

**Peoples Bancorp**  
OF NORTH CAROLINA, INC.

2012

**ANNUAL REPORT**

A young boy with short brown hair, wearing a light blue sweater over a white long-sleeved shirt, is looking up and to the right. In the upper right corner, the profile of an elderly man with white hair is visible, looking down towards the boy. The background is a bright, out-of-focus window with a white frame and a patterned curtain on the left.

Focused on the Future. True to Our Past.

**MISSION STATEMENT**

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To Provide Exceptional Customer Service  
While Selling to Customer Needs

# 2012

ANNUAL REPORT

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## FROM THE PRESIDENT



It is a great honor for me to address you as the 10<sup>th</sup> President and Chief Executive Officer of Peoples Bancorp of North Carolina. I realize that I am following in the footsteps of numerous visionary leaders who have led Peoples Bank during its 100-year history to

become one of the region's strongest community-based financial organizations. I am grateful for the capable leadership of my immediate predecessor, Tony W. Wolfe. He directed the successful growth of the Bank to the seven county footprint that exists today. My pledge, along with all of the employees at Peoples Bank, is to continue to build upon the success of those who have served before us.

We are pleased to report that 2012 was a profitable year for Peoples Bancorp as consolidated net earnings totaled \$5.8 million, or \$1.04 basic and diluted net earnings per share, before adjustment for preferred stock dividends and accretion. For the previous fiscal year ended December 31, 2011, consolidated net earnings amounted to \$5.2 million, or \$0.93 basic and diluted net earnings per share, before adjustment for preferred stock dividends and accretion. After adjusting for dividends and accretion on preferred stock, net earnings available to common shareholders for the year ended December 31, 2012 were \$4.8 million, or \$0.86 basic and diluted net earnings per common share, as compared to \$3.8 million, or \$0.68 basic and diluted net earnings per common share, for the year ended December 31, 2011.

Peoples Bancorp maintained its status as a "well-capitalized" financial institution as defined by regulatory

agencies throughout 2012. Our risk-based capital ratio was 17.34% as of December 31, 2012. Shareholders' equity was \$97.7 million, or 9.6% of total assets, as of December 31, 2012, compared to \$103.0 million, or 9.7% of total assets, as of December 31, 2011. During 2012, the Company purchased and retired 12,530 shares of its 25,054 outstanding shares of preferred stock from the U.S. Department of the Treasury. Our directors were pleased to continue paying quarterly cash dividends during 2012 as well as a special year-end cash dividend.

Total assets amounted to \$1.0 billion as of December 31, 2012, as compared to \$1.1 billion as of December 31, 2011. Available for sale securities decreased 7.3% to \$297.8 million as of December 31, 2012, compared to \$321.4 million one year ago. This decrease reflected investment securities sold and paydowns of mortgage-backed securities during the year ended December 31, 2012, which were partially offset by purchases of investment securities. Total loans amounted to \$620.0 million as of December 31, 2012, compared to \$670.5 million as of December 31, 2011. This decrease was primarily the result of normal principal repayments on existing loans combined with the resolution of problem loans exceeding new loan originations.

Non-performing assets continue to decrease, declining to \$26.3 million, or 2.6% of total assets at December 31, 2012, compared to \$32.1 million, or 3.0% of total assets at December 31, 2011. The allowance for loan losses at December 31, 2012 was \$14.4 million, or 2.3% of loans, which management believes is adequate, compared to \$16.6 million, or 2.5% of total loans at December 31, 2011.

Total deposits amounted to \$781.5 million as of December 31, 2012, compared to \$827.1 million at December 31, 2011. Core deposits increased \$13.4 million to \$646.4 million at December 31, 2012,

as compared to \$633.0 million at December 31, 2011. Certificates of deposit in amounts greater than \$100,000 totaled \$134.7 million at December 31, 2012, as compared to \$193.0 million at December 31, 2011. This decrease was attributable to a \$25.6 million decrease in brokered certificates of deposit combined with a decrease in retail certificates of deposit as part of our pricing strategy to allow maturing high-cost certificates of deposit to roll-off.

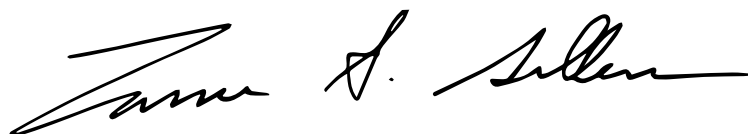
Adding to the excitement and success that we enjoyed during 2012 was the celebration of our 100<sup>th</sup> Business Anniversary. Numerous events were hosted throughout the year in recognition of this important milestone. We are grateful for participation among shareholders, bank associates, customers, and affiliates who helped make our Centennial Year one to be remembered.

We would also remind you of our two Bank-owned subsidiaries—Peoples Investment Services, Inc. and Real Estate Advisory Services, Inc. At Peoples Investment Services, licensed financial advisors provide access to non-traditional deposit products including stocks, bonds, mutual funds, annuities, or other suitable monetary investments through our exclusive affiliation with Raymond James Financial Services, Inc.

Real Estate Advisory Services, Inc. continues to provide real estate appraisals (both residential and commercial) in our market area thereby becoming a source of added value to mortgage-related transactions. Lastly, operating as a wholly-owned subsidiary of Peoples Bancorp, Community Bank Real Estate Solutions, LLC continues to assist Peoples Bank and other community banks with appraisal management services.

Let me close by thanking our directors, officers, staff, and strategic partners for the opportunity of working with each of you as we move forward into our next century of service. If you are a shareholder of Peoples Bancorp, please reserve the date of Thursday, May 2, 2013 as we gather for the 101<sup>st</sup> Annual Meeting of Shareholders at Catawba Country Club. The meeting will begin at 11: 00 a.m. followed by our traditional shareholder luncheon. We hope you can attend. Thank you for your continued support of Peoples Bank.

Sincerely,



Lance A. Sellers  
President and Chief Executive Officer

## TONY W. WOLFE, PEOPLES BANK'S 9<sup>TH</sup> PRESIDENT



Mr. Wolfe joined Peoples Bank on March 5, 1990. He was elected President and CEO on December 22, 1993. He exemplified the attributes of executive leadership, moral integrity and a visionary work ethic throughout his twenty-two year career at our Company. He consistently demonstrated an untiring commitment on behalf of fellow banking associates as a valued friend, mentor and advocate. Mr. Wolfe earned the respect of the Bank's Directors, Officers and Employees, the communities serve by the Bank and a widely diverse group of banking peers. All of us wish him the very best in his retirement.

## FINANCIAL HIGHLIGHTS

December 31, 2012 and 2011  
(dollars in thousands, except per share amounts)

		2012	2011	Change
Interest income	\$	39,245	45,259	-13%
Interest expense		7,696	10,946	-30%
Net interest earnings		31,549	34,313	-8%
Provision for loan losses		4,924	12,632	-61%
Net interest earnings after provision for loan losses		26,625	21,681	23%
Non-interest income		12,537	14,513	-14%
Non-interest expense		31,782	29,572	7%
Income taxes		1,587	1,463	-8%
Net earnings		5,793	5,159	12%
Dividends and accretion of preferred stock		1,010	1,393	-27%
Net earnings available to common shareholders	\$	4,783	3,766	27%

### Per Share of Common Stock

Basic and diluted net earnings	\$	0.86	0.68	26%
Cash dividends		0.18	0.08	125%
Market price at December 31		9.10	5.49	66%
Book value at December 31		15.18	14.06	8%

### At Year-end

Loans, net	\$	605,551	653,893	-7%
Available for sale securities		297,823	321,388	-7%
Assets		1,013,516	1,067,063	-5%
Deposits		781,525	827,111	-6%
Shareholders' equity		97,747	103,027	-5%

### Key Performance Ratios

Return on average assets		0.56%	0.48%
Return on average shareholders' equity		5.58%	5.03%
Dividend payout ratio *		20.96%	11.78%
Average shareholders' equity to total average assets		10.08%	9.55%

\* As a percentage of net earnings available to common shareholders.



**REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM**

To the Board of Directors and Shareholders  
Peoples Bancorp of North Carolina, Inc.  
Newton, North Carolina

We have audited the consolidated balance sheets of Peoples Bancorp of North Carolina, Inc. as of December 31, 2012 and 2011, and the related consolidated statements of earnings, comprehensive income (loss), changes in shareholders' equity and cash flows for each of the three years in the period ended December 31, 2012. Such consolidated financial statements and our report thereon dated March 22, 2013, expressing an unqualified opinion (which are not included herein), are included in the proxy statement for the 2013 annual meeting of shareholders. The accompanying condensed consolidated balance sheets and consolidated statements of earnings are the responsibility of the Company's management. Our responsibility is to express an opinion on such consolidated balance sheets and consolidated statements of earnings in relation to the complete consolidated financial statements.

In our opinion, the information set forth in the accompanying condensed consolidated balance sheets as of December 31, 2012 and 2011 and the related consolidated statements of earnings for each of the three years in the period ended December 31, 2012, is fairly stated in all material respects in relation to the basic consolidated financial statements from which it has been derived.

Atlanta, Georgia  
March 22, 2013

*Porter Keadle Moore, LLC*

## CONSOLIDATED BALANCE SHEETS

December 31, 2012 and 2011 • (dollars in thousands)

	2012	2011
<b>Assets</b>		
Cash and due from banks, including reserve requirements of \$9,625 and \$8,492	\$ 32,617	22,532
Interest bearing deposits	16,226	6,704
Cash and cash equivalents	48,843	29,236
Investment securities available for sale	297,823	321,388
Other investments	5,599	5,712
Total securities	303,422	327,100
Mortgage loans held for sale	6,922	5,146
Loans	619,974	670,497
Less allowance for loan losses	(14,423)	(16,604)
Net loans	605,551	653,893
Premises and equipment, net	15,874	16,896
Cash surrender value of life insurance	13,273	12,835
Other real estate	6,254	7,576
Accrued interest receivable and other assets	13,377	14,381
Total assets	\$ 1,013,516	1,067,063
<b>Liabilities and Shareholders' Equity</b>		
Deposits:		
Non-interest bearing demand	\$ 161,582	136,878
NOW, MMDA & savings	371,719	366,133
Time, \$100,000 or more	134,733	193,045
Other time	113,491	131,055
Total deposits	781,525	827,111
Securities sold under agreement to repurchase	34,578	39,600
FHLB borrowings	70,000	70,000
Junior subordinated debentures	20,619	20,619
Accrued interest payable and other liabilities	9,047	6,706
Total liabilities	915,769	964,036
Commitments		
Shareholders' equity:		
Series A preferred stock, \$1,000 stated value; authorized 5,000,000 shares; issued and outstanding 12,524 shares in 2012 and 25,054 shares in 2011	12,524	24,758
Common stock, no par value; authorized 20,000,000 shares; issued and outstanding 5,613,495 shares in 2012 and 5,544,160 shares in 2011	48,133	48,298
Retained earnings	31,478	26,895
Accumulated other comprehensive income	5,612	3,076
Total shareholders' equity	97,747	103,027
Total liabilities and shareholders' equity	\$ 1,013,516	1,067,063

Refer to Appendix A of Peoples Bancorp of North Carolina, Inc. Proxy Statement, dated March 25, 2013, for a complete set of Consolidated Financial Statements.



## CONSOLIDATED STATEMENTS OF EARNINGS

For the Years Ended December 31, 2012, 2011 and 2010 • (dollars in thousands, except per share amounts)

	2012	2011	2010
<b>Interest income:</b>			
Interest and fees on loans	\$ 32,758	36,374	40,204
Interest on due from banks	51	33	63
<b>Interest on investment securities:</b>			
U.S. Government sponsored enterprises	2,746	5,414	5,035
States and political subdivisions	3,403	3,180	2,173
Other	287	258	205
<b>Total interest income</b>	<b>39,245</b>	<b>45,259</b>	<b>47,680</b>
<b>Interest expense:</b>			
NOW, MMDA & savings deposits	1,180	2,263	3,472
Time deposits	3,205	5,035	6,786
FHLB borrowings	2,744	2,956	3,285
Junior subordinated debentures	438	407	411
Other	129	285	394
<b>Total interest expense</b>	<b>7,696</b>	<b>10,946</b>	<b>14,348</b>
<b>Net interest income</b>	<b>31,549</b>	<b>34,313</b>	<b>33,332</b>
<b>Provision for loan losses</b>	<b>4,924</b>	<b>12,632</b>	<b>16,438</b>
<b>Net interest income after provision for loan losses</b>	<b>26,625</b>	<b>21,681</b>	<b>16,894</b>
<b>Non-interest income:</b>			
Service charges	4,764	5,106	5,626
Other service charges and fees	1,940	2,090	2,195
Other than temporary impairment losses	-	(144)	(291)
Gain on sale of securities	1,218	4,406	3,348
Mortgage banking income	1,229	757	532
Insurance and brokerage commissions	517	471	390
Loss on sale and write-down of other real estate	(1,136)	(1,322)	(704)
Miscellaneous	4,005	3,149	2,788
<b>Total non-interest income</b>	<b>12,537</b>	<b>14,513</b>	<b>13,884</b>
<b>Non-interest expense:</b>			
Salaries and employee benefits	16,426	14,766	14,124
Occupancy	5,236	5,339	5,436
Other	10,120	9,467	9,388
<b>Total non-interest expense</b>	<b>31,782</b>	<b>29,572</b>	<b>28,948</b>
<b>Earnings before income taxes</b>	<b>7,380</b>	<b>6,622</b>	<b>1,830</b>
<b>Income tax expense (benefit)</b>	<b>1,587</b>	<b>1,463</b>	<b>(11)</b>
<b>Net earnings</b>	<b>5,793</b>	<b>5,159</b>	<b>1,841</b>
<b>Dividends and accretion of preferred stock</b>	<b>1,010</b>	<b>1,393</b>	<b>1,394</b>
<b>Net earnings available to common shareholders</b>	<b>\$ 4,783</b>	<b>3,766</b>	<b>447</b>
<b>Basic and diluted net earnings per common share</b>	<b>\$ 0.86</b>	<b>0.68</b>	<b>0.08</b>
<b>Cash dividends declared per common share</b>	<b>\$ 0.18</b>	<b>0.08</b>	<b>0.08</b>

Refer to Appendix A of Peoples Bancorp of North Carolina, Inc. Proxy Statement, dated March 25, 2013, for a complete set of Consolidated Financial Statements.

# BOARD OF DIRECTORS AND OFFICERS

## PEOPLES BANK AND PEOPLES BANCORP BOARD OF DIRECTORS

### ROBERT C. ABERNETHY

Chairman of the Board  
Peoples Bancorp of North Carolina, Inc.  
and Peoples Bank

President, Secretary and Treasurer  
Carolina Glove Company, Inc.

### JAMES S. ABERNETHY

President and Assistant Secretary  
Midstate Contractors, Inc.

### DOUGLAS S. HOWARD

Vice President, Secretary and Treasurer  
Denver Equipment of Charlotte, Inc.

### JOHN W. LINEBERGER, JR.

President  
Lincoln Bonded Warehouse Company

### GARY E. MATTHEWS

President and Director  
Matthews Construction Company, Inc.

### BILLY L. PRICE, JR., M.D.

Managing Partner and Practitioner of  
Internal Medicine  
Catawba Valley Internal Medicine, PA

### LARRY E. ROBINSON

President and Chief Executive Officer  
The Blue Ridge Distributing Company, Inc.

### W. GREGORY TERRY

Executive Vice President  
Drum and Willis-Reynolds Funeral  
Homes and Crematory

### DAN RAY TIMMERMAN, SR.

President and Chief Executive Officer  
Timmerman Manufacturing, Inc.

### BENJAMIN I. ZACHARY

President, Treasurer, General Manager and  
Director, Alexander Railroad Company

## PEOPLES BANCORP OFFICERS

### LANCE A. SELLERS

President and Chief Executive Officer

### JOSEPH F. BEAMAN, JR.

Executive Vice President and Corporate Secretary

### A. JOSEPH LAMPRON, JR.

Executive Vice President, Chief Financial Officer  
and Corporate Treasurer

### WILLIAM D. CABLE, SR.

Executive Vice President, Assistant Corporate  
Treasurer and Assistant Corporate Secretary

## PEOPLES BANK OFFICERS

### LANCE A. SELLERS

President and Chief Executive Officer

### JOSEPH F. BEAMAN, JR.

Executive Vice President, Chief Administrative  
Officer and Corporate Secretary

### A. JOSEPH LAMPRON, JR.

Executive Vice President, Chief Financial Officer

### WILLIAM D. CABLE, SR.

Executive Vice President, Chief Operating Officer

### KIMBERLY L. BOYD

Senior Vice President, Banking Support

### JEFFREY P. GNIADEK

Senior Vice President, Area Executive

### JAMES O. PERRY

Senior Vice President, Retail Banking Manager

### DAVID E. REITZEL

Senior Vice President, Real Estate Administration

### DANIEL F. RICHARD

Senior Vice President, Area Executive

### MARK W. SIGMON

Senior Vice President, Area Executive

### TIMOTHY P. TURNER

Senior Vice President, Commercial Credit

### CLIFTON A. WIKE

Senior Vice President, Area Executive

### KIMBERLY D. BAZZLE

First Vice President, Marketing

### J. LASHAE BOCK

First Vice President, Human Resources Director

### DAVID C. BROWN

First Vice President, Certified Financial Planner

### STEVEN F. CLONINGER

First Vice President, Commercial Credit

### GEORGE S. EARP

First Vice President, Finance

### JAN G. GRIFFIN

First Vice President, Loan Operations

### LESLIE D. HAMBRICK

First Vice President, Internal Auditor

### RAFAEL INTRIAGO

First Vice President, Banco de la Gente Retail  
Director

### M. BETH LABARBERA

First Vice President, Regional Sales Manager

### CONNIE P. OLLIS

First Vice President, Compliance/Security Officer

### LUCRETIA K. ROGERS

First Vice President, Regional Sales Manager

### KYLE E. SIGMON

First Vice President, Consumer Credit

### TAMMY H. STEPHENS

First Vice President, Director of Information  
Technology

### JOHN M. WOODS

First Vice President, Area Executive

### ANGELA J. ABERNETHY

Vice President, Business Services Sales Manager

### VELVET L. BOWMAN

Vice President, Service Center Manager

### CHRISTOPHER L. BROOKSHIRE

Vice President, RAA/GAA

### HELGA Y. CALLAWAY

Vice President, Business Center Manager,  
Catawba Valley Blvd

### SHANA R. CARPENTER

Vice President, Business Center Manager, Denver

### WENDY E. CORDERO

Vice President, Banco de la Gente Mortgage  
Manager

### MARY C. CRAVEN

Vice President, Business Center Manager,  
Cornelius

### KAY F. DEAL

Vice President, Business Center Manager,  
Conover

### BARBARA K. FARNSWORTH

Vice President, Business Center Manager,  
Lincolnton

### MARK W. GUSTAFSON

Vice President, Investment Account Executive

### TOMMIE A. HALL

Vice President, Loan Documentation

### DIANE L. KLEIN

Vice President, Business Center Manager,  
Viewmont

### E. DEAN LAWING

Vice President, Mortgage Lending Manager

### DAVID S. LEWIS, JR.

Vice President, Business Development Officer

### WENDY H. MORAN

Vice President, Business Center Manager, Triangle

### PAULA M. PARKER

Vice President, Business Center Manager,  
Claremont

### LYNN H. POOLE

Vice President, Business Center Manager,  
Catawba

### HIGHT D. REID

Vice President, Business Center Manager, West  
Lincoln

### JEANETTE R. RINGLEY

Vice President, Business Center Manager, Newton

### LISA G. TREADAWAY

Vice President, Deposit Operations Manager

### DENISE C. WILLIAMS

Vice President, Business Center Manager,  
Mooresville/Gateway

### RYAN M. WADDLE

Vice President, Business Development Officer

### PEOPLES BANCORP SUBSIDIARY BOARD OF DIRECTORS AND OFFICERS

#### COMMUNITY BANK REAL ESTATE SOLUTIONS, LLC

##### BOARD OF DIRECTORS

Robert C. Abernethy  
David E. Reitzel  
Dan Ray Timmerman, Sr.  
Lance A. Sellers

##### OFFICERS

David E. Reitzel - President  
Christopher L Brookshire - Vice President  
Joseph F. Beaman, Jr. - Secretary  
A. Joseph Lampron, Jr. - Treasurer

### PEOPLES BANK SUBSIDIARIES' BOARD OF DIRECTORS AND OFFICERS

#### PEOPLES INVESTMENT SERVICES, INC.

##### BOARD OF DIRECTORS

Robert C. Abernethy  
Billy L. Price, Jr., M.D.  
David C. Brown  
Larry E. Robinson  
Douglas S. Howard  
Lance A. Sellers

##### OFFICERS

Lance A. Sellers - President  
David C. Brown - Vice President and  
Assistant Secretary  
Joseph F. Beaman, Jr. - Secretary  
A. Joseph Lampron, Jr. - Treasurer

#### REAL ESTATE ADVISORY SERVICES, INC.

##### BOARD OF DIRECTORS

Robert C. Abernethy  
Dan Ray Timmerman, Sr.  
David E. Reitzel  
Lance A. Sellers

##### OFFICERS

David E. Reitzel - President  
Lance A. Sellers - Vice President  
Joseph F. Beaman, Jr. - Secretary  
A. Joseph Lampron, Jr. - Treasurer

## SHAREHOLDER AND GENERAL INFORMATION

### ANNUAL MEETING

The Annual Meeting of Shareholders of Peoples Bancorp will be held at 11:00 a.m. on Thursday, May 2, 2013, at the Catawba Country Club located at 1154 Country Club Road, Newton, North Carolina.

### SHAREHOLDERS' LUNCHEON

Shareholders in attendance at the Annual Meeting are cordially invited to remain for a luncheon to be served immediately upon adjournment.

### COMMON STOCK

Peoples Bancorp common stock is listed on the NASDAQ (National Association of Securities Dealers Automated Quotations) Global Market, where our symbol is PEBK.

### DIVIDEND REINVESTMENT & STOCK PURCHASE

Peoples Bancorp offers a Dividend Reinvestment and Stock Purchase Plan for the benefit of the Company's shareholders. The Plan provides for the full or partial reinvestment of cash dividends, optional cash purchases of the Company's stock, safekeeping of the share certificates, liquidation of shares, and gifting of shares and enrollment of the designated recipients.

Broadridge Corporate Issuer Solutions, Inc. is the Plan Administrator. For more information, one may call Peoples Bancorp at 828-464-5620 or 800-948-7195 or contact the Plan Administrator at 855-263-4988.

Shareholders of Peoples Bancorp are entitled to receive dividends when and as declared by the Board of Directors out of funds legally available therefore.

Such dividend payments are declared based upon the guidelines of North Carolina and federal banking law.

As of March 15, 2013, the Company had 720 shareholders of record, not including the number of persons or entities whose stock is held in nominee or street name through various brokerage firms or banks.

### CORPORATE OFFICE

Peoples Bancorp of North Carolina, Inc.  
518 West C Street  
PO Box 467  
Newton, NC 28658  
828-464-5620

### STOCK TRANSFER AGENT & REGISTRAR

Broadridge Corporate Issuer Solutions, Inc.  
P.O. Box 1342  
Brentwood, NY 11717  
www.broadridge.com

### INDEPENDENT AUDITORS

Porter Keadle Moore, LLC  
235 Peachtree Street, NE  
Suite 1800  
Atlanta, GA 30303

# Peoples Bancorp

OF NORTH CAROLINA, INC.

# 2012

ANNUAL REPORT

## PEOPLES BANCORP CENTER

518 West C Street  
PO Box 467  
Newton, NC 28658  
(828) 464-5620  
Toll-free (800) 948-7195

## CUSTOMER SERVICE CENTER

(828) 466-1765  
Toll-free (877) 802-1212

[THEREALPEOPLESBANK.COM](http://THEREALPEOPLESBANK.COM)

## CATAWBA

106 North Main Street  
Catawba, NC 28609  
(828) 241-3123

## CATAWBA VALLEY BOULEVARD

2050 Catawba Valley Blvd. SE  
Hickory, NC 28602  
(828) 322-6372

## CLAREMONT

3261 East Main Street  
Claremont, NC 28610  
(828) 459-7152

## CONOVER

213 1st Street West  
Conover, NC 28613  
(828) 464-8456

## CORNELIUS

9624-1 Bailey Road  
Cornelius, NC 28031  
(704) 237-9270

## DENVER

6125 Highway 16 South  
Denver, NC 28037  
(704) 483-3050

## HIDDENITE

5153 NC Highway 90 East  
Hiddenite, NC 28636  
(828) 632-0118  
(704) 585-6631

## LINCOLNTON

1910 East Main Street  
Lincolnton, NC 28092  
(704) 732-0097

## MAIDEN

200 Island Ford Road  
Maiden, NC 28650  
(828) 428-9874

## MOORESVILLE

1074 River Highway  
 Mooresville, NC 28117  
(704) 658-3600

## MOORESVILLE GATEWAY

125-E Trade Court  
 Mooresville, NC 28117  
(704) 663-0384

## NEWTON

420 West A Street  
Newton, NC 28658  
(828) 464-5663

## NORTH NEWTON

2619 North Main Avenue  
Newton, NC 28658  
(828) 464-8664

## SPRINGS ROAD

3310 Springs Road NE  
Hickory, NC 28601  
(828) 256-9229

## TRIANGLE

142 Highway 16 South  
Denver, NC 28037  
(704) 483-7727  
(704) 827-2370

## VIEWMONT

1333 2nd Street NE  
Hickory, NC 28601  
(828) 345-6262

## WEST LINCOLN

760 Highway 27 West  
Lincolnton, NC 28092  
(704) 736-1447

## SATELLITE LOCATION ABERNETHY LAURELS

102 Leonard Avenue  
Newton, NC 28658  
(828) 464-3077

## DENVER LOAN PRODUCTION OFFICE

3754 Highway 16 North  
Denver, NC 28037  
(704) 489-8940

## BANCO DE LA GENTE ADMINISTRATIVE OFFICE

800 East Arrowood Road  
Charlotte, NC 28217  
(704) 909-5460

## BANCO DE LA GENTE

6300 South Boulevard  
Charlotte, NC 28217  
(704) 554-7494

## BANCO DE LA GENTE

4451-A Central Avenue  
Charlotte, NC 28205  
(704) 531-4571

## BANCO DE LA GENTE

501 West Roosevelt Boulevard  
Monroe, NC 28110  
(704) 261-2020

## BANCO DE LA GENTE

4011 Capital Boulevard  
Suite 121  
Raleigh, NC 27604  
(919) 747-8000