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TOP STORIES
 Wednesday, October 1, 2008

N.C. banks doing well despite crisis

Updated 8:10 PM
 By: Jonathan Lowe

WINSTON-SALEM – Although banking executives say problems in the current economy stem from bad decisions by several financial institutions, two North Carolina-based banks have apparently made the right ones. Officials from BB&T and Truiant Federal Credit Union, both based in Winston-Salem, say they continue to see growth despite the economy.



Executives point to home sales in North Carolina as proof. For the month of August, the state's realtors association reported those figures were down 25 percent.

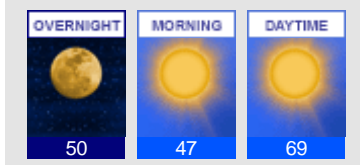
But Truiant Chief Operating Officer Joseph Whitaker said that during September, there was a 22 percent increase in first-time mortgages.

Truiant and BB&T officials say they were shielded from the current financial crisis because they did one key thing: They did no sub-prime lending.

"Our focus in doing mortgages with our members is making sure that they're well educated, so they understand exactly what the mortgage they're signing up for, and not only that, we make sure that they can afford the mortgage they're signing up for," Whitaker said.

Whitaker said Truiant doesn't have stockholders and doesn't sell their

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- Job loss
- Credit/Ability to get a loan
- Retirement savings
- Other (please comment)
- I'm not worried

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credit card portfolio. He said that's helped them stay out of the fray.

"We continue to be strong and we'll be able to continue serving our members in good and bad times," Whitaker said.

Truliant Credit Union operates in the Carolinas, Virginia and Ohio and has some 181,000 members. The larger BB&T has some 1,500 banking centers across 12 states.

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