

A Letter from Our CEO

January 6, 2017

Dear Valued Customers,

It is with great pleasure to introduce myself as the new President and CEO of New Frontier Bank and New Frontier Bancshares, Inc. I am very excited about the future of the company and would like to express my utmost appreciation to the Board of Directors for the opportunity to lead this wonderful organization.

I most recently served as President and CEO of Superior Bank for the past two years. Before joining Superior Bank, I served as Senior Vice President and Chief Operating Officer at Jonesburg State Bank, a small, but extremely high performing bank with locations in Jonesburg and Warrenton, Missouri. My past experience includes serving as a credit analyst in the National Healthcare and Nonprofit Division of US Bank, as well as a bank examiner for the Missouri Division of Finance. I am a second generation banker, born and raised in Florissant until our family later relocated to Troy, Missouri, where I attended high school. I am a graduate of the University of Missouri-Columbia, where I met my wonderful wife Jill. We have lived in St. Charles County since 2005 and now reside in Lake St. Louis. I enjoy spending free time with my wife (Jill) and our three children (Samantha, Kate, and Gus), golfing, and being in the outdoors across the State of Missouri.

I look forward to working with our Board of Directors, bank staff, shareholders, and all of the customers that we proudly serve. We will continue to look for opportunities to better serve our community and to be recognized as the premier community bank in St. Charles County. Although I came onboard just a few days ago, I already recognize the fact that we have a great team at New Frontier Bank and I am excited to work with them to achieve our objectives of improving profitability and future growth. We will work diligently to enhance shareholder value and provide our customers and community the products and services to grow their businesses and achieve their personal financial goals. The banking industry is inherently competitive, and banking in the St. Charles County market is no exception. I would kindly ask for you to think of New Frontier Bank in referring banking products and services to any of your family, friends, employees, vendors, customers, and acquaintances. We greatly appreciate the opportunity to serve your referrals with the best community banking in St. Charles County.

Thank you and please feel free to contact me personally with any questions you may have.

Sincerely,



Kevin Heneghan
President & CEO



Certain statements in this announcement, including statements regarding the anticipated development and expansion of the Bank's business, and the intent, belief or current expectations of the Bank, its directors or its officers, are "forward looking" statements (as such term is defined in the Private Securities Litigation Reform Act of 1995). Because such statements are subject to risks and uncertainties, actual results may differ materially from those expressed or implied by such forward looking statements. These risks and uncertainties include, but are not limited to, risks related to the local and national economy, the Bank's performance, regulatory matters and those discussed in filings by the Bank with the Federal Deposit Insurance Corporation. New Frontier Bank is an Equal Housing Lender and Member FDIC.