2004 between downtown and East Winston giving the combined membership easy access.

For more information, visit the new website at www.victory-truliant.org or call 336-659-5335 for a member services representative.

The Power of Fear

The Wilmington Journal Wilmington, NC

Fear of the truth. Nothing has proven to be more debilitating, more paralyzing to people, than that. They know the truth. Indeed they've seen it, and even lived it. Worse yet, they can prove it without question.

Indeed, some have been known to literally quiver in fear at the very notion that some may know that they know, but are afraid to tell it. And yet, like a disease, it must be stopped and overcome for the good of us all. Or else we'll continue to do what has been done for far, far too long—pass that fear on to our children.

That is the crisis we face in uncovering the true history of the bloody and racist 1898 coup d'etat.

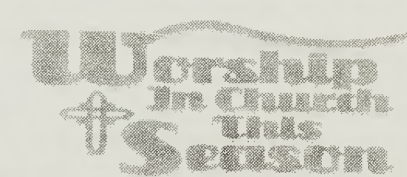
Frustrated that African-Americans (who were Republicans then) were the power structure in the Port City, angry Whites cold-bloodedly murdered innocent Blacks, stole their property and businesses, and chased whole families out of town, some never to return in the 100 plus years since.

For Blacks, many are still so traumatized by the very thought of a White riot directed at them, that those who are descendants of the 1898 victims say nothing. For Whites, the thought of some of their ancestors murdering and looting is difficult to accept, that many have either denied 1898 ever happened, or if it did, that their White ancestors did nothing wrong.


Well, this just has to stop. In our community, the fear must stop. We must stop passing it down through the generations like some kind of birthright.

Courage and the resolve not only to tell about what really happened in 1898, but to be able to prove it, that's what we sorely need more of. For without the courage of those—Black and White—who stand up with their evidence and document what they know per 1898, the truth shall indeed be forever lost.

Worse yet, with that fear, African-Americans will never be able to take control of the fact-finding and truth telling. We'll never be able to speak with one voice and demand the power reparations from how our community was raped and pillaged.



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