



NEW PEOPLES
BANKSHARES INC

The Chairman's Club

Shareholder Rewards

Rewarding our shareholders with exclusive benefits on a range of New Peoples Bank Products and Services.



NEW
PEOPLES
BANK

www.newpeoplesbank.com



View all the products and services New Peoples Bank has to offer at www.NewPeoplesBank.com

Dear Shareholder,

I am pleased to bring your attention to a package of benefits that have been put together for you as a shareholder of New Peoples Bankshares. As a shareholder, you can receive special benefits related to your everyday New Peoples Bank deposit products, home loans, insurance, as well as investment products and financial advice.

Please take a few moments to review this brochure, which we suggest you present to one of our relationship bankers at your local New Peoples Bank branch office for these special Shareholder benefits.

Thank you for investing in New Peoples Bankshares. We appreciate your support and look forward to serving and rewarding you.



C. Todd Asbury

C. Todd Asbury
President & CEO
New Peoples Bank

Enjoy a number of Exclusive Shareholder Benefits.

The Chairman's Choice Checking Account

An everyday transaction account with no hidden fees that allows you to earn a **premium interest rate** on daily balances up to \$25,000. Amounts over \$25,000 will earn at standard rate. Please contact your branch or check our website for the current interest rates.

This account includes several **FREE** features:

- Chairman's Choice Checking Account Checks
- Chairman's Choice Checking Account Debit Card instantly issued at account opening
- Online Banking
- Mobile Banking
- Bill Pay
- Mobile Deposit
- E-Statements
- Text or Email Alerts indicating specific account activity has occurred*
- Automated Telephone Banking
- Access to over 55,000 surcharge-free ATMs worldwide through the Allpoint ATM network
- A 50% discount on a safe deposit box
- One penalty free withdrawal per year on a one-year CD (CDARS program excluded)
- Two free stop payments per year
- UChoose Rewards program that lets you earn points when you use your debit card. The points can be redeemed for gift cards, vacation packages and other items.

*New Peoples Bank does not charge you a fee for using our alert service. Your wireless carrier, however, may charge you for receiving the text messages from us related to this service.

Closing Cost Assistance

As a New Peoples Bankshares shareholder, we will pay from \$200 up to \$1,234 of your closing costs for a primary residence mortgage loan that is retained and serviced with New Peoples Bank.*

It's as simple as 1 – 2 – 3 – 4.

*Restrictions may apply. Chairman's Choice Checking Account required. Offer does not apply to secondary market mortgages closing costs. New Peoples Bank reserves the right to revise offer without notice.



CDARS

CDARS (Certificate of Deposit Account Registry Service) is used primarily to FDIC insure funds greater than \$250,000 being held at one financial institution. Acting as custodian, New Peoples Bank places the available funds (\$10,000 minimum required) into CD's using multiple banks within a special network via Promontory's Certificate of Deposit Account Registry Service.

ICS

Through ICS, (the Insured Cash Sweep) service, you can earn interest on funds placed into demand deposit accounts using the ICS demand option, money market deposit accounts using the ICS savings option, or both, and rest assured knowing that all of your ICS funds are eligible for FDIC insurance.

New Peoples Bank Credit Cards

Our credit cards offer benefits and features to meet a variety of financial needs. Whether you are looking for a personal card or one for your business, explore the benefits and make the most of every dollar with a credit card that works for you.

- No annual fees
- Low interest rate or rewards card options
- Card instantly issued at branch upon approval
- Manage and pay your credit card online
- Fraud Protection
- And more...

Innovative technology with a focus on personal service.

In 2016, New Peoples Bank introduced the region to Interactive Teller Machines (ITMs) at all of their branch locations as well as four standalone ITM locations. These machines combine the convenience of an ATM with the personal touch of a bank professional.

Through the ITMs, simply touch the screen and interact one-on-one with a personal video teller, performing virtually every transaction you normally enter the branch to do.

As described by President and CEO Todd Asbury, "Change is taking place at a rapid pace, and we are moving forward in our products and services to make sure that we stay in line with the changing trends. We understand that all of our customers, whether they are individuals or businesses, have different needs and that not everyone is in the same stage of life. We have designed our products and services to meet those needs. We're moving forward with our customers in mind."

ITMs are available at all 19 branches as well as these additional ITM locations:

Bristol, VA: • 15050 Lee Hwy. between Exit 7 & 10 near BVU

Bristol, VA: • 75 Commonwealth Ave.

Jonesborough, TN: • 372 East Jackson Blvd.

Princeton, WV: • 207 Oakvale Road on hill behind Bojangles

Video tellers are available 7 am - 7 pm, Monday - Saturday. Normal ATM services available 24/7.

Special Anniversary CD Celebrating 18 Years

1.80% APY*

Join us in celebrating 18 years in business with an **18 Month CD** up to \$250,000 at **1.80% APY.***

To qualify, you must have a New Peoples Bank Chairman's Choice Checking Account.



*Annual Percentage Yield. Offer available for a limited time.



Competitive Insurance Quotes

Insurance services are available through our partnership with CSE Insurance Agency, a member of the Hilb Group. Through this partnership, our goal is to offer banking, insurance, and investments under one roof for your convenience. Whether you're shopping for auto, home, life, health or business insurance, we can get you the best coverage available at the lowest rate possible.

Not a Deposit • May go down in value • Not insured by any Government Agency
• Not guaranteed by the Bank • Not insured by FDIC Insurance

Free Financial Services Consultation

Access to a Financial Specialist that can help you achieve your financial goals. A specialist can help develop a personalized financial plan for investment, retirement planning and insurance needs. Meeting with a New Peoples Financial Services Specialist to discuss your needs is obligation free.

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Not a Deposit • Not guaranteed by the Bank • May go down in value • Not insured by any Government Agency • Not insured by FDIC Insurance

GenGold Membership at Reduced Rate *Discover All You're Entitled To*

At New Peoples Bank, we have partnered with Generations Gold Inc., a leading national benefits and service provider to offer you an exclusive program that includes Identity Theft Protection as well as discounts on travel, condos, groceries, restaurants, movies, local purchases and much more. **As a New Peoples Bankshares Shareholder, GenGold membership may be added to your Chairman's Choice Checking Account at a special reduced monthly rate of \$3.95, with the first 90 days free.** Enjoy the benefits of saving money like never before and live better for less with a GenGold membership.

Identity Theft Protection

- Set Fraud Alerts
- Reduce Junk Mail
- Order Free Credit Reports
- Organize Personal Information
- Identity Theft Restoration Service

Travel Discounts

- Domestic & International Airline Tickets
- Hotel and Car Rentals
- Cruises
- Theme Park Admissions
- Ski Area Passes

And More!

- Savings at hundreds of local merchants through your mobile device
- National Retail Discounts
- National Restaurant Discounts
- Prescription, Vision and Auditory Care Discounts



1-800-428-6686
GenGold.com

19 Branches Plus 4 Additional ITM Locations to Serve You

Cumberland Region

- 1 Big Stone Gap Branch**
419 Shawnee Avenue E
Big Stone Gap, VA 24219
(276) 523-6600
- 2 Clintwood Branch**
198 Colley Shopping Center
Clintwood, VA 24228
(276) 926-5500
- 3 Gate City Branch**
663 E Jackson Street
Gate City, VA 24251
(276) 386-9300
- 4 Grundy Branch**
20487 Riverside Drive
Grundy, VA 24614
(276) 935-8800
- 5 Haysi Branch**
111 Haysi Main
Haysi, VA 24256
(276) 865-5700
- 6 Kingsport Branch**
2600 N John B Dennis Hwy
Kingsport, TN 37660
(423) 288-2660
- 7 Pound Branch**
11241 Indian Creek Road
Pound, VA 24279
(276) 796-2130
- 8 Weber City Branch**
1299 US Highway 23 S
Weber City, VA 24290
(276) 386-6090
- 9 Wise Branch**
5448 Wise-Norton Road
Norton, VA 24273
(276) 679-4500

Mountain Region

- 10 Abingdon Branch**
350 W. Main Street
Abingdon, VA 24210
(276) 628-2543
- 11 Bluefield Branch**
514 Commerce Drive
Bluefield, VA 24605
(276) 326-2265
- 12 Bristol Linden Square Branch**
101 Linden Square Drive
Bristol, VA 24202
(276) 466-5358
- 13 Castlewood Branch**
87 Miners Drive
Castlewood, VA 24224
(276) 762-5620
- 14 Chilhowie Branch**
155 E Lee Highway
Chilhowie, VA 24319
(276) 646-2700
- 15 Honaker Branch**
53 Commerce Drive
Honaker, VA 24260
(276) 873-6288
- 16 Lebanon Branch**
1421 E Main Street
Lebanon, VA 24266
(276) 889-5100
- 17 Pounding Mill Branch**
12602 Governor GC Perry Hwy
Pounding Mill, VA 24637
(276) 963-5800
- 18 Princeton Branch**
1221 Stafford Drive
Princeton, WV 24740
(304) 487-9800
- 19 Tazewell Branch**
127 Chamber Drive
Tazewell, VA 24651
(276) 988-2300

Additional ITM Locations

- A Bristol, VA**
15050 Lee Highway
between Exit 7 & 10 near BVU
- B Bristol, VA**
75 Commonwealth Avenue
- C Jonesborough, TN**
372 East Jackson Boulevard
- D Princeton, WV**
207 Oakvale Road on
hill behind Bojangles

