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## NEWS RELEASE

FOR IMMEDIATE RELEASE

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### New Frontier Bank Announcement

January 4, 2017

New Frontier Bank, a St. Charles County based full-service community bank, today announced the appointment of Kevin Heneghan as President, Chief Executive Officer, and Senior Lender. Mr. Heneghan, who recently served as President and CEO of Superior Bank in Hazelwood, Missouri, has also been appointed to the Board of Directors and as Chairman of the Board of New Frontier Bank and New Frontier Bancshares, Inc. Myron Sheets, Vice Chairman of the Board, had been serving as interim CEO and Chairman since December 15, 2016. The Board of Directors had accepted the resignation of Kris Weidenbenner as President and CEO and Chairman of the Board of New Frontier Bank and New Frontier Bancshares, Inc.

“Kevin’s experience in leading a community bank will drive New Frontier Bank to a great future” said Myron Sheets, Vice Chairman of the Board. “His lending and executive experience will be a great asset as we continue to reinvest local dollars back into the community.”

“I am honored to lead New Frontier Bank in the exciting and growing St. Charles County community. New Frontier Bank has shown the importance of community banking in St. Charles County and I look forward to working with the Board of Directors, the New Frontier Bank team, and all the clients we proudly serve,” said Kevin Heneghan, President and CEO.

Mr. Heneghan was President and CEO of Superior Bank since 2014. Prior to joining Superior Bank, he served as Senior Vice President and Chief Operating Officer at Jonesburg State Bank, Credit Analyst in the National Healthcare and Nonprofit Division of US Bank, and as a Bank Examiner for the Missouri Division of Finance.

#### About New Frontier Bank

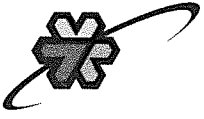
New Frontier Bank is a community bank chartered in Missouri and headquartered in St. Charles with \$93 million in assets as of December 31, 2016. Founded in 1999, New Frontier Bank provides a wide range of personal and commercial banking services through two branches located in St. Charles.

Certain statements in this press release, 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

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discussed in filings by the Bank with the Federal Deposit Insurance Corporation. New Frontier Bank is an Equal Housing Lender and Member FDIC.

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