

PEOPLES BANCORP OF NORTH CAROLINA INC  
 Form 5  
 February 12, 2015

# FORM 5

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL  
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 Form 3 Holdings Reported Form 4 Transactions Reported

**ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person \*  
**ZACHARY BENJAMIN I**

2. Issuer Name and Ticker or Trading Symbol  
**PEOPLES BANCORP OF NORTH CAROLINA INC [PEBK]**

5. Relationship of Reporting Person(s) to Issuer  
 (Check all applicable)

(Last) (First) (Middle)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)  
 12/31/2014

Director  10% Owner  
 Officer (give title below)  Other (specify below)

518 WEST C STREET  
 (Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting  
 (check applicable line)

NEWTON, NC 28658

Form Filed by One Reporting Person  
 Form Filed by More than One Reporting Person

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	(A) or (D)	Price	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	01/31/2014	Â	L	243	A	\$ 15.3999	28,179.0676	D	Â
Common Stock	02/20/2014	Â	A <sup>(1)</sup>	650	A	\$ 15.7	28,179.0676	D	Â
Common Stock	02/25/2014	Â	L	159.5955	A	\$ 15.66	28,179.0676	D	Â
Common Stock	02/27/2014	Â	L	94	A	\$ 15.7199	28,179.0676	D	Â
	03/19/2014	Â	L	40.1879	A	\$ 15.77	28,179.0676	D	Â

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Common Stock										
Common Stock	04/28/2014	Â	L	134	A	\$ 17.4999	28,179.0676	D	Â	
Common Stock	05/01/2014	Â	L	86	A	\$ 17.4799	28,179.0676	D	Â	
Common Stock	05/23/2014	Â	L	143.0603	A	\$ 17.47	28,179.0676	D	Â	
Common Stock	06/04/2014	Â	L	183	A	\$ 17	28,179.0676	D	Â	
Common Stock	06/18/2014	Â	L	37.9608	A	\$ 16.89	28,179.0676	D	Â	
Common Stock	07/25/2014	Â	L	141	A	\$ 16.98	28,179.0676	D	Â	
Common Stock	08/05/2014	Â	L	88	A	\$ 16.499	28,179.0676	D	Â	
Common Stock	08/25/2014	Â	L	149.7454	A	\$ 16.69	28,179.0676	D	Â	
Common Stock	08/28/2014	Â	L	126	A	\$ 16.8999	28,179.0676	D	Â	
Common Stock	09/18/2014	Â	L	38.2158	A	\$ 16.97	28,179.0676	D	Â	
Common Stock	10/24/2014	Â	L	141	A	\$ 17.2	28,179.0676	D	Â	
Common Stock	10/31/2014	Â	L	82	A	\$ 17.4999	28,179.0676	D	Â	
Common Stock	11/26/2014	Â	L	169	A	\$ 18.1999	28,179.0676	D	Â	
Common Stock	12/18/2014	Â	L	53.6461	A	\$ 18.18	28,179.0676	D	Â	
Common Stock	Â	Â	Â	Â	Â	Â	64,038	I		By Alexander Railroad Company

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative	2. Conversion	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if	4. Transaction	5. Number	6. Date Exercisable and Expiration Date	7. Title and Amount of	8. Price of Derivative	9. of
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