



All of the financial products you need in one convenient St. Charles bank...

Our Valued Customer,

We are excited for this opportunity to promote two outstanding products/services currently offered by your friendly and professional staff at New Frontier Bank and New Frontier Personal Investment Centers, Inc.*

First, in addition to our already popular Home Equity Line of Credit product, we would like to announce that New Frontier Bank is now offering Mortgage Loans**. Whether you are purchasing a new home, or refinancing your current home loan for a lower rate and/or to eliminate PMI, please consult with any one of our licensed mortgage loan officers today to find the perfect fit for you. We offer the same mortgage loan products as the big banks and mortgage companies, such as FHA, VA, Jumbo, and Conventional loans, but ours come with the exceptional customer service you have come to expect from your local staff at New Frontier Bank.

Second, we would like to reintroduce Matt Waldrop, Financial Advisor for New Frontier Personal Investment Centers, Inc.* This investment center is a full service insurance and financial services provider located conveniently inside the New Frontier Bank lobby. All securities and investment advisory services are offered through Voya Financial Advisors. Matt is eager to meet with you so he can provide the professional insight, along with a detailed savings plan, to help make your dreams of financial independence a reality. Matt is eager to help and looks forward to your call to schedule an appointment.

On behalf of the staff and Board of Directors of New Frontier Bank, we truly appreciate the opportunity to continue to provide you the superior customer service and financial products that you deserve. Please call (636) 940-8740 to schedule an appointment to learn more about any of the products offered through New Frontier Bank or New Frontier Bank Personal Investment Centers, Inc.

Sincerely,

Kevin Heneghan
President/CEO
NMLS# 453940

* Not FDIC Insured. May go down in value. Not financial institution guaranteed. Not a deposit. Not insured by any federal government agency. New Frontier Personal Investment Centers, Inc. is not a subsidiary of nor controlled by Voya Financial Advisors, Inc.

** Closed end Mortgage products offered through a loan origination services agreement with Equitable Mortgage Corporation NMLS#255114.



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**MEMBER
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www.newfb.com