

A community
founded
on doing the
right
thing.


Uwharrie
CAPITAL CORP

making a difference®

Our philosophy has always been simple:

*Do the
right thing*

for our customers, our
associates, our shareholders,
our community and the
environment.



Thirty-five

Thirty-five

years ago,
a group of people got together
to meet a public need.

We committed to each other from day one that our guiding principle would be to always do the right thing.

We believed that if we were successful, we'd face thousands of choices in the years ahead. We knew we couldn't see the future clearly, but we could always be guided by our values to do right for our customers, our associates, our shareholders and our community.

Decades later, our company has grown to serve a community that stretches far beyond our original vision. We've invested tens of millions in Main Streets and helped thousands of families purchase homes.

When people walk into one of our offices, they know they'll be talking to someone with one mission in mind: do the right thing. It's not just a motto. It's how we run our business.

Community

Doing the right thing for our

Community



“Uwharrie Bank stepped in and was willing to go where no one else would go. Our community bank made it possible to obtain desperately needed infrastructure for future growth by providing financing.”

- **Joyce Little**, former Mayor of Oakboro, North Carolina.

Small Business Lending

Local businesses are the lifeblood of strong communities. We provide entrepreneurs and established business owners the capital they need to grow, hire and provide goods and services that keep hometowns thriving. And we're a local business, too. Supporting a small business is about a dependable relationship that becomes increasingly personal.

Main Street Investing

We raised millions of dollars to invest in Main Streets here in the Carolinas. Though these investments are not large enough to hold interest for Wall Street, investments such as these provide opportunity, dignity and jobs. A community banking organization can make these critical investments happen.

Charitable Giving

We're passionate about giving back. In 2017, we supported 242 non-profit and civic groups. Our associates donated more than 2,000 hours of their time. We know good financial products can solve many problems. But others require basic human kindness and care. We want to solve those problems, too.

Customers

Doing the right thing for our

Customers



“I think we owe it to our friends and neighbors to invest both time and money in our community to help make it better. What better way to do that than with like-minded partners such as Uwharrie Bank.”

- **Dr. Allen Dobson**, majority owner of *73 and Main* in Mt. Pleasant, North Carolina.

Home Ownership

In 2017, we assisted nearly 600 families realize their dreams by helping them obtain an affordable home mortgage. Though we've kept our small bank character, we're able to offer a complete range of mortgage products including FHA and Fannie Mae loans and Veterans Affairs (VA) mortgages.

Investment Advisory

Wealth means something different to each of our customers. So we get to know them deeply before advising them about any investments. Through these relationships, we've built confidence across a community of investors who now have entrusted us with approximately \$129 million in assets under management and approximately \$38 million in assets under advisement.

Financial Education

By knowing our customers on a personal level, we can help them spot opportunities and problems that can make an enormous difference. We look out for our community, too with financial education on topics ranging from identity fraud to saving for long-term financial stability.

Associates

Doing the right thing for our

Associates



“I’ve always been impressed at how deeply committed Uwharrie Bank has been to the communities it serves. Less than a year into my job, my family and I experienced that same outpouring of support after an accident found me in the Chapel Hill Burn Center for three weeks. We were immediately flooded with cards, prayers and donations from employees throughout the company. Members of management stayed involved throughout my recovery, even participating in my physical therapy. I am eternally grateful for the love and support we received and proud to be part of such a caring company.”

– **Jonathan Bickett**, Secondary Marketing Manager, Uwharrie Bank Mortgage.

Investing in People

Building economic opportunity starts with creating well-paying, stable jobs. We support our associates' career growth and long-term financial well-being. That's why many of our associates have been with us for more than 30 years and why they can offer the best of themselves everyday to our customers.

Supporting Passions

When our associates give back, we've got their backs. Whether they want to volunteer or give to youth sports, their charities of choice, environmental causes or families in need, we provide volunteer hours and funding to increase their community impact.

Creating a Family

Uwharrie isn't just a community bank. It's a community. When one of us gets sick or is in need, the associates rally to help. We're there for one another in good times and bad, and consider each other to be family.

Shareholders

Doing the right thing for our

Shareholders



“When I purchased stock in Uwharrie Capital Corp, I did it to invest in the future of our community, however at the same time, I have earned a fair return on my investment.”

– **Ronnie Burleson**, shareholder since 1984.

A Double Bottom Line

Positive community impact and shareholder financial return: These are the metrics we aim for, and we know they go hand in hand. Taking care of your customers, associates, shareholders and the larger community will get the market returns they deserve.

A Track Record of Success

We've seen many ups and downs in the national and local economies since 1983. By holding strong to our values, we've endured and overcome through downturns and recessions, operating profitably and increasing wealth and benefits to the community.

A Values-Driven Board

Our board is chosen not for their personal wealth, but for their reputation and respect as leaders of the community. Our board provides steady stewardship toward our commitment to do the right thing 100% of the time.

At Uwharrie,

*Doing the
right thing*

creates:

Opportunity | Security | Relationships | Strength | Generosity | Growth

If you share our philosophy, we invite you to join our community.

Uwharrie Capital Corp

Uwharrie Bank Mortgage***

Uwharrie Investment Group* Uwharrie Investment Advisors**

Uwharrie Bank***


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