

ANNUAL

2013

REPORT

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

## Our Vision, Mission and Core Values

### **VISION STATEMENT**

To be the Bank of Choice in our Communities.

### **MISSION STATEMENT**

To Provide Exceptional Customer Service While Selling to Customer Needs.

### **CORE VALUES**

#### **EMPLOYEES**

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We are valued so we add value.

#### **EXCEPTIONAL CUSTOMER SERVICE**

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We surpass our customers' expectations.

#### **INTEGRITY**

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We are fair and truthful.

#### **ACCOUNTABILITY**

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We are accountable for our own actions and each other.

#### **PROGRESSIVE AND POSITIVE**

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We see change as an opportunity.

# Peoples Bancorp

OF NORTH CAROLINA, INC.

## ANNUAL 2013 REPORT

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## From the President



We are pleased to report that Peoples Bancorp of North Carolina, Inc. completed another successful year during 2013. **Consolidated net earnings for the year ended December 31, 2013 increased 15.5%** and totaled \$6.7 million, or \$1.19 basic and diluted net earnings per share, before adjustment for preferred stock dividends and accretion. For the prior year ended December 31, 2012, 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.

We are also pleased to inform you that **Peoples Bancorp received regulatory approval in December 2013 to repurchase and retire the remaining 12,524 outstanding shares of our Series A preferred stock** arising from the Company's participation in the Capital Purchase Program under the Troubled Asset Relief Program in 2008. With this transaction reflected as of December 31, 2013, shareholders' equity totaled \$83.7 million, or 8.1% of total assets, and we

remained in excess of regulatory guidelines for a well-capitalized financial institution. We anticipate the repurchase of the Company's preferred stock, which had a liquidation preference of \$12,524,000, to be approximately \$0.18 accretive to the Company's diluted earnings per common share in 2014 based on current interest rates. In addition, directors of Peoples Bancorp paid cash dividends to common shareholders in the amount of \$0.12 per share during fiscal year 2013.

We did see some growth in 2013 but assets were basically unchanged at \$1.0 billion as of December 31, 2013 and 2012. Available for sale securities remained constant during 2013 and were \$297.9 million as of December 31, 2013, compared to \$297.8 million as of December 31, 2012. Total loans were \$621.0 million as of December 31, 2013, compared to \$620.0 million as of December 31, 2012.

**Non-performing assets continued to decline** throughout 2013 and at year-end totaled \$16.4 million or 1.6% of total assets. At December 31, 2012, non-performing assets were \$26.3 million or 2.6% of total assets. We attributed the improvement of non-performing assets to a \$3.8 million decrease in non-accrual loans coupled with a \$4.6 million decrease in other real estate owned. The allowance for loan losses at December 31, 2013 was \$13.5 million or 2.2% of total loans, compared to \$14.4 million or 2.3% of total loans at December 31, 2012.

**Deposits increased 2.3% to \$799.4 million** at December 31, 2013 when compared to twelve months ago. We are pleased to report that core deposits, the Bank's least expensive source of funding, increased \$37.5 million, or 5.8%, to \$683.9 million at year-end 2013. Certificates of deposit in amounts of \$100,000 or more totaled \$115.3 million at December 31, 2013, as compared to \$134.7 million at December 31, 2012.

Over the past several months, **we have invested a significant amount of time in the review of our Company's vision statement, mission statement, core values, and strategic plan.** The review was designed to address the needs of our identified communities consisting of customers, employees, and shareholders. Developed in conjunction with our Board of Directors, we collectively agreed that the new vision of Peoples Bank is to become the "Bank of Choice" in our communities. I wish to thank the Board for their participation in this process and for their leadership throughout the year.

Peoples Bank could not be the Company that it is today without the support of our employees. They can always be depended upon to do the right thing for our customers, and we are so proud of their commitment and dedication. **Our employees represent the key to our ability of becoming the "Bank of Choice" in the communities we serve.**

Peoples Bank and Peoples Bancorp of North Carolina offer a wide array of financial services that merit mention here. Peoples Investment Services and Real Estate Advisory Services are both wholly-

owned subsidiaries of the Bank while Community Bank Real Estate Solutions (CBRES) operates as a subsidiary of Peoples Bancorp. Peoples Investment Services, through our exclusive affiliation with Raymond James Financial Services, provides access to non-traditional deposit products including stocks, bonds, mutual funds, annuities, and other insurance-related products. Real Estate Advisory Services provides residential and commercial real estate appraisals working in conjunction with mortgage departments in a number of financial institutions in our area, including Peoples Bank, as well as various legal firms. CBRES generates non-interest income for the Company while assisting professionals in other banks across the country by providing services of a locally-owned appraisal management company.

**We are excited to embark upon the 102nd year of business here at Peoples Bank.** As one of North Carolina's oldest State-chartered banks, we feel that we are well positioned for the challenges and opportunities that will come our way in 2014. As a friend and shareholder of Peoples Bancorp, you can help us become the "Bank of Choice" by recommending our services to community members you encounter. Your referrals are very much appreciated.

Thank you for your continued support.

Sincerely,



Lance A. Sellers  
President and Chief Executive Officer

# Financial Highlights

(Dollars in thousands, except per share amounts)

		2013	2012	+/-
Interest income	\$	36,696	39,245	-6%
Interest expense		5,353	7,696	-30%
Net interest earnings		31,343	31,549	-1%
Provision for loan losses		2,584	4,924	-48%
Net interest earnings after provision for loan losses		28,759	26,625	8%
Non-interest income		12,652	12,537	1%
Non-interest expense		32,841	31,782	3%
Income taxes		1,879	1,587	18%
Net earnings		6,691	5,793	16%
Dividends and accretion of preferred stock		656	1,010	-35%
Net earnings available to common shareholders	\$	6,035	4,783	26%
Per Share of Common Stock				
Basic net earnings	\$	1.08	0.86	26%
Diluted net earnings		1.07	0.86	24%
Cash dividends		0.12	0.18	-33%
Market price at December 31		14.18	9.10	56%
Book value at December 31		14.91	15.18	-2%
At Year-end				
Loans, net	\$	607,459	605,551	0%
Available for sale securities		297,890	297,823	0%
Assets		1,034,684	1,013,516	2%
Deposits		799,361	781,525	2%
Shareholders' equity		83,719	97,747	-14%
Key Performance Ratios				
Return on average assets		0.65%	0.56%	
Return on average shareholders' equity		6.67%	5.58%	
Dividend payout ratio*		11.17%	20.96%	
Average shareholders' equity to total average assets		9.79%	10.08%	

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

# Report of Audit



## 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, in accordance with the standards of the Public Company Accounting Oversight Board (United States), the consolidated balance sheets of Peoples Bancorp of North Carolina, Inc. as of December 31, 2013 and 2012, 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, 2013 and the related notes to the consolidated financial statements (not presented herein); and in our report dated March 21, 2014, we expressed an unqualified opinion on those consolidated financial statements.

In our opinion, the information set forth in the accompanying condensed consolidated financial statements is fairly stated, in all material respects, in relation to the basic consolidated financial statements from which it has been derived.

*Porter Keadle Moore, LLC*

Atlanta, Georgia  
March 21, 2014

# Consolidated Balance Sheets

December 31, 2013 and 2012  
(dollars in thousands)

**2013** **2012**

<b>Assets</b>			
Cash and due from banks, including reserve requirements of \$11,472 at 12/31/13 and \$9,625 at 12/31/12	\$	49,902	32,617
Interest-bearing deposits		26,871	16,226
Cash and cash equivalents		76,773	48,843
Investment securities available for sale		297,890	297,823
Other investments		4,990	5,599
Total securities		302,880	303,422
Mortgage loans held for sale		497	6,922
Loans		620,960	619,974
Less allowance for loan losses		(13,501)	(14,423)
Net loans		607,459	605,551
Premises and equipment, net		16,358	15,874
Cash surrender value of life insurance		13,706	13,273
Other real estate		1,679	6,254
Accrued interest receivable and other assets		15,332	13,377
Total assets	\$	1,034,684	1,013,516
<b>Liabilities and Shareholders' Equity</b>			
Deposits:			
Non-interest bearing demand	\$	195,265	161,582
NOW, MMDA & savings		386,893	371,719
Time, \$100,000 or more		115,268	134,733
Other time		101,935	113,491
Total deposits		799,361	781,525
Securities sold under agreements to repurchase		45,396	34,578
FHLB borrowings		65,000	70,000
Junior subordinated debentures		20,619	20,619
Accrued interest payable and other liabilities		20,589	9,047
Total liabilities		950,965	915,769
Commitments			
Shareholders' equity:			
Series A preferred stock, \$1,000 stated value; authorized 5,000,000 shares; issued and outstanding 12,524 shares in 2012		—	12,524
Common stock, no par value; authorized 20,000,000 shares; issued and outstanding 5,613,495 shares in 2013 and 2012		48,133	48,133
Retained earnings		36,758	31,478
Accumulated other comprehensive (loss) income		(1,172)	5,612
Total shareholders' equity		83,719	97,747
Total liabilities and shareholders' equity	\$	1,034,684	1,013,516

See Appendix A to the Peoples Bancorp of North Carolina, Inc. Proxy Statement, dated March 25, 2014, for a complete set of Consolidated Financial Statements.



# Consolidated Statements of Earnings

For the Years Ended December 31, 2013, 2012 and 2011  
(dollars in thousands, except per share amounts)

**2013****2012****2011****Interest income:**

Interest and fees on loans	\$	30,194	32,758	36,374
Interest on due from banks		85	51	33
Interest on investment securities:				
U.S. Government sponsored enterprises		1,639	2,746	5,414
States and political subdivisions		4,427	3,403	3,180
Other		351	287	258
<b>Total interest income</b>		<b>36,696</b>	<b>39,245</b>	<b>45,259</b>

**Interest expense:**

NOW, MMDA & savings deposits		732	1,180	2,263
Time deposits		1,650	3,205	5,035
FHLB borrowings		2,518	2,744	2,956
Junior subordinated debentures		398	438	407
Other		55	129	285
<b>Total interest expense</b>		<b>5,353</b>	<b>7,696</b>	<b>10,946</b>
<b>Net interest income</b>		<b>31,343</b>	<b>31,549</b>	<b>34,313</b>

Provision for loan losses		2,584	4,924	12,632
<b>Net interest income after provision for loan losses</b>		<b>28,759</b>	<b>26,625</b>	<b>21,681</b>

**Non-interest income:**

Service charges		4,566	4,764	5,106
Other service charges and fees		1,172	1,940	2,090
Other than temporary impairment losses		—	—	(144)
Gain on sale of securities		614	1,218	4,406
Mortgage banking income		1,228	1,229	757
Insurance and brokerage commissions		661	517	471
Loss on sale and write-down of other real estate		(581)	(1,136)	(1,322)
Miscellaneous		4,992	4,005	3,149
<b>Total non-interest income</b>		<b>12,652</b>	<b>12,537</b>	<b>14,513</b>

**Non-interest expense:**

Salaries and employee benefits		16,851	16,426	14,766
Occupancy		5,539	5,236	5,339
Other		10,451	10,120	9,467
<b>Total non-interest expense</b>		<b>32,841</b>	<b>31,782</b>	<b>29,572</b>
Earnings before income taxes		8,570	7,380	6,622
Income tax expense		1,879	1,587	1,463
<b>Net earnings</b>		<b>6,691</b>	<b>5,793</b>	<b>5,159</b>
Dividends and accretion of preferred stock		656	1,010	1,393
<b>Net earnings available to common shareholders</b>	\$	<b>6,035</b>	<b>4,783</b>	<b>3,766</b>
<b>Basic net earnings per common share</b>	\$	<b>1.08</b>	<b>0.86</b>	<b>0.68</b>
<b>Diluted net earnings per common share</b>	\$	<b>1.07</b>	<b>0.86</b>	<b>0.68</b>
<b>Cash dividends declared per common share</b>	\$	<b>0.12</b>	<b>0.18</b>	<b>0.08</b>

See Appendix A to the Peoples Bancorp of North Carolina, Inc. Proxy Statement, dated March 25, 2014, for a complete set of Consolidated Financial Statements.

# 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**

General Manager  
Drum and Willis-Reynolds Funeral  
Homes and Crematory

### **DAN RAY TIMMERMAN, SR.**

Chairman of the Board 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 Manager

### **JEFFREY P. GNIADKE**

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

### **JOHN M. WOODS**

Senior Vice President, Area  
Executive

### **KIMBERLY D. BAZZLE**

First Vice President, Marketing  
Director

### **J. LASHAE BOCK**

First Vice President, Human  
Resources Director

### **CHRISTOPHER L. BROOKSHIRE**

First Vice President, RAA/GAA

### **DAVID C. BROWN**

First Vice President, Certified  
Financial Planner

### **STEVEN F. CLONINGER**

First Vice President, Commercial  
Credit

### **GEORGE S. EARP**

First Vice President, Finance  
Director

### **JAN G. GRIFFIN**

First Vice President, Loan  
Operations Director

### **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

### **ANGELA J. ABERNETHY**

Vice President, Treasury  
Management Manager

### **MARTHA P. AVENDANO**

Vice President, Sales Relationship  
Manager

### **VELVET L. BOWMAN**

Vice President, Service Center  
Manager

### **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

### **ROGER G. DECATO**

Vice President, Business  
Development Officer

### **JAMES R. DURHAM**

Vice President, Financial Advisor

### **MARK W. GUSTAFSON**

Vice President, Investment Account  
Executive

### **TOMMIE A. HALL**

Vice President, Loan Documentation

### **LAMONA J. HARBINSON**

Vice President, Electronic Banking  
Manager

### **DIANE L. KLEIN**

Vice President, Business Center  
Manager, Viewmont

### **DAVID S. LEWIS, JR.**

Vice President, Business  
Development Officer

### **BRUCE E. MEISNER**

Vice President, REAS Manager

### **VICKIE E. MILLER**

Vice President, Retail Support  
Coordinator

### **WENDY H. MORAN**

Vice President, Business Center  
Manager, Triangle

### **SARAH K. MORGAN-HARDMAN**

Vice President, Business Center  
Manager, Hiddenite

### **PAULA M. PARKER**

Vice President, Business Center  
Manager, Catawba Valley Blvd

### **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

### **SHAWN D. SIGMON**

Vice President, Mortgage  
Department Manager

### **JODY G. STREET**

Vice President, Business  
Development Officer

### **ALLISON J. TAYLOR**

Vice President, Business Center  
Manager, Springs Road

### **LISA G. TREADAWAY**

Vice President, Deposit Operations  
Manager

### **RYAN M. WADDLE**

Vice President, Business  
Development Officer

# Subsidiaries and Shareholder Information

## Peoples Bancorp Subsidiary Board of Directors and Officers

Community Bank Real Estate Solutions, LLC

**BOARD OF DIRECTORS**

**OFFICERS**

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

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.

Real Estate Advisory Services, Inc.

**BOARD OF DIRECTORS**

**OFFICERS**

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

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

**BOARD OF DIRECTORS**

**OFFICERS**

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

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 1, 2014, 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.

### 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.

## 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

## 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

3023-105 Capital Blvd  
Raleigh, NC 27604  
(919) 747-8000