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For Immediate Release

**MIKE RATLIFF JOINS NEW PEOPLES BANK AS CHIEF BANKING OFFICER AND
EXECUTIVE VICE PRESIDENT**

New Peoples Bank is pleased to announce that Mike Ratliff has joined the bank as Chief Banking Officer and Executive Vice President.

“We welcome Mike to the New Peoples Bank team. His regional banking experience will be very beneficial as we continue to develop and grow banking relationships,” commented C. Todd Asbury, President & CEO. “I am confident that he will provide excellent leadership as we move forward.”



Mike comes to us with over 20 years of banking experience. A native of Southwest Virginia, Ratliff started his banking career shortly after graduating from the University of Virginia’s College at Wise. Over his banking career he has had multiple roles including real estate lender, commercial relationship manager, Market President and most recently serving as Commercial & Industrial Banking Manger at First Community Bank.

“I look forward to being a part of the New Peoples Bank team,” said Ratliff. “Having grown up in Southwest Virginia, New Peoples Bank has been a big part of everyone’s life and such a great partner with all the communities that make up Southwest Virginia, East Tennessee, and Southern West Virginia”

Mike will be responsible for leading our retail and commercial banking teams while developing and implementing the bank’s business plans to ensure that key commercial banking goals are achieved. He will be working in our Bristol location and can be contacted at 276-619-3402.

New Peoples Bankshares, Inc. is the financial holding company for New Peoples Bank, Inc., a community bank with 18 offices serving southwestern Virginia, southern West Virginia, northeastern Tennessee, and western North Carolina. The Bank offers a full range of banking and financial services focused primarily on individuals, small to medium size businesses, and the professional community. The Bank strives to serve the financial needs of its customers while developing personal, hometown relationships.