



June 3, 2021

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revision of NCRF Commercial Automobile Territory Definitions  
(Conversion to Zip Code Rating)

On behalf of all member companies, the North Carolina Reinsurance Facility filed with the Commissioner of Insurance revised territory definitions for Commercial Auto, adopting zip code rating for such coverages rated under the Facility's Commercial Automobile Manual.

Enclosed is an exhibit which sets forth the revised territory definitions to be implemented by member companies in accordance with the effective date rule set forth below. The exhibit, which has been *tentatively marked with page numbers*, is designed to replace the similar rules or pages included in the current North Carolina Reinsurance Facility Commercial Automobile Manual.

The revised definitions **will become effective October 1, 2022** in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after October 1, 2022. No policy effective prior to October 1, 2022 shall be endorsed or cancelled and rewritten to take advantage of or to avoid the application of these changes except at the request of the insured and at the customary short rate charges as of the date of such request, but in no event prior to October 1, 2022.

Reprinted North Carolina Reinsurance Facility Commercial Automobile Manual of Rules and Rates pages will be distributed closer to the effective date. In the meantime, notice of the revised territory definitions should be sent to your Company's North Carolina agents to make them aware of the upcoming changes.

In connection with the implementation of these revised rates, your attention is directed to G. S. 58-37-35(l) which provides, in part, as follows:

The classifications, rules, rates, rating plans, and policy forms used on motor vehicle insurance policies reinsured by the Facility may be made by the Facility or by a licensed or statutory rating organization or bureau on its behalf and shall be filed with the Commissioner..... If the Commissioner finds, after a hearing, that a rate is either excessive, inadequate or unfairly discriminatory, the Commissioner shall issue an order specifying in what respect it is deficient and stating when, within a reasonable period thereafter, the rate is no longer effective. The order is subject to judicial review as set out in Article 2 of this Chapter. Pending judicial review of said order, the filed classification plan and the filed rates may be used, charged and collected in the same

manner as set out in G.S. 58-40-45 of this Chapter. The order shall not affect any contract or policy made or issued before the expiration of the period set forth in the order.....

Please see to it that this circular letter is brought to the attention of all interested personnel in your Company.

Any questions regarding these changes should be directed to Tom Burns at (919) 719-3033 or email [tfb@ncrb.org](mailto:tfb@ncrb.org).

Sincerely,

Thomas F. Burns

Director, Auto Operations

North Carolina Reinsurance Facility

TFB/lad

Attachment

RF-21-5

## ZIP CODES 27006 – 27228

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27006	ADVANCE	124	27101	WINSTON SALEM	118
27007	ARARAT	124	27102	WINSTON SALEM	118
27009	BELEWS CREEK	124	27103	WINSTON SALEM	118
27010	BETHANIA	118	27104	WINSTON SALEM	118
27011	BOONVILLE	124	27105	WINSTON SALEM	118
27012	CLEMMONS	122	27106	WINSTON SALEM	118
27013	CLEVELAND	124	27107	WINSTON SALEM	124
27014	COOLEEMEE	124	27108	WINSTON SALEM	118
27016	DANBURY	124	27109	WINSTON SALEM	118
27017	DOBSON	124	27110	WINSTON SALEM	118
27018	EAST BEND	124	27111	WINSTON SALEM	118
27019	GERMANTON	124	27113	WINSTON SALEM	118
27020	HAMPTONVILLE	124	27114	WINSTON SALEM	118
27021	KING	124	27115	WINSTON SALEM	118
27022	LAWSONVILLE	124	27116	WINSTON SALEM	118
27023	LEWISVILLE	122	27117	WINSTON SALEM	124
27024	LOWGAP	124	27120	WINSTON SALEM	118
27025	MADISON	124	27127	WINSTON SALEM	124
27027	MAYODAN	124	27130	WINSTON SALEM	118
27028	MOCKSVILLE	124	27150	WINSTON SALEM	118
27030	MOUNT AIRY	124	27152	WINSTON SALEM	118
27031	MOUNT AIRY	124	27155	WINSTON SALEM	118
27040	PFAFFTOWN	122	27157	WINSTON SALEM	118
27041	PILOT MOUNTAIN	124	27198	WINSTON SALEM	118
27042	PINE HALL	124	27199	WINSTON SALEM	118
27043	PINNACLE	124	27201	ALAMANCE	124
27045	RURAL HALL	124	27202	ALTAMAHAW	124
27046	SANDY RIDGE	124	27203	ASHEBORO	124
27047	SILOAM	124	27204	ASHEBORO	124
27048	STONEVILLE	124	27205	ASHEBORO	124
27049	TOAST	124	27207	BEAR CREEK	124
27050	TOBACCOVILLE	122	27208	BENNETT	124
27051	WALKERTOWN	118	27209	BISCOE	124
27052	WALNUT COVE	124	27212	BLANCH	124
27053	WESTFIELD	124	27213	BONLEE	124
27054	WOODLEAF	124	27214	BROWNS SUMMIT	122
27055	YADKINVILLE	124	27215	BURLINGTON	124
27094	RURAL HALL	124	27216	BURLINGTON	124
27098	RURAL HALL	124	27217	BURLINGTON	122
27099	RURAL HALL	124	27228	BYNUM	124

Table #1(T) ZIP Codes 27006 – 27228

## ZIP CODES 27229 – 27376

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27229	CANDOR	124	27301	MC LEANSVILLE	122
27230	CEDAR FALLS	124	27302	MEBANE	124
27231	CEDAR GROVE	124	27305	MILTON	124
27233	CLIMAX	124	27306	MOUNT GILEAD	124
27235	COLFAX	115	27310	OAK RIDGE	122
27237	CUMNOCK	124	27311	PELHAM	124
27239	DENTON	124	27312	PITTSBORO	124
27242	EAGLE SPRINGS	124	27313	PLEASANT GARDEN	122
27243	EFLAND	124	27314	PROSPECT HILL	124
27244	ELON	124	27315	PROVIDENCE	124
27247	ETHER	124	27316	RAMSEUR	124
27248	FRANKLINVILLE	124	27317	RANDLEMAN	124
27249	GIBSONVILLE	124	27320	REIDSVILLE	124
27252	GOLDSTON	124	27323	REIDSVILLE	124
27253	GRAHAM	124	27325	ROBBINS	124
27256	GULF	124	27326	RUFFIN	124
27258	HAW RIVER	122	27330	SANFORD	124
27259	HIGHFALLS	124	27331	SANFORD	124
27260	HIGH POINT	115	27332	SANFORD	124
27261	HIGH POINT	115	27340	SAXAPAHAW	124
27262	HIGH POINT	115	27341	SEAGROVE	124
27263	HIGH POINT	115	27342	SEDALIA	124
27264	HIGH POINT	115	27343	SEMORA	124
27265	HIGH POINT	115	27344	SILER CITY	124
27268	HIGH POINT	115	27349	SNOW CAMP	124
27278	HILLSBOROUGH	124	27350	SOPHIA	124
27281	JACKSON SPRINGS	124	27351	SOUTHMONT	122
27282	JAMESTOWN	115	27355	STALEY	124
27283	JULIAN	122	27356	STAR	124
27284	KERNERSVILLE	122	27357	STOKESDALE	124
27285	KERNERSVILLE	122	27358	SUMMERFIELD	124
27288	EDEN	124	27359	SWEPSONVILLE	124
27289	EDEN	124	27360	THOMASVILLE	122
27291	LEASBURG	124	27361	THOMASVILLE	122
27292	LEXINGTON	122	27370	TRINITY	122
27293	LEXINGTON	122	27371	TROY	124
27294	LEXINGTON	122	27373	WALLBURG	124
27295	LEXINGTON	124	27374	WELCOME	124
27298	LIBERTY	124	27375	WENTWORTH	124
27299	LINWOOD	124	27376	WEST END	124

Table #2(T) ZIP Codes 27229 – 27376

**ZIP CODES 27377 – 27556**

<b>ZIP Codes/Territories In Numerical Order By ZIP Code</b>					
<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Territory</b>	<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Territory</b>
27377	WHITSETT	122	27511	CARY	121
27379	YANCEYVILLE	124	27512	CARY	121
27401	GREENSBORO	114	27513	CARY	121
27402	GREENSBORO	114	27514	CHAPEL HILL	124
27403	GREENSBORO	114	27515	CHAPEL HILL	124
27404	GREENSBORO	114	27516	CHAPEL HILL	124
27405	GREENSBORO	114	27517	CHAPEL HILL	124
27406	GREENSBORO	114	27518	CARY	121
27407	GREENSBORO	114	27519	CARY	121
27408	GREENSBORO	114	27520	CLAYTON	123
27409	GREENSBORO	114	27521	COATS	123
27410	GREENSBORO	115	27522	CREEDMOOR	124
27411	GREENSBORO	114	27523	APEX	121
27412	GREENSBORO	114	27524	FOUR OAKS	123
27413	GREENSBORO	114	27525	FRANKLINTON	123
27415	GREENSBORO	114	27526	FUQUAY VARINA	121
27416	GREENSBORO	114	27527	CLAYTON	123
27417	GREENSBORO	114	27528	CLAYTON	123
27419	GREENSBORO	114	27529	GARNER	116
27420	GREENSBORO	114	27530	GOLDSBORO	121
27425	GREENSBORO	114	27531	GOLDSBORO	123
27427	GREENSBORO	114	27532	GOLDSBORO	123
27429	GREENSBORO	114	27533	GOLDSBORO	121
27435	GREENSBORO	114	27534	GOLDSBORO	123
27438	GREENSBORO	114	27536	HENDERSON	123
27455	GREENSBORO	114	27537	HENDERSON	123
27495	GREENSBORO	114	27539	APEX	121
27497	GREENSBORO	114	27540	HOLLY SPRINGS	121
27498	GREENSBORO	114	27541	HURDLE MILLS	124
27499	GREENSBORO	114	27542	KENLY	123
27501	ANGIER	123	27543	KIPLING	121
27502	APEX	121	27544	KITTRELL	123
27503	BAHAMA	122	27545	KNIGHTDALE	116
27504	BENSON	123	27546	LILLINGTON	123
27505	BROADWAY	124	27549	LOUISBURG	123
27506	BUIES CREEK	123	27551	MACON	123
27507	BULLOCK	124	27552	MAMERS	123
27508	BUNN	123	27553	MANSON	123
27509	BUTNER	124	27555	MICRO	123
27510	CARRBORO	124	27556	MIDDLEBURG	123

**Table #3(T) ZIP Codes 27377 – 27556**

**ZIP CODES 27557 – 27706**

<b>ZIP Codes/Territories In Numerical Order By ZIP Code</b>					
<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Territory</b>	<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Territory</b>
27557	MIDDLESEX	123	27611	RALEIGH	116
27559	MONCURE	124	27612	RALEIGH	116
27560	MORRISVILLE	121	27613	RALEIGH	116
27562	NEW HILL	121	27614	RALEIGH	116
27563	NORLINA	123	27615	RALEIGH	116
27565	OXFORD	124	27616	RALEIGH	116
27568	PINE LEVEL	123	27617	RALEIGH	116
27569	PRINCETON	123	27619	RALEIGH	116
27570	RIDGEWAY	123	27620	RALEIGH	116
27571	ROLESVILLE	121	27621	RALEIGH	116
27572	ROUGEMONT	122	27622	RALEIGH	116
27573	ROXBORO	124	27623	RALEIGH	116
27574	ROXBORO	124	27624	RALEIGH	116
27576	SELMA	123	27625	RALEIGH	116
27577	SMITHFIELD	123	27626	RALEIGH	116
27581	STEM	124	27627	RALEIGH	116
27582	STOVALL	124	27628	RALEIGH	116
27583	TIMBERLAKE	124	27629	RALEIGH	116
27584	TOWNSVILLE	123	27634	RALEIGH	116
27586	VAUGHAN	123	27635	RALEIGH	116
27587	WAKE FOREST	123	27636	RALEIGH	116
27588	WAKE FOREST	123	27640	RALEIGH	116
27589	WARRENTON	123	27650	RALEIGH	116
27591	WENDELL	123	27656	RALEIGH	116
27592	WILLOW SPRING	121	27658	RALEIGH	116
27593	WILSONS MILLS	123	27661	RALEIGH	116
27594	WISE	123	27668	RALEIGH	116
27596	YOUNGSVILLE	123	27675	RALEIGH	116
27597	ZEBULON	121	27676	RALEIGH	116
27599	CHAPEL HILL	124	27690	RALEIGH	116
27601	RALEIGH	116	27695	RALEIGH	116
27602	RALEIGH	116	27697	RALEIGH	116
27603	RALEIGH	116	27698	RALEIGH	116
27604	RALEIGH	116	27699	RALEIGH	116
27605	RALEIGH	116	27701	DURHAM	113
27606	RALEIGH	116	27702	DURHAM	113
27607	RALEIGH	116	27703	DURHAM	113
27608	RALEIGH	116	27704	DURHAM	122
27609	RALEIGH	116	27705	DURHAM	113
27610	RALEIGH	116	27706	DURHAM	113

**Table #4(T) ZIP Codes 27557 – 27706**

## ZIP CODES 27707 – 27874

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27707	DURHAM	113	27831	GARYSBURG	123
27708	DURHAM	113	27832	GASTON	123
27709	DURHAM	122	27833	GREENVILLE	121
27710	DURHAM	113	27834	GREENVILLE	121
27711	DURHAM	113	27835	GREENVILLE	121
27712	DURHAM	124	27836	GREENVILLE	123
27713	DURHAM	113	27837	GRIMESLAND	123
27715	DURHAM	113	27839	HALIFAX	123
27717	DURHAM	113	27840	HAMILTON	123
27722	DURHAM	124	27841	HASSELL	123
27801	ROCKY MOUNT	123	27842	HENRICO	123
27802	ROCKY MOUNT	123	27843	HOBGOOD	123
27803	ROCKY MOUNT	123	27844	HOLLISTER	123
27804	ROCKY MOUNT	123	27845	JACKSON	123
27805	AULANDER	123	27846	JAMESVILLE	123
27806	AURORA	123	27847	KELFORD	123
27807	BAILEY	123	27849	LEWISTON WOODVILLE	123
27808	BATH	123	27850	LITTLETON	123
27809	BATTLEBORO	123	27851	LUCAMA	123
27810	BELHAVEN	123	27852	MACCLESFIELD	123
27811	BELLARTHUR	121	27853	MARGARETTSVILLE	123
27812	BETHEL	123	27855	MURFREESBORO	123
27813	BLACK CREEK	123	27856	NASHVILLE	123
27814	BLOUNTS CREEK	123	27857	OAK CITY	123
27815	ROCKY MOUNT	123	27858	GREENVILLE	123
27816	CASTALIA	123	27860	PANTEGO	123
27817	CHOCOWINITY	123	27861	PARMELE	123
27818	COMO	123	27862	PENDLETON	123
27819	CONETOE	123	27863	PIKEVILLE	123
27820	CONWAY	123	27864	PINETOPS	123
27821	EDWARD	123	27865	PINETOWN	123
27822	ELM CITY	123	27866	PLEASANT HILL	123
27823	ENFIELD	123	27867	POTECASI	123
27824	ENGELHARD	123	27868	RED OAK	123
27825	EVERETTS	123	27869	RICH SQUARE	123
27826	FAIRFIELD	123	27870	ROANOKE RAPIDS	123
27827	FALKLAND	123	27871	ROBERSONVILLE	123
27828	FARMVILLE	123	27872	ROXOBEL	123
27829	FOUNTAIN	123	27873	SARATOGA	123
27830	FREMONT	123	27874	SCOTLAND NECK	123

Table #5(T) ZIP Codes 27707 – 27874

## ZIP CODES 27875 – 27981

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27875	SCRANTON	123	27929	CURRITUCK	123
27876	SEABOARD	123	27930	HERTFORD	123
27877	SEVERN	123	27932	EDENTON	123
27878	SHARPSBURG	123	27935	EURE	123
27879	SIMPSON	123	27936	FRISCO	123
27880	SIMS	123	27937	GATES	123
27881	SPEED	123	27938	GATESVILLE	123
27882	SPRING HOPE	123	27939	GRANDY	123
27883	STANTONSBURG	123	27941	HARBINGER	123
27884	STOKES	123	27942	HARRELLSVILLE	123
27885	SWANQUARTER	123	27943	HATTERAS	123
27886	TARBORO	123	27944	HERTFORD	123
27887	TILLERY	123	27946	HOBBSVILLE	123
27888	WALSTONBURG	123	27947	JARVISBURG	123
27889	WASHINGTON	123	27948	KILL DEVIL HILLS	123
27890	WELDON	123	27949	KITTY HAWK	123
27891	WHITAKERS	123	27950	KNOTTS ISLAND	123
27892	WILLIAMSTON	123	27953	MANNS HARBOR	123
27893	WILSON	123	27954	MANTEO	123
27894	WILSON	123	27956	MAPLE	123
27895	WILSON	123	27957	MERRY HILL	123
27896	WILSON	121	27958	MOYOCK	123
27897	WOODLAND	123	27959	NAGS HEAD	123
27906	ELIZABETH CITY	123	27960	OCRACOKE	123
27907	ELIZABETH CITY	123	27962	PLYMOUTH	123
27909	ELIZABETH CITY	123	27964	POINT HARBOR	123
27910	AHOSKIE	123	27965	POPLAR BRANCH	123
27915	AVON	123	27966	POWELLS POINT	123
27916	AYDLETT	123	27967	POWELLSVILLE	123
27917	BARCO	123	27968	RODANTHE	123
27919	BELVIDERE	123	27969	RODUKO	123
27920	BUXTON	123	27970	ROPER	123
27921	CAMDEN	123	27972	SALVO	123
27922	COFIELD	123	27973	SHAWBORO	123
27923	COINJOCK	123	27974	SHILOH	123
27924	COLERAIN	123	27976	SOUTH MILLS	123
27925	COLUMBIA	123	27978	STUMPY POINT	123
27926	CORAPEAKE	123	27979	SUNBURY	123
27927	COROLLA	123	27980	TYNER	123
27928	CRESWELL	123	27981	WANCHESE	123

Table #6(T) ZIP Codes 27875 – 27981



## ZIP CODES 27982 – 28120

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
27982	WAVES	123	28070	HUNTERSVILLE	124
27983	WINDSOR	123	28071	GOLD HILL	124
27985	WINFALL	123	28072	GRANITE QUARRY	122
27986	WINTON	123	28073	GROVER	124
28001	ALBEMARLE	124	28074	HARRIS	124
28002	ALBEMARLE	124	28075	HARRISBURG	124
28006	ALEXIS	122	28076	HENRIETTA	124
28007	ANSONVILLE	124	28077	HIGH SHOALS	124
28009	BADIN	124	28078	HUNTERSVILLE	124
28010	BARIUM SPRINGS	124	28079	INDIAN TRAIL	124
28012	BELMONT	122	28080	IRON STATION	124
28016	BESSEMER CITY	124	28081	KANNAPOLIS	122
28017	BOILING SPRINGS	124	28082	KANNAPOLIS	122
28018	BOSTIC	124	28083	KANNAPOLIS	122
28019	CAROLEEN	124	28086	KINGS MOUNTAIN	124
28020	CASAR	124	28088	LANDIS	122
28021	CHERRYVILLE	124	28089	LATTIMORE	124
28023	CHINA GROVE	122	28090	LAWNDALE	124
28024	CLIFFSIDE	124	28091	LILESVILLE	124
28025	CONCORD	124	28092	LINCOLN TON	124
28026	CONCORD	124	28093	LINCOLN TON	124
28027	CONCORD	122	28097	LOCUST	124
28031	CORNELIUS	122	28098	LOWELL	122
28032	CRAMERTON	122	28101	MC ADENVILLE	122
28033	CROUSE	124	28102	MC FARLAN	124
28034	DALLAS	124	28103	MARSHVILLE	124
28035	DAVIDSON	122	28104	MATTHEWS	124
28036	DAVIDSON	122	28105	MATTHEWS	122
28037	DENVER	124	28106	MATTHEWS	122
28038	EARL	124	28107	MIDLAND	124
28039	EAST SPENCER	124	28108	MINERAL SPRINGS	124
28040	ELLENBORO	124	28109	MISENHEIMER	124
28041	FAITH	122	28110	MONROE	124
28042	FALLSTON	124	28111	MONROE	124
28043	FOREST CITY	124	28112	MONROE	124
28052	GASTONIA	122	28114	MOORESBO RO	124
28053	GASTONIA	122	28115	MOORESVILLE	124
28054	GASTONIA	122	28117	MOORESVILLE	124
28055	GASTONIA	122	28119	MORVEN	124
28056	GASTONIA	122	28120	MOUNT HOLLY	122

Table #7(T) ZIP Codes 27982 – 28120

## ZIP CODES 28123 – 28258

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28123	MOUNT MOURNE	124	28208	CHARLOTTE	112
28124	MOUNT PLEASANT	124	28209	CHARLOTTE	112
28125	MOUNT ULLA	124	28210	CHARLOTTE	112
28126	NEWELL	112	28211	CHARLOTTE	112
28127	NEW LONDON	124	28212	CHARLOTTE	112
28128	NORWOOD	124	28213	CHARLOTTE	112
28129	OAKBORO	124	28214	CHARLOTTE	112
28130	PAW CREEK	112	28215	CHARLOTTE	112
28133	PEACHLAND	124	28216	CHARLOTTE	112
28134	PINEVILLE	122	28217	CHARLOTTE	112
28135	POLKTON	124	28218	CHARLOTTE	112
28136	POLKVILLE	124	28219	CHARLOTTE	112
28137	RICHFIELD	124	28220	CHARLOTTE	112
28138	ROCKWELL	124	28221	CHARLOTTE	112
28139	RUTHERFORDTON	124	28222	CHARLOTTE	112
28144	SALISBURY	124	28223	CHARLOTTE	112
28145	SALISBURY	124	28224	CHARLOTTE	112
28146	SALISBURY	122	28226	CHARLOTTE	112
28147	SALISBURY	124	28227	CHARLOTTE	122
28150	SHELBY	124	28228	CHARLOTTE	112
28151	SHELBY	124	28229	CHARLOTTE	112
28152	SHELBY	124	28230	CHARLOTTE	112
28159	SPENCER	122	28231	CHARLOTTE	112
28160	SPINDALE	124	28232	CHARLOTTE	112
28163	STANFIELD	124	28233	CHARLOTTE	112
28164	STANLEY	124	28234	CHARLOTTE	112
28166	TROUTMAN	124	28235	CHARLOTTE	112
28167	UNION MILLS	124	28236	CHARLOTTE	112
28168	VALE	124	28237	CHARLOTTE	112
28169	WACO	124	28241	CHARLOTTE	112
28170	WADESBORO	124	28242	CHARLOTTE	112
28173	WAXHAW	124	28243	CHARLOTTE	112
28174	WINGATE	124	28244	CHARLOTTE	112
28201	CHARLOTTE	112	28246	CHARLOTTE	112
28202	CHARLOTTE	112	28247	CHARLOTTE	112
28203	CHARLOTTE	112	28253	CHARLOTTE	112
28204	CHARLOTTE	112	28254	CHARLOTTE	112
28205	CHARLOTTE	112	28255	CHARLOTTE	112
28206	CHARLOTTE	112	28256	CHARLOTTE	112
28207	CHARLOTTE	112	28258	CHARLOTTE	112

Table #8(T) ZIP Codes 28123 – 28258

## ZIP CODES 28260 – 28364

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28260	CHARLOTTE	112	28318	AUTRYVILLE	123
28262	CHARLOTTE	112	28319	BARNESVILLE	123
28263	CHARLOTTE	112	28320	BLADENBORO	123
28265	CHARLOTTE	112	28323	BUNNLEVEL	123
28266	CHARLOTTE	112	28325	CALYPSO	123
28269	CHARLOTTE	112	28326	CAMERON	123
28270	CHARLOTTE	112	28327	CARTHAGE	124
28271	CHARLOTTE	122	28328	CLINTON	123
28272	CHARLOTTE	112	28329	CLINTON	123
28273	CHARLOTTE	112	28330	CORDOVA	124
28274	CHARLOTTE	112	28331	CUMBERLAND	120
28275	CHARLOTTE	112	28332	DUBLIN	123
28277	CHARLOTTE	122	28333	DUDLEY	123
28278	CHARLOTTE	112	28334	DUNN	123
28280	CHARLOTTE	112	28335	DUNN	123
28281	CHARLOTTE	112	28337	ELIZABETHTOWN	123
28282	CHARLOTTE	112	28338	ELLERBE	124
28284	CHARLOTTE	112	28339	ERWIN	123
28285	CHARLOTTE	112	28340	FAIRMONT	123
28287	CHARLOTTE	112	28341	FAISON	123
28288	CHARLOTTE	112	28342	FALCON	123
28289	CHARLOTTE	112	28343	GIBSON	123
28290	CHARLOTTE	112	28344	GODWIN	123
28296	CHARLOTTE	112	28345	HAMLET	124
28297	CHARLOTTE	112	28347	HOFFMAN	124
28299	CHARLOTTE	112	28348	HOPE MILLS	123
28301	FAYETTEVILLE	120	28349	KENANSVILLE	123
28302	FAYETTEVILLE	120	28350	LAKEVIEW	124
28303	FAYETTEVILLE	120	28351	LAUREL HILL	123
28304	FAYETTEVILLE	123	28352	LAURINBURG	123
28305	FAYETTEVILLE	120	28353	LAURINBURG	123
28306	FAYETTEVILLE	120	28355	LEMON SPRINGS	124
28307	FORT BRAGG	119	28356	LINDEN	120
28308	POPE ARMY AIRFIELD	120	28357	LUMBER BRIDGE	123
28309	FAYETTEVILLE	120	28358	LUMBERTON	123
28310	FORT BRAGG	119	28359	LUMBERTON	123
28311	FAYETTEVILLE	120	28360	LUMBERTON	123
28312	FAYETTEVILLE	123	28362	MARIETTA	123
28314	FAYETTEVILLE	120	28363	MARSTON	123
28315	ABERDEEN	124	28364	MAXTON	123

Table #9(T) ZIP Codes 28260 – 28364

## ZIP CODES 28365 – 28460

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28365	MOUNT OLIVE	123	28409	WILMINGTON	117
28366	NEWTON GROVE	123	28410	WILMINGTON	117
28367	NORMAN	124	28411	WILMINGTON	123
28368	OLIVIA	124	28412	WILMINGTON	117
28369	ORRUM	123	28420	ASH	123
28370	PINEHURST	124	28421	ATKINSON	123
28371	PARKTON	123	28422	BOLIVIA	123
28372	PEMBROKE	123	28423	BOLTON	123
28373	PINEBLUFF	124	28424	BRUNSWICK	123
28374	PINEHURST	124	28425	BURGAW	123
28375	PROCTORVILLE	123	28428	CAROLINA BEACH	117
28376	RAEFORD	123	28429	CASTLE HAYNE	117
28377	RED SPRINGS	123	28430	CERRO GORDO	123
28378	REX	123	28431	CHADBOURN	123
28379	ROCKINGHAM	124	28432	CLARENDON	123
28380	ROCKINGHAM	124	28433	CLARKTON	123
28382	ROSEBORO	123	28434	COUNCIL	123
28383	ROWLAND	123	28435	CURRIE	123
28384	SAINT PAULS	123	28436	DELCO	123
28385	SALEMBURG	123	28438	EVERGREEN	123
28386	SHANNON	123	28439	FAIR BLUFF	123
28387	SOUTHERN PINES	119	28441	GARLAND	123
28388	SOUTHERN PINES	119	28442	HALLSBORO	123
28390	SPRING LAKE	123	28443	HAMPSTEAD	123
28391	STEDMAN	123	28444	HARRELLS	123
28392	TAR HEEL	123	28445	HOLLY RIDGE	123
28393	TURKEY	123	28447	IVANHOE	123
28394	VASS	124	28448	KELLY	123
28395	WADE	123	28449	KURE BEACH	117
28396	WAGRAM	123	28450	LAKE WACCAMAW	123
28398	WARSAW	123	28451	LELAND	123
28399	WHITE OAK	123	28452	LONGWOOD	123
28401	WILMINGTON	117	28453	MAGNOLIA	123
28402	WILMINGTON	117	28454	MAPLE HILL	123
28403	WILMINGTON	117	28455	NAKINA	123
28404	WILMINGTON	123	28456	RIEGELWOOD	123
28405	WILMINGTON	117	28457	ROCKY POINT	123
28406	WILMINGTON	117	28458	ROSE HILL	123
28407	WILMINGTON	117	28459	SHALLOTTE	123
28408	WILMINGTON	117	28460	SNEADS FERRY	123

Table #10(T) ZIP Codes 28365 – 28460

**ZIP CODES 28461 – 28585**

<b>ZIP Codes/Territories In Numerical Order By ZIP Code</b>					
<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Territory</b>	<b>ZIP Code</b>	<b>USPS ZIP Code Name</b>	<b>Territory</b>
28461	SOUTHPORT	123	28532	HAVELOCK	123
28462	SUPPLY	123	28533	CHERRY POINT	123
28463	TABOR CITY	123	28537	HOBUCKEN	123
28464	TEACHEY	123	28538	HOOKERTON	123
28465	OAK ISLAND	123	28539	HUBERT	123
28466	WALLACE	123	28540	JACKSONVILLE	123
28467	CALABASH	123	28541	JACKSONVILLE	123
28468	SUNSET BEACH	123	28542	CAMP LEJEUNE	119
28469	OCEAN ISLE BEACH	123	28543	TARAWA TERRACE	119
28470	SHALLOTTE	123	28544	MIDWAY PARK	123
28472	WHITEVILLE	123	28545	MCCUTCHEON FIELD	123
28478	WILLARD	123	28546	JACKSONVILLE	123
28479	WINNABOW	123	28547	CAMP LEJEUNE	119
28480	WRIGHTSVILLE BEACH	117	28551	LA GRANGE	123
28501	KINSTON	123	28552	LOWLAND	123
28502	KINSTON	123	28553	MARSHALLBERG	123
28503	KINSTON	123	28554	MAURY	123
28504	KINSTON	121	28555	MAYSVILLE	123
28508	ALBERTSON	123	28556	MERRITT	123
28509	ALLIANCE	123	28557	MOREHEAD CITY	123
28510	ARAPAHOE	123	28560	NEW BERN	123
28511	ATLANTIC	123	28561	NEW BERN	123
28512	ATLANTIC BEACH	123	28562	NEW BERN	123
28513	AYDEN	123	28563	NEW BERN	123
28515	BAYBORO	123	28564	NEW BERN	123
28516	BEAUFORT	123	28570	NEWPORT	123
28518	BEULAVILLE	123	28571	ORIENTAL	123
28519	BRIDGETON	123	28572	PINK HILL	123
28520	CEDAR ISLAND	123	28573	POLLOCKSVILLE	123
28521	CHINQUAPIN	123	28574	RICHLANDS	123
28522	COMFORT	123	28575	SALTER PATH	123
28523	COVE CITY	123	28577	SEALEVEL	123
28524	DAVIS	123	28578	SEVEN SPRINGS	123
28525	DEEP RUN	123	28579	SMYRNA	123
28526	DOVER	123	28580	SNOW HILL	123
28527	ERNUL	123	28581	STACY	123
28528	GLOUCESTER	123	28582	STELLA	123
28529	GRANTSBORO	123	28583	STONEWALL	123
28530	GRIFTON	123	28584	SWANSBORO	123
28531	HARKERS ISLAND	123	28585	TRENTON	123

Table #11(T) ZIP Codes 28461 – 28585

## ZIP CODES 28586 – 28681

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28586	VANCEBORO	123	28640	JEFFERSON	124
28587	VANDEMERE	123	28641	JONAS RIDGE	124
28589	WILLISTON	123	28642	JONESVILLE	124
28590	WINTERVILLE	123	28643	LANSING	124
28594	EMERALD ISLE	123	28644	LAUREL SPRINGS	124
28601	HICKORY	124	28645	LENOIR	124
28602	HICKORY	124	28646	LINVILLE	124
28603	HICKORY	124	28647	LINVILLE FALLS	124
28604	BANNER ELK	124	28649	MC GRADY	124
28605	BLOWING ROCK	124	28650	MAIDEN	124
28606	BOOMER	124	28651	MILLERS CREEK	124
28607	BOONE	124	28652	MINNEAPOLIS	124
28608	BOONE	124	28653	MONTEZUMA	124
28609	CATAWBA	124	28654	MORAVIAN FALLS	124
28610	CLAREMONT	124	28655	MORGANTON	124
28611	COLLETTSVILLE	124	28656	NORTH WILKESBORO	124
28612	CONNELLY SPRINGS	124	28657	NEWLAND	124
28613	CONOVER	124	28658	NEWTON	124
28615	CRESTON	124	28659	NORTH WILKESBORO	124
28616	CROSSNORE	124	28660	OLIN	124
28617	CRUMPLER	124	28661	PATTERSON	124
28618	DEEP GAP	124	28662	PINEOLA	124
28619	DREXEL	124	28663	PINEY CREEK	124
28621	ELKIN	124	28664	PLUMTREE	124
28622	ELK PARK	124	28665	PURLEAR	124
28623	ENNICE	124	28666	ICARD	124
28624	FERGUSON	124	28667	RHODHISS	124
28625	STATESVILLE	124	28668	ROARING GAP	124
28626	FLEETWOOD	124	28669	ROARING RIVER	124
28627	GLADE VALLEY	124	28670	RONDA	124
28628	GLEN ALPINE	124	28671	RUTHERFORD COLLEGE	124
28629	GLENDALE SPRINGS	124	28672	SCOTTVILLE	124
28630	GRANITE FALLS	124	28673	SHERRILLS FORD	124
28631	GRASSY CREEK	124	28675	SPARTA	124
28633	LENOIR	124	28676	STATE ROAD	124
28634	HARMONY	124	28677	STATESVILLE	124
28635	HAYS	124	28678	STONY POINT	124
28636	HIDDENITE	124	28679	SUGAR GROVE	124
28637	HILDEBRAN	124	28680	MORGANTON	124
28638	HUDSON	124	28681	TAYLORSVILLE	124

Table #12(T) ZIP Codes 28586 – 28681

## ZIP CODES 28682 – 28770

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28682	TERRELL	124	28728	ENKA	111
28683	THURMOND	124	28729	ETOWAH	124
28684	TODD	124	28730	FAIRVIEW	122
28685	TRAPHILL	124	28731	FLAT ROCK	124
28687	STATESVILLE	124	28732	FLETCHER	124
28688	TURNERSBURG	124	28733	FONTANA DAM	124
28689	UNION GROVE	124	28734	FRANKLIN	124
28690	VALDESE	124	28735	GERTON	124
28691	VALLE CRUCIS	124	28736	GLENVILLE	124
28692	VILAS	124	28737	GLENWOOD	124
28693	WARRENSVILLE	124	28738	HAZELWOOD	124
28694	WEST JEFFERSON	124	28739	HENDERSONVILLE	124
28697	WILKESBORO	124	28740	GREEN MOUNTAIN	124
28698	ZIONVILLE	124	28741	HIGHLANDS	124
28699	SCOTTS	124	28742	HORSE SHOE	124
28701	ALEXANDER	122	28743	HOT SPRINGS	124
28702	ALMOND	124	28744	FRANKLIN	124
28704	ARDEN	111	28745	LAKE JUNALUSKA	124
28705	BAKERSVILLE	124	28746	LAKE LURE	124
28707	BALSAM	124	28747	LAKE TOXAWAY	124
28708	BALSAM GROVE	124	28748	LEICESTER	122
28709	BARNARDSVILLE	122	28749	LITTLE SWITZERLAND	124
28710	BAT CAVE	124	28750	LYNN	124
28711	BLACK MOUNTAIN	122	28751	MAGGIE VALLEY	124
28712	BREVARD	124	28752	MARION	124
28713	BRYSON CITY	124	28753	MARSHALL	124
28714	BURNSVILLE	124	28754	MARS HILL	124
28715	CANDLER	111	28755	MICAVILLE	124
28716	CANTON	124	28756	MILL SPRING	124
28717	CASHIERS	124	28757	MONTREAT	122
28718	CEDAR MOUNTAIN	124	28758	MOUNTAIN HOME	124
28719	CHEROKEE	124	28759	MILLS RIVER	124
28720	CHIMNEY ROCK	124	28760	NAPLES	124
28721	CLYDE	124	28761	NEBO	124
28722	COLUMBUS	124	28762	OLD FORT	124
28723	CULLOWHEE	124	28763	OTTO	124
28724	DANA	124	28765	PENLAND	124
28725	DILLSBORO	124	28766	PENROSE	124
28726	EAST FLAT ROCK	124	28768	PISGAH FOREST	124
28727	EDNEYVILLE	124	28770	RIDGECREST	122

Table #13(T) ZIP Codes 28682 – 28770

## ZIP CODES 28771 – 28909

ZIP Codes/Territories In Numerical Order By ZIP Code					
ZIP Code	USPS ZIP Code Name	Territory	ZIP Code	USPS ZIP Code Name	Territory
28771	ROBBINSVILLE	124	28792	HENDERSONVILLE	124
28772	ROSMAN	124	28793	HENDERSONVILLE	124
28773	SALUDA	124	28801	ASHEVILLE	111
28774	SAPPHIRE	124	28802	ASHEVILLE	111
28775	SCALY MOUNTAIN	124	28803	ASHEVILLE	111
28776	SKYLAND	111	28804	ASHEVILLE	111
28777	SPRUCE PINE	124	28805	ASHEVILLE	111
28778	SWANNANOA	122	28806	ASHEVILLE	111
28779	SYLVA	124	28810	ASHEVILLE	111
28781	TOPTON	124	28813	ASHEVILLE	111
28782	TRYON	124	28814	ASHEVILLE	111
28783	TUCKASEGEE	124	28815	ASHEVILLE	111
28784	TUXEDO	124	28816	ASHEVILLE	111
28785	WAYNESVILLE	124	28901	ANDREWS	124
28786	WAYNESVILLE	124	28902	BRASSTOWN	124
28787	WEAVERVILLE	122	28903	CULBERSON	124
28788	WEBSTER	124	28904	HAYESVILLE	124
28789	WHITTIER	124	28905	MARBLE	124
28790	ZIRCONIA	124	28906	MURPHY	124
28791	HENDERSONVILLE	124	28909	WARNE	124

Table #14(T) ZIP Codes 28771 – 28909