



CAROLINAS
CREDIT UNION LEAGUE



CAROLINAS CREDIT UNION LEAGUE PROUDLY HOSTS

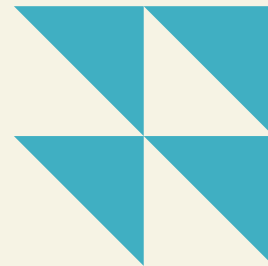
Piedmont Credit Union of Landis

Historical Marker Dedication Ceremony

APRIL 17, 2026 | 1 P.M.

**AT THE INTERSECTION OF MT MORIAH CHURCH RD.
AND FLAT ROCK RD. | CHINA GROVE, NC 28023**

About the credit union



On **April 19, 1918**, Thomas B. Patterson and 22 Black farmers in Landis, N.C., founded the Piedmont Credit Union, the first African American credit union in the United States.

For African American farmers in the early 20th century, access to fair and reliable credit was extremely limited. Traditional banks either refused to issue loans or imposed discriminatory conditions that placed Black borrowers at perpetual risk. A single season of poor weather or crop failure could threaten the loss of a farm, leaving families with little recourse. Without the ability to plan or invest for the future, many farmers remained trapped in cycles of instability.

Roots in Mutual Aid

Long before credit unions existed, African American communities practiced collective saving and mutual support to weather hardship and pursue opportunity.

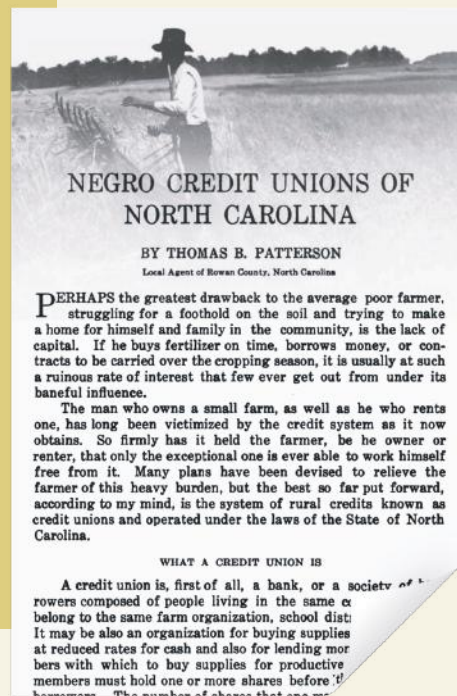
Turning Cooperation into Opportunity

Piedmont transformed longstanding mutual aid practices into an organized financial cooperative, providing a trusted place to save, borrow, and plan for the future—expanding economic stability beyond what informal systems alone could sustain.

A Model for Community Prosperity

By offering fair loans and reasonable rates, Piedmont helped farmers protect their land and invest in growth. Its success sparked a movement, leading to the creation of a dozen additional African American credit unions across North Carolina within two years.

Published in 1920, Patterson's article "Negro Credit Unions of North Carolina" in The Southern Workman stands among the earliest written records of Black-led credit unions in U.S. history.



PROGRAM

Friday, April 17, 2026 | 1:00 p.m.
Sandy Ridge AME Zion Church
1425 Mt Moriah Church Rd, China Grove, NC 28023

WELCOME AND OPENING REMARKS

DAN SCHLINE
PRESIDENT & CEO
CAROLINAS CREDIT UNION LEAGUE

INVOCATION

REV. PATRICK TATE
PASTOR
SANDY RIDGE AME ZION CHURCH

GREETINGS FROM INVITED OFFICIALS AND COMMUNITY PARTNERS

PRESENTATION OF AACUC RESOLUTION HONORING PIEDMONT CU

HISTORY OF PIEDMONT CU OF LANDIS

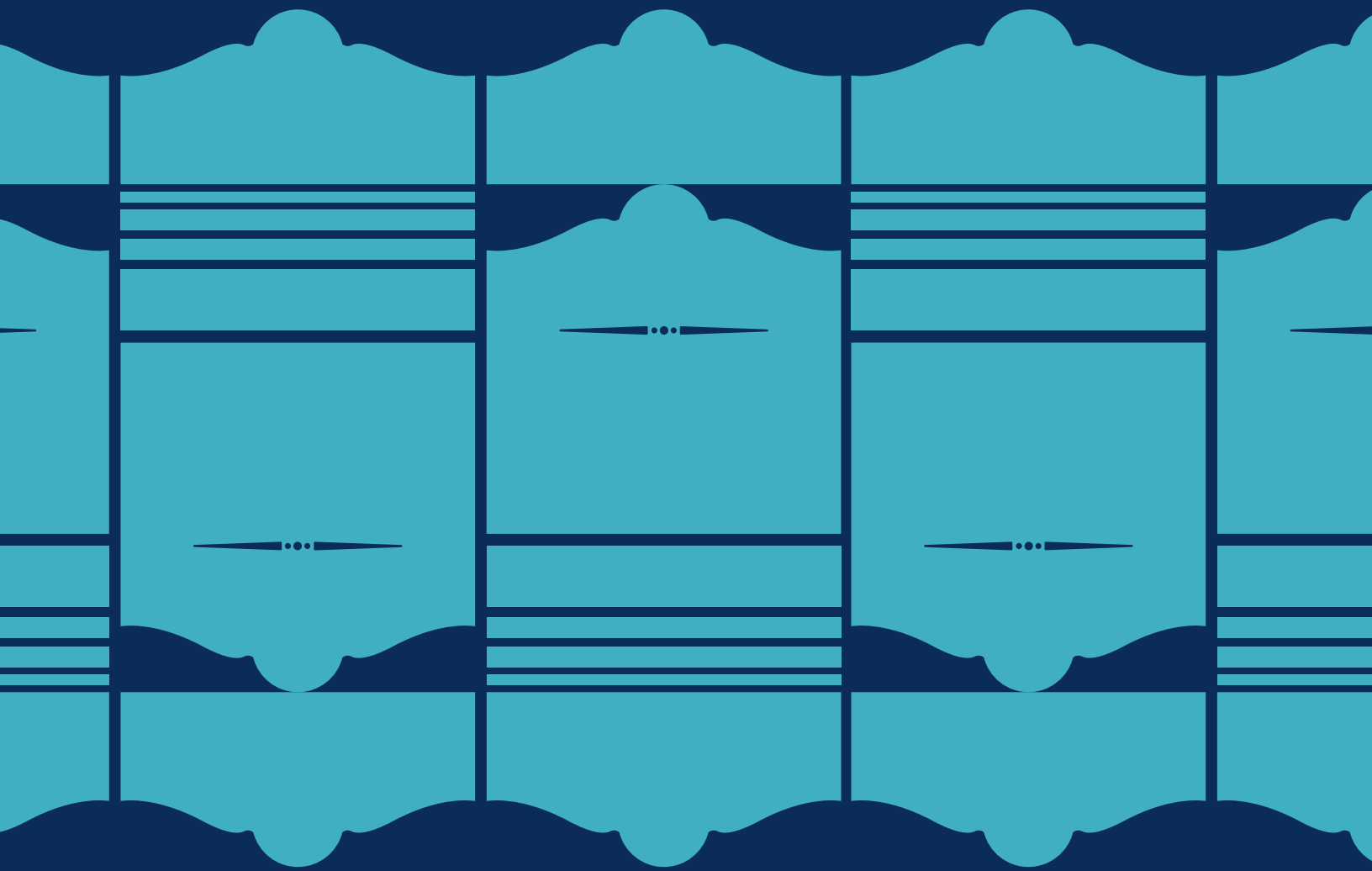
JEFF HARDIN
DIRECTOR OF COLLABORATIVE PROGRAMS
CAROLINAS CREDIT UNION FOUNDATION

N.C. HIGHWAY HISTORICAL MARKER PROGRAM OVERVIEW

LESLIE LEONARD
RESEARCH HISTORIAN SUPERVISOR & ADMINISTRATOR
N.C. HIGHWAY HISTORICAL MARKER PROGRAM

UNVEILING OF THE HISTORICAL MARKER AND GROUP PHOTO

*Guests are invited to enjoy refreshments following
the conclusion of the program.*



“It is not what a man makes that gives him standing in a community; it is what he saves that counts. The union helps him to save.”

THOMAS B. PATTERSON, *THE SOUTHERN WORKMAN*



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