



2014

ANNUAL
REPORT

Peoples Bancorp
OF NORTH CAROLINA, INC.



our vision

To be the **Bank of Choice**
in our **communities**,
including **employees**,
customers and
shareholders.

ANNUAL
REPORT

2014

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2014 represented the 102nd year of service to the community by Peoples Bancorp of North Carolina, Inc., the parent company of Peoples Bank. We are delighted to report that net earnings amounted to \$9.4 million or \$1.67 basic net earnings per share and \$1.66 diluted net earnings per share for the year ended December 31, 2014. These results represented the second highest year of net earnings in Peoples Bancorp's history. Net earnings for the year ended December 31, 2013 were \$6.7 million or \$1.19 basic and diluted net earnings per share, before adjustment for preferred stock dividends and accretion.

Net earnings available to common shareholders were \$9.4 million or \$1.67 basic net earnings per common share and \$1.66 diluted net earnings per common share for the year ended December 31, 2014, as compared to \$6.0 million or \$1.08 basic net earnings per common share and \$1.07 diluted net earnings per common share, for the year ended December 31, 2013. The increase in year-to-date earnings was primarily due to an increase in net interest income and a decrease in the provision for loan losses, which were partially offset by an increase in non-interest expense and a decrease in non-interest income.

An ongoing focus for us is the preservation of our capital base. We have continued to maintain a capital ratio that exceeds regulatory guidelines resulting in our designation as a "well-capitalized" financial institution. At December 31, 2014, total shareholders' equity amounted to \$98.7 million, or 9.5% of total assets as compared

to \$83.7 million, or 8.1% of total assets as of December 31, 2013. The Board of Directors declared quarterly cash dividends throughout 2014, amounting to a total of \$0.18 per share.

While total assets remained constant at \$1.0 billion for both December 31, 2014 and 2013, we were encouraged to realize loan growth of 5.0% during 2014. Total loans were \$651.9 million at December 31, 2014 as compared to \$621.0 million at December 31, 2013. We are also pleased to report that non-performing assets declined to \$12.7 million or 1.2% of total assets as of December 31, 2014, compared to \$16.4 million or 1.6% of total assets as of December 31, 2013. The decline in non-performing assets consisted of a \$3.1 million decrease in non-accrual loans and an \$882,000 decrease in loans 90 days past due and still accruing, with such decreases being partially offset by a \$337,000 increase in other real estate owned. The allowance for loan losses at December 31, 2014 was \$11.1 million or 1.7% of total loans, compared to \$13.5 million or 2.2% of total loans at December 31, 2013. Management believes the current level of the allowance for loan losses is adequate; however, there is no assurance that

additional adjustments to the allowance will not be required because of changes in economic conditions, regulatory requirements or other factors.

Deposits amounted to \$814.7 million at December 31, 2014, compared to \$799.4 million at December 31, 2013. Core deposits, which include noninterest-bearing demand deposits, NOW, MMDA, savings and non-brokered certificates of deposit of denominations less than \$250,000, increased \$20.7 million to \$755.8 million at December 31, 2014, as compared to \$735.1 million at December 31, 2013. We are pleased with the continued level of growth in core deposits as such deposits represent the least costly source of funding on our balance sheet.

Strategically, we feel that Peoples Bank is appropriately positioned to capitalize on opportunities that will lead toward the fulfillment of our corporate vision of becoming "the Bank of Choice" in the communities we serve. The manifestation of our corporate vision is directly attributable to our professional banking associates who consistently demonstrate commitment and dedication to our mission of providing exceptional customer service while selling to customer needs. I wish to thank each of them for their efforts and accomplishments that have successfully differentiated our customer-centered approach in the marketplace.

The Directors of Peoples Bancorp have also played a vital role in the successful year we have experienced. They consistently look for ways to enhance shareholder value. We are grateful for

their investment of time as they provide oversight relative to Peoples Bancorp's financial condition and applicable policies and procedures. Please join me in thanking them for their commitment.

In addition to Peoples Bank, which operates as a wholly owned subsidiary of Peoples Bancorp, we would like to remind you of our three subsidiary companies – Peoples Investment Services, Inc., Real Estate Advisory Services, Inc., and Community Bank Real Estate Solutions, LLC - which provide valuable financial resources in conjunction with our suite of traditional banking services. At Peoples Investment Services, licensed financial advisors provide access to investment products, which include stocks, bonds, mutual funds, annuities, and other suitable monetary investments through our affiliation with Raymond James Financial Services, Inc. Real Estate Advisory Services, Inc. continues to provide real estate appraisals (both residential and commercial) to Peoples Bancorp's market area, thereby becoming a valued partner with respect to mortgage-related transactions. Community Bank Real Estate Solutions, LLC was created in response to the Dodd-Frank Act to assist community banks across the country with appraisal management services.

As a shareholder, we invite you to join us for our Annual Meeting of Shareholders scheduled for Thursday, May 7, 2015. The meeting will be held at Catawba Country Club beginning at 11:00 A.M. We appreciate your loyalty, and we hope you will consider recommending our services to your colleagues and communities. Thank you for your continued support of Peoples Bank and Peoples Bancorp.

Sincerely,

Lance A. Sellers
President and Chief Executive Officer



Joseph F. Beaman, Jr.
Executive Vice President,
Chief Administrative Officer,
and Corporate Secretary

a special thank you

Long-time executive officer Joe Beaman will retire this year. The Board of Directors wishes to extend a special "Thank You" to him for the significant contributions he has made to Peoples Bank during his 38 year career. During that time, he exercised his unique people skills to become a wonderful "bridge" between the bank and all its constituents, notably, as a respected voice to our shareholders. Because he is a pillar in the bank's communities, and because he is highly regarded by so many, it is understandable that our goodbye is considered bittersweet by those that have been honored to work with him.

Mr. Beaman has been an instrumental part of the Bank's growth and consistent performance through the years. He joined Peoples Bank on August 1, 1977 and during his tenure, has worn many hats, including Assistant Vice President, Internal Auditor and Compliance Officer, Vice President of Operations, and Executive Vice President, Chief Financial Officer. He currently serves as the Executive Vice President, Chief Administrative Officer and Corporate Secretary of Peoples Bank and the Executive Vice President and Corporate Secretary of Peoples Bancorp of North Carolina, Inc.

Upon retirement, we expect that his high level of community involvement will continue. We also expect that he will substantially increase the time he spends acting under one of his favorite titles, grandpa. One thing of which we are certain is that his wisdom, hard work and love for people will inspire the Bank for many years to come.



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, 2014 and 2013, and the related consolidated statements of earnings, comprehensive income (loss), changes in shareholders' equity and cash flows for the years then ended (not presented herein); and in our report dated March 25, 2015, 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 25, 2015

(Dollars in thousands, except per share amounts)

	2014	2013	+/-
Interest income	\$ 38,420	36,696	5%
Interest expense	4,287	5,353	-20%
Net interest earnings	34,133	31,343	9%
Provision for loan losses	(699)	2,584	-127%
Net interest earnings after provision for loan losses	34,832	28,759	21%
Non-interest income	12,164	12,652	-4%
Non-interest expense	35,671	32,841	9%
Income taxes	1,937	1,879	3%
Net earnings	9,388	6,691	40%
Dividends and accretion of preferred stock	—	656	-100%
Net earnings available to common shareholders	\$ 9,388	6,035	56%
PER SHARE OF COMMON STOCK			
Basic net earnings	\$ 1.67	1.08	55%
Diluted net earnings	1.66	1.07	55%
Cash dividends	0.18	0.12	50%
Market price at December 31	17.99	14.18	27%
Book value at December 31	17.58	14.91	18%
AT YEAR-END			
Loans, net	\$ 640,809	607,459	5%
Available for sale securities	281,099	297,890	-6%
Assets	1,040,494	1,034,684	1%
Deposits	814,700	799,361	2%
Shareholders' equity	98,665	83,719	18%
KEY PERFORMANCE RATIOS			
Return on average assets	0.91%	0.65%	
Return on average shareholders' equity	9.69%	6.67%	
Dividend payout ratio*	10.88%	11.17%	
Average shareholders' equity to total average assets	9.35%	9.79%	

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

consolidated balance sheets

December 31, 2014 and 2013 (dollars in thousands)

	2014	2013
ASSETS		
Cash and due from banks, including reserve requirements of \$12,569 and \$11,472	\$ 51,213	49,902
Interest-bearing deposits	17,885	26,871
Cash and cash equivalents	69,098	76,773
Investment securities available for sale	281,099	297,890
Other investments	4,031	4,990
Total securities	285,130	302,880
Mortgage loans held for sale	1,375	497
Loans	651,891	620,960
Less allowance for loan losses	(11,082)	(13,501)
Net loans	640,809	607,459
Premises and equipment, net	17,000	16,358
Cash surrender value of life insurance	14,125	13,706
Other real estate	2,016	1,679
Accrued interest receivable and other assets	10,941	15,332
Total assets	\$ 1,040,494	1,034,684
LIABILITIES AND SHAREHOLDERS' EQUITY		
Deposits:		
Non-interest bearing demand	\$ 210,758	195,265
NOW, MMDA & savings	407,504	386,893
Time, \$250,000 or more	47,872	49,168
Other time	148,566	168,035
Total deposits	814,700	799,361
Securities sold under agreements to repurchase	48,430	45,396
FHLB borrowings	50,000	65,000
Junior subordinated debentures	20,619	20,619
Accrued interest payable and other liabilities	8,080	20,589
Total liabilities	941,829	950,965
Commitments and Contingencies		
Shareholders' equity:		
Series A preferred stock, \$1,000 stated value; authorized 5,000,000 shares; no shares issued and outstanding	—	—
Common stock, no par value; authorized 20,000,000 shares; issued and outstanding 5,612,588 shares in 2014 and 5,613,495 shares in 2013	48,088	48,133
Retained earnings	45,124	36,758
Accumulated other comprehensive (loss) income	5,453	(1,172)
Total shareholders' equity	98,665	83,719
Total liabilities and shareholders' equity	\$ 1,040,494	1,034,684

See Appendix A to the Peoples Bancorp of North Carolina, Inc. Proxy Statement, dated March 27, 2015, for a complete set of Consolidated Financial Statements.

consolidated statements of earnings

For the Years Ended December 31, 2014, 2013 and 2012
(dollars in thousands, except per share amounts)

	2014	2013	2012
INTEREST INCOME:			
Interest and fees on loans	\$ 30,305	30,194	32,758
Interest on due from banks	65	85	51
Interest on investment securities:			
U.S. Government sponsored enterprises	2,995	1,639	2,746
States and political subdivisions	4,677	4,427	3,403
Other	378	351	287
Total interest income	38,420	36,696	39,245
INTEREST EXPENSE:			
NOW, MMDA & savings deposits	499	732	1,180
Time deposits	1,188	1,650	3,205
FHLB borrowings	2,166	2,518	2,744
Junior subordinated debentures	389	398	438
Other	45	55	129
Total interest expense	4,287	5,353	7,696
Net interest income	34,133	31,343	31,549
(Reduction of) provision for loan losses	(699)	2,584	4,924
Net interest income after provision for loan losses	34,832	28,759	26,625
NON-INTEREST INCOME:			
Service charges	4,961	4,566	4,764
Other service charges and fees	1,080	1,172	1,940
Gain on sale of securities	266	614	1,218
Mortgage banking income	804	1,228	1,229
Insurance and brokerage commissions	701	661	517
Loss on sales and write-downs of other real estate	(622)	(581)	(1,136)
Miscellaneous	4,974	4,992	4,005
Total non-interest income	12,164	12,652	12,537
NON-INTEREST EXPENSE:			
Salaries and employee benefits	17,530	16,851	16,426
Occupancy	6,251	5,539	5,236
Other	11,890	10,451	10,120
Total non-interest expense	35,671	32,841	31,782
Earnings before income taxes	11,325	8,570	7,380
Income tax expense	1,937	1,879	1,587
Net earnings	9,388	6,691	5,793
Dividends and accretion of preferred stock	—	656	1,010
Net earnings available to common shareholders	\$ 9,388	6,035	4,783
Basic net earnings per common share	\$ 1.67	1.08	0.86
Diluted net earnings per common share	\$ 1.66	1.07	0.86
Cash dividends declared per common share	\$ 0.18	0.12	0.18

See Appendix A to the Peoples Bancorp of North Carolina, Inc. Proxy Statement, dated March 27, 2015, 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.

Practitioner of Internal Medicine
BL Price Medical Consultants, PLLC

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. GNIADK

Senior Vice President, Area Executive

RAFAEL INTRIAGO

Senior Vice President, Banco de la Gente
Retail Director

WALTER C. JOYCE

Senior Vice President,
Chief Technology Director

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

KIMBERLY D. BAZZLE

First Vice President, Marketing Director

J. LASHAE BOCK

First Vice President,
Human Resources Director

DAVID C. BROWN

First Vice President,
Certified Financial Planner

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

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

JODY G. STREET

First Vice President, Area Executive

ANGELA J. ABERNETHY

Vice President,
Treasury Management Manager

CAROL R. ALLEN

Vice President,
Business Center Manager, Maiden

MARTHA P. AVENDANO

Vice President, Sales Relationship Manager

SUZANNE L. BLACKWELL

Vice President, Mortgage Sales Manager

VELVET L. BOWMAN

Vice President, Service Center Manager

WENDY E. CORDERO

Vice President, Banco de la Gente
Mortgage Manager

KAY F. DEAL

Vice President,
Business Center Manager, Conover

ROGER G. DECATO

Vice President,
Business Development Officer

JAMES R. DURHAM

Vice President, Financial Advisor

HEATHER N. EDWARDS

Vice President,
Business Center Manager, Mooresville

BARBARA W. ERWIN

Vice President, Commercial Credit

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

BRENDA K. MASH

Vice President,
Business Center Manager, Denver

BRUCE E. MEISNER

Vice President, REAS Manager

VICKIE E. MILLER

Vice President, Retail Support Coordinator

WENDY H. MORAN

Vice President,
Business Center Manager, Triangle

PAULA M. PARKER

Vice President, Business Center Manager,
Catawba Valley Blvd

WESLEY S. PITTMAN

Vice President, Business Center Manager,
Lincolnton/West Lincoln

LYNN H. POOLE

Vice President,
Business Center Manager, Catawba

KRISSY O. PRICE

Vice President,
Assistant Corporate Secretary

ANDREW R. PUNTCH

Vice President, Application & Project
Management Manager

HIGHT D. REID

Vice President,
Business Development Officer

JEANETTE R. RINGLEY

Vice President,
Business Center Manager, Newton

SHAWN D. SIGMON

Vice President,
Mortgage Department Manager

ROBERT D. SPENCER

Vice President, Business Center Manager

DOMINICK VERTORANO

Vice President,
Business Center Manager, Cornelius

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

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
Lance A. Sellers - 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
William D. Cable, Sr.

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
Bruce Meisner - 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 7, 2015, 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

core values

Employees - We are valued so we add value.

Integrity - We are fair and truthful.

Exceptional Customer Service - We surpass our customers' expectations.

Accountability - We are accountable for our own actions and each other.

Progressive and Positive - We see change as an opportunity.

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-I 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

6350 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 Boulevard
Raleigh, NC 27604
(919) 747-8000

BANCO DE LA GENTE LOAN PRODUCTION OFFICE

2000 Avondale Drive
Durham, NC 27704
(919) 747-8003

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

Peoples Bancorp
OF NORTH CAROLINA, INC.