



OAK RIDGE
FINANCIAL SERVICES

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FOR IMMEDIATE RELEASE

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Bank of Oak Ridge Honors the Retirement of Longstanding Board Member, Steve Neal

Oak Ridge, NC: September 9, 2025 – Oak Ridge Financial Services, Inc. (“Oak Ridge”; the “Company”) (OTCPink: BKOR), the parent company of Bank of Oak Ridge (the “Bank”), is privileged to announce the retirement of Steve Neal from the Board of Directors. This retirement celebrates the more than 20 years of dedicated service that he provided to the bank, its clients, and the Triad community.

Steve Neal has been a trusted advisor and advocate for Bank of Oak Ridge throughout his decades of service. In addition to his role as Vice President of Summerfield Feed Mill, Inc., Steve brought valuable perspective as a business leader, U.S. Navy veteran, and graduate of the Directors’ College. His leadership has left a lasting mark on both Bank of Oak Ridge and the local area.

“Steve has been a trusted leader, a steady voice, and an unwavering advocate for our clients and community,” said Tom Wayne, CEO and Chair of the Board of Directors of Bank of Oak Ridge. “His dedication to Summerfield and the Triad has strengthened our mission as a community bank. We are deeply grateful for his service, which reflects our belief that at Bank of Oak Ridge, *You Matter Here*.”

Doug Boike, Board Vice Chair & Lead Director, added, “It has been an honor to serve alongside Steve. He leads with wisdom, integrity, and genuine care for others – qualities that have guided this board and deepened our connection to the Triad.”

As Steve concludes his service on the Board of Directors, Bank of Oak Ridge celebrates his legacy and expresses gratitude for his many years of leadership.

About Oak Ridge Financial Services, Inc.

As the Triad’s employee-owned community bank, Bank of Oak Ridge delivers *Spectacularly Local* banking with a personal touch. Rooted in our community, we live by our promise: *You Matter Here*. Our decision-makers are local, we know you by name, and we provide personalized, 5-star service tailored to your unique needs. Alongside this commitment, we offer modern tools and technology that make banking easy, safe, and convenient. Whether you’re seeking a new banking partner or expanding your financial relationships, switching to Bank of Oak Ridge is simple and seamless. Connect with us at 336.644.9944, online at BankofOakRidge.com, or by visiting one of our convenient locations in Greensboro, High Point, Oak Ridge, or Summerfield.