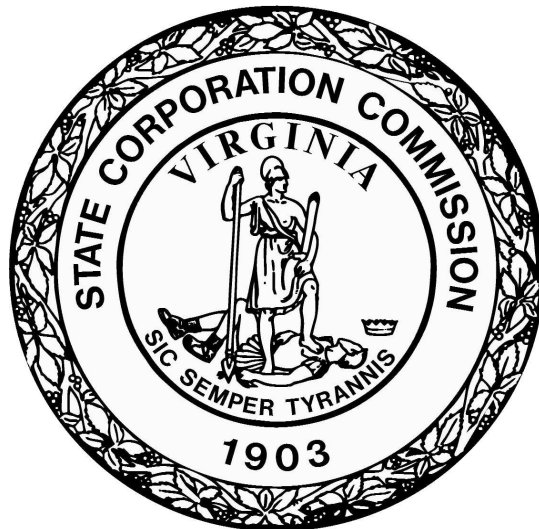


**THE 2006 ANNUAL REPORT
OF THE
BUREAU OF FINANCIAL INSTITUTIONS**

**BANKS
CREDIT UNIONS
SAVINGS INSTITUTIONS
TRUST COMPANIES**

**OPERATING IN VIRGINIA
AT THE CLOSE OF BUSINESS DECEMBER 31, 2006**



**BUREAU OF FINANCIAL INSTITUTIONS
STATE CORPORATION COMMISSION
COMMONWEALTH OF VIRGINIA**

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2006 ANNUAL REPORT

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STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2006 ANNUAL REPORT

STATE CORPORATION COMMISSION

MARK C. CHRISTIE, Chairman

JUDITH WILLIAMS JAGDMANN

THEODORE V. MORRISON, JR.

JOEL H. PECK, Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 2006

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the 2006 Annual Report of the Bureau of Financial Institutions - Banks, Credit Unions, Savings Institutions, and Trust Companies.

Respectfully,

E. J. FACE, JR.
Commissioner of Financial Institutions

BUREAU OF FINANCIAL INSTITUTIONS

E. J. FACE, JR.
Commissioner of Financial Institutions

ADMINISTRATION AND FINANCE

GERALD E. FALLEN
Assistant Commissioner

BANKS AND SAVINGS INSTITUTIONS

JOHN M. CROCKETT
Deputy Commissioner

CONSUMER FINANCE

SUSAN E. HANCOCK
Deputy Commissioner

CORPORATE STRUCTURE AND RESEARCH

NICHOLAS C. KYRUS
Deputy Commissioner

CREDIT UNIONS

GEORGE H. LATHAM
Deputy Commissioner

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2006 ANNUAL REPORT

**OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION
HAS ADMINISTERED THE BANKING LAWS**

Chief Examiner of Banks

C. C. BARKSDALE, June 15, 1910 to February 15, 1919
JOHN T. GARRETT (Acting), February 16, 1919 to March 9, 1919
J. H. PINNER, March 10, 1919 to April 30, 1919
F. B. RICHARDSON, May 1, 1919 to July 31, 1923
M. E. BRISTOW, August 1, 1923 to July 14, 1927

Chief Deputy to the Commissioner of Insurance and Banking

M. E. BRISTOW, July 15, 1927 to January 15, 1930

Commissioner of Insurance and Banking

M. E. BRISTOW, January 16, 1930 to June 20, 1938

Commissioner of Banking

M. E. BRISTOW, June 21, 1938 to January 31, 1939
MILTON R. MORGAN, February 1, 1939 to January 15, 1951
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976
THOMAS D. JONES, JR., December 15, 1976 to May 31, 1977
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

Commissioner of Financial Institutions

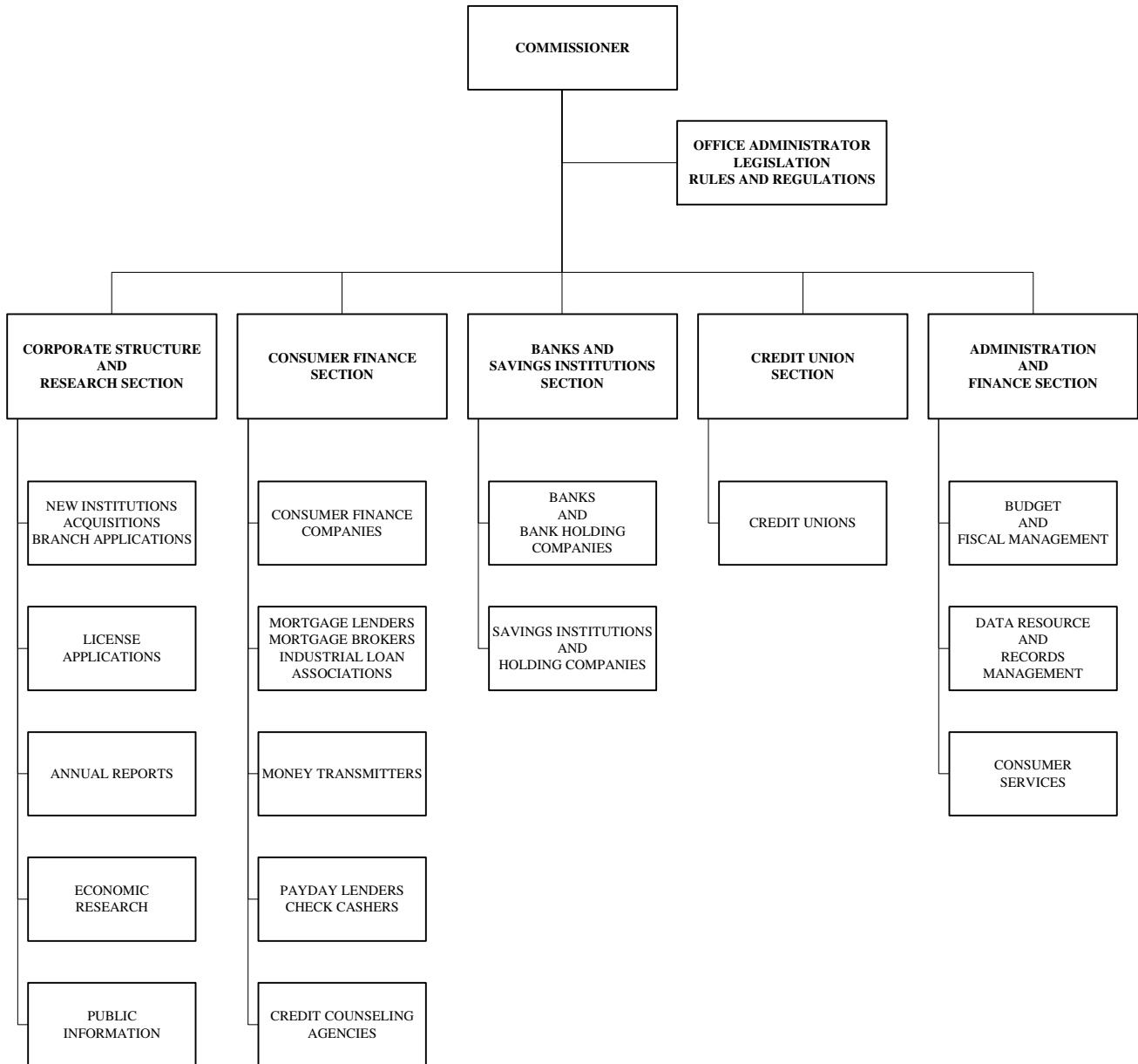
SIDNEY A. BAILEY, July 1, 1978 to June 30, 1997
E. J. FACE, JR., July 1, 1997 to Date

LEGAL HOLIDAYS

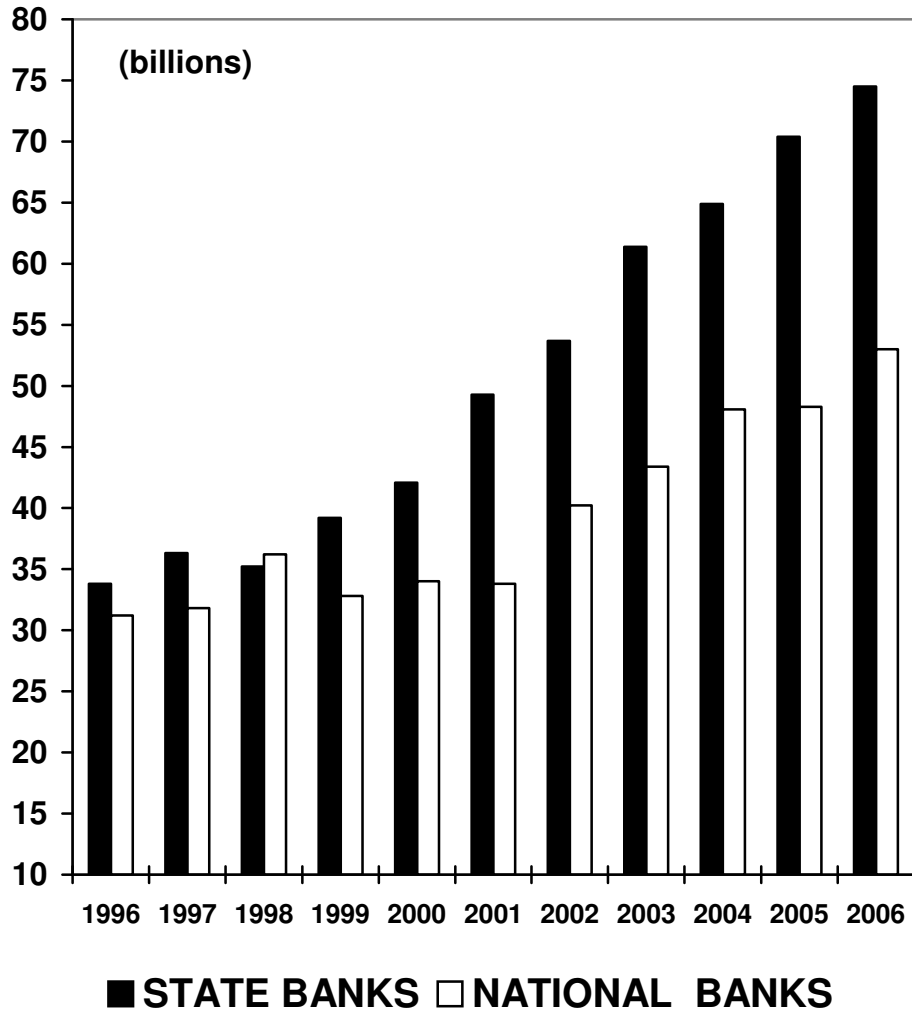
In each year, the first day of January (New Year's Day), the Friday preceding the third Monday in January (Lee-Jackson Day), the third Monday in January (Martin Luther King, Jr. Day), the third Monday in February (George Washington Day), the last Monday in May (Memorial Day), the fourth day of July (Independence Day), the first Monday in September (Labor Day), the second Monday in October (Columbus Day and Yorktown Victory Day), the eleventh day of November (Veterans Day), the fourth Thursday in November and the Friday next following (Thanksgiving), the twenty-fifth day of December (Christmas Day), or whenever any of such days shall fall on a Saturday, the Friday next preceding such day, or whenever any of such days shall fall on Sunday, the Monday next following such day, and any day so appointed by the Governor of this Commonwealth or the President of the United States, shall be a legal holiday as to the transaction of all business (Title 2.1, Chapter 3, Code of Virginia).

STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2006 ANNUAL REPORT

ORGANIZATIONAL CHART
BUREAU OF FINANCIAL INSTITUTIONS



**DEPOSITS IN VIRGINIA BANK OFFICES
STATE AND NATIONAL 1996 – 2006**



**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2006 ANNUAL REPORT**

**Consolidated Report of Condition for Virginia State-Chartered Banks
As of December 31 (In Thousands of Dollars)**

	December 31, 2005 89 State Banks 1,005 Branches	December 31, 2006 86 State Banks 746 Branches
ASSETS		
Cash and balances due from depository institutions	\$ 3,708,254	\$ 3,150,379
Noninterest-bearing balances and currency and coin.....	1,719,217	1,241,947
Interest-bearing balances	1,989,037	1,908,432
Securities	20,223,933	9,689,798
Federal funds sold & securities purchased under agreement to resell	872,713	908,602
Loan and lease financing receivables:		
Loans and leases held for sale.....	682,306	634,076
Loans and leases, net of unearned income	51,248,983	45,999,706
LESS: Allowance for loan and lease losses	1,168,968	1,191,620
Loans and leases, net of unearned income and allowance for losses	50,080,015	44,808,086
Assets held in trading accounts.....	0	0
Premises and fixed assets (including capitalized leases)	1,433,509	1,507,765
Other real estate owned.....	18,121	27,191
Intangible assets	2,487,461	707,592
Other assets	4,135,795	3,739,580
TOTAL ASSETS	\$ 83,642,107	\$ 65,173,069
LIABILITIES		
Deposits:		
In domestic offices	\$ 56,677,477	\$ 41,480,086
(1) Noninterest-bearing	8,935,672	4,779,763
(2) Interest-bearing	47,741,805	36,700,323
In foreign offices, Edge and Agreement subsidiaries, and IBFs...	2,413,010	2,396,803
(1) Noninterest-bearing	26,506	9,346
(2) Interest-bearing	2,386,504	2,387,457
Federal funds purchased and securities sold under agreement to repurchase	3,242,129	2,191,288
Other borrowed money	6,634,401	7,517,242
Notes and debentures subordinated to deposits	708,025	707,281
Other liabilities	3,873,085	3,408,458
TOTAL LIABILITIES	73,548,127	57,701,160
EQUITY CAPITAL		
Perpetual preferred stock	0	7,426
Common stock	501,970	533,834
Surplus	5,837,433	2,868,987
Undivided profits and capital reserves.....	3,754,577	4,061,662
TOTAL EQUITY	10,093,980	7,471,909
TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 83,642,107	\$ 65,173,069

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2006 ANNUAL REPORT**

**Consolidated Report of Income for Virginia State-Chartered Banks
For the Year Ended December 31 (In Thousands of Dollars)**

	2005	2006
INTEREST INCOME:		
Interest and fees on loans	\$ 4,246,075	\$ 4,043,926
Income from lease financing receivables	273	123
Interest on balances due from depository institutions	106,109	143,616
Interest and dividends on securities	782,306	505,111
Interest from assets held in trading accounts	0	0
Interest on federal funds sold and securities purchased under agreements to resell.....	88,357	100,540
Other Interest Income.....	181,383	202,536
TOTAL INTEREST INCOME	5,404,503	4,995,852
INTEREST EXPENSE:		
Interest on deposits in domestic offices	1,212,548	1,248,109
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	129,926	113,811
Expense of federal funds purchased and securities sold under agreements to repurchase	77,618	134,762
Interest on trading liabilities and other borrowed money.....	407,302	405,105
Interest on notes and debentures subordinated to deposits.....	45,442	47,923
TOTAL INTEREST EXPENSE	1,872,836	1,949,710
NET INTEREST INCOME	3,531,667	3,046,142
Provision for loan and lease losses.....	731,805	712,256
NONINTEREST INCOME:		
Income from fiduciary activities	24,959	10,855
Service charges on deposit accounts in domestic offices.....	227,152	96,519
Trading revenue	0	0
Other fee income	3,670,860	3,827,975
All other noninterest income	1,956,413	1,851,375
TOTAL NONINTEREST INCOME	5,879,384	5,786,724
Realized gains (losses) on securities	4,359	(54,913)
NONINTEREST EXPENSE:		
Salaries and employee benefits	836,230	658,166
Expenses of premises and fixed assets (net of rental income) ..	269,166	205,075
Other noninterest expense	4,592,050	4,486,024
TOTAL NONINTEREST EXPENSE	5,697,446	5,349,265
INCOME BEFORE INCOME TAXES AND EXTRA- ORDINARY ITEMS AND OTHER ADJUSTMENTS	2,986,159	2,716,432
APPLICABLE INCOME TAXES	1,025,648	921,317
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	1,960,511	1,795,115
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES	0	0
NET INCOME	\$ 1,960,511	\$ 1,795,115

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2006 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks
As of December 31, 2006**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Alliance Bank Corporation	Fairfax	5	643,780	478,173	57,099
Bank of Botetourt	Buchanan	8	253,038	227,285	22,223
The Bank of Charlotte County	Phenix	4	115,397	101,713	13,380
Bank of Clarke County	Berryville	12	509,037	397,645	44,004
Bank of Essex	Tappahannock	6	280,900	230,990	31,485
The Bank of Fincastle	Fincastle	10	154,438	132,270	21,469
Bank of Floyd	Floyd	7	200,312	180,526	17,092
The Bank of Hampton Roads	Chesapeake	17	474,992	363,914	68,209
Bank of Lancaster	Kilmarnock	7	308,471	251,748	25,036
The Bank of Marion	Marion	14	353,758	308,661	36,551
Bank of McKenney	McKenney	7	151,879	119,262	16,918
Bank of Rockbridge	Lexington	1	8,857	926	7,907
The Bank of Southside Virginia	Carson	15	446,280	381,498	59,756
Bank of Virginia	Midlothian	4	134,296	111,473	17,062
Bank of the Commonwealth	Norfolk	11	714,490	514,369	95,636
Bank of the James	Lynchburg	6	232,646	206,939	16,710
Bay Community Bank	Newport News	4	114,410	80,945	9,792
Benchmark Community Bank	Kenbridge	11	313,492	283,397	28,318
The Blue Grass Valley Bank	Blue Grass	2	32,283	28,662	3,419
Burke & Herbert Bank & Trust Company	Alexandria	17	1,477,426	1,163,916	147,309
The Business Bank	Vienna	5	210,198	183,869	19,206
Capital One Bank	Glen Allen	2	27,928,791	11,779,543	3,558,790
Cardinal Bank	McLean	23	1,632,216	1,231,422	144,409
Carter Bank & Trust	Martinsville	126	2,664,734	2,371,550	261,315
Central Virginia Bank	Powhatan	9	437,014	358,562	41,151
Chesapeake Bank	Kilmarnock	11	415,035	360,725	37,209

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2006 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks
As of December 31, 2006**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Citizens Bank and Trust Company	Blackstone	11	274,924	241,259	27,539
Citizens Community Bank	South Hill	4	133,950	116,637	17,112
Citizens and Farmers Bank	West Point	16	724,915	553,131	79,865
Colonial Virginia Bank	Gloucester	2	81,187	69,411	11,064
Community Bankers' Bank	Midlothian	1	138,653	35,434	9,705
Consolidated Bank and Trust Company	Richmond	3	83,107	73,390	8,110
EVB	Tappahannock	24	850,269	686,967	67,160
Farmers & Merchants Bank	Timberville	10	362,434	289,956	29,440
The Farmers & Merchants Bank of Craig County	New Castle	2	45,884	38,922	6,827
The Farmers Bank of Appomattox	Appomattox	4	152,484	129,798	17,580
Farmers Bank, Windsor, Virginia	Windsor	4	286,278	249,560	26,599
Farmers and Miners Bank	Pennington Gap	6	117,893	104,340	12,738
The Fauquier Bank	Warrenton	8	521,347	420,213	42,331
First Bank	Strasburg	10	527,055	435,138	44,474
The First Bank and Trust Company	Lebanon	17	868,247	717,917	71,471
First Capital Bank	Glen Allen	6	257,085	196,305	20,257
First Sentinel Bank	Richlands	4	120,386	109,086	9,886
First State Bank	Danville	3	33,862	30,494	2,936
First and Citizens Bank	Monterey	2	97,820	87,168	9,220
The Freedom Bank of Virginia	Vienna	2	73,820	64,793	8,780
Heritage Bank	Norfolk	6	222,743	194,064	23,251
Highlands Community Bank	Covington	2	59,959	52,128	7,574
Highlands Union Bank	Abingdon	12	627,993	501,436	46,173
HomeTown Bank	Roanoke	2	78,614	55,780	22,279
Lee Bank & Trust Company	Pennington Gap	4	168,196	147,265	19,947
MainStreet Bank	Herndon	1	106,642	78,000	22,405

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2006 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks
As of December 31, 2006**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
The Marathon Bank	Stephens City	11	436,772	356,926	41,886
Middleburg Bank	Middleburg	8	765,225	572,102	75,744
Miners Exchange Bank	Coeburn	6	83,124	74,268	8,341
Monarch Bank	Chesapeake	8	407,759	314,375	44,015
New Peoples Bank, Inc.	Honaker	25	635,086	577,349	52,824
Northern Neck State Bank	Warsaw	9	332,796	285,857	31,606
The Page Valley Bank	Luray	4	85,391	76,364	6,158
Peoples Bank of Virginia	Richmond	4	246,422	214,280	28,460
The Peoples Bank	Ewing	5	48,181	42,867	5,244
Peoples Community Bank	Montross	5	105,624	93,681	11,197
Pioneer Bank	Stanley	7	148,104	124,832	11,865
Planters Bank & Trust Company of Virginia	Staunton	25	884,558	743,598	96,747
Potomac Bank of Virginia	Fairfax	4	263,803	210,036	26,067
Prosperity Bank & Trust Company	Springfield	3	139,817	99,298	36,793
Resource Bank	Virginia Beach	7	1,450,479	832,270	236,050
River City Bank	Mechanicsville	3	86,452	70,506	15,545
Rockingham Heritage Bank	Harrisonburg	13	432,309	352,238	57,658
Second Bank & Trust	Culpeper	10	433,415	343,730	43,992
Security One Bank	Baileys Crossroads	1	23,150	9,683	13,291
Shore Bank	Onley	7	257,705	199,895	21,464
SuffolkFirst Bank	Suffolk	2	126,429	94,527	15,813
Towne Bank	Portsmouth	16	2,194,499	1,705,166	230,017
TruPoint Bank	Grundy	10	469,980	383,453	44,911
Union Bank and Trust Company	Bowling Green	33	1,423,740	1,125,923	160,381
United Bank	Fairfax	35	2,904,254	2,168,803	376,334
Valley Bank	Roanoke	8	588,193	443,627	44,367

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2006 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks
As of December 31, 2006**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Village Bank	Midlothian	9	288,450	253,372	28,582
Virginia Bank and Trust Company	Danville	7	151,537	125,077	24,662
Virginia Business Bank	Richmond	1	30,779	12,786	14,815
Virginia Commerce Bank	Arlington	20	1,947,627	1,610,252	135,647
Virginia Community Bank	Louisa	7	168,294	148,645	18,377
Virginia Company Bank	Newport News	1	41,783	26,017	11,253
Virginia Heartland Bank	Fredericksburg	6	291,137	234,549	25,975
Virginia Heritage Bank	Fairfax	2	57,064	44,711	12,122

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2006 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

New Banks

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
09/14/05	Security One Bank	5860 Columbia Pike, Suite 104 Baileys Crossroads, Fairfax County, VA	Approved 02/09/06
10/12/05	Old Dominion State Bank	4916 Plank Road, Suite 216 North Garden, VA	Withdrawn 02/07/06
10/27/05	Virginia Business Bank	9020 Stony Point Parkway, Suite 225 City of Richmond, VA	Approved 02/10/06
11/02/05	Bank of Rockbridge	744 North Lee Highway City of Lexington, VA	Withdrawn 01/18/06
08/25/06	Bank of Rockbridge	744 North Lee Highway Rockbridge County, VA	Approved 11/03/06
09/18/06	Carter Bank & Trust	4 East Commonwealth Boulevard City of Martinsville, VA	Approved 11/09/06
12/05/06	Select Bank	7331 Timberlake Road, Suite 203 City of Lynchburg, VA	Pending

Mergers

<u>Received</u>	<u>Description</u>	<u>Activity</u>
10/24/05	First State Bank, Danville, VA to merge into it Imperial Savings & Loan Association, Inc.	Approved 02/15/06
02/21/06	First-Citizens Bank & Trust Company, Raleigh, NC to merge into it First Citizens Bank-National Association	No Objection 03/17/06
03/01/06	Southside Bank, Tappahannock, VA to merge into it Bank of Northumberland, Incorporated	Approved 04/18/06
03/01/06	Southside Bank, Tappahannock, VA to merge into it Hanover Bank	Approved 04/18/06
04/10/06	Rockingham Heritage Bank, Harrisonburg, VA to merge into it Albemarle First Bank	Approved 06/08/06
04/20/06	Mercantile Potomac Bank, Baltimore, MD to merge into it James Monroe Bank	No Objection 07/13/06
06/12/06	Citibank, N.A., New York, NY to merge into it CFSB, National Association	Pending
09/18/06	Carter Bank & Trust, Martinsville, VA to merge into it Blue Ridge Bank, N. A.	Approved 11/09/06
09/18/06	Branch Banking and Trust Company, Winston-Salem, NC to merge into it Branch Banking and Trust Company of Virginia	No Objection 10/27/06
09/18/06	Carter Bank & Trust, Martinsville, VA to merge into it Patrick Henry National Bank	Approved 11/09/06
09/18/06	Carter Bank & Trust, Martinsville, VA to merge into it Central National Bank	Approved 11/09/06
09/18/06	Carter Bank & Trust, Martinsville, VA to merge into it Peoples National Bank	Approved 11/09/06
09/18/06	Carter Bank & Trust, Martinsville, VA to merge into it Mountain National Bank	Approved 11/09/06

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2006 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

Mergers

<u>Received</u>	<u>Description</u>	<u>Activity</u>
09/18/06	Carter Bank & Trust, Martinsville, VA to merge into it Shenandoah National bank	Approved 11/09/06
09/18/06	Carter Bank & Trust, Martinsville, VA to merge into it First National Bank	Approved 11/09/06
09/18/06	Carter Bank & Trust, Martinsville, VA to merge into it Community National Bank	Approved 11/09/06
09/18/06	Carter Bank & Trust, Martinsville, VA to merge into it Patriot Bank, N. A.	Approved 11/09/06
09/18/06	Carter Bank & Trust, Martinsville, VA to merge into it First National Exchange Bank	Approved 11/09/06
12/06/06	Second Bank & Trust, Culpeper, VA to merge into it Virginia Heartland Bank	Pending
12/12/06	Sandy Spring Bank, Olney, MD to merge into it Potomac Bank of Virginia	Pending

Acquisitions Pursuant to Chapter 13 of Title 6.1 of the Code of Virginia

<u>Received</u>	<u>Description</u>	<u>Activity</u>
01/23/06	American National Bankshares Inc., Danville, VA to acquire 100% of the voting shares of Community First Financial Corporation	Approved 03/08/06
02/23/06	Union Bankshares Corporation, Bowling Green, VA to acquire 100% of the voting shares of Prosperity Bank & Trust Company	Approved 03/15/06
03/23/06	Monarch Financial Holdings, Inc., Chesapeake, VA to acquire 100% of the voting shares of Monarch Bank	Approved 04/18/06
09/28/06	TransCommunity Financial Corporation, Glen Allen, VA to acquire 100% of the voting shares of Bank of Rockbridge	Approved 11/03/06

Acquisitions Pursuant to Chapter 15 of Title 6.1 of the Code of Virginia

<u>Received</u>	<u>Description</u>	<u>Activity</u>
01/11/06	BB&T Corporation, Winston-Salem, NC to acquire Main Street Banks, Inc.	Approved 02/01/06
04/17/06	BB&T Corporation, Winston-Salem, NC to acquire First Citizens Bancorp	Approved 05/18/06
04/20/06	Mercantile Bankshares Corporation, Baltimore, MD to acquire James Monroe Bancorp, Inc.	Approved 06/15/06
06/06/06	Capital One Financial Corporation, McLean, VA to acquire North Fork Bancorporation, Inc.	Approved 07/12/06
12/05/06	PNC Financial Services Group, Inc., The, Pittsburgh, PA to acquire National Bank of Fredericksburg, The	Pending
12/05/06	PNC Financial Services Group, Inc., The, Pittsburgh, PA to acquire Marshall National Bank and Trust Company	Pending
12/12/06	Sandy Spring Bancorp, Inc., Olney, MD to acquire Potomac Bank of Virginia	Pending

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2006 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
11/07/05	Woodforest National Bank The Woodlands, TX	19900 Cunningham Drive City of Hampton, VA	No Objection 03/29/06
11/07/05	Woodforest National Bank The Woodlands, TX	900 Wal-Mart Way Midlothian, Chesterfield County, VA	No Objection 03/29/06
11/07/05	Woodforest National Bank The Woodlands, TX	515 Mount Cross Road City of Danville, VA	No Objection 03/29/06
11/07/05	Woodforest National Bank The Woodlands, TX	6259 College Drive City of Suffolk, VA	No Objection 03/29/06
11/07/05	Woodforest National Bank The Woodlands, TX	2448 Chesapeake Square Ring Road City of Chesapeake, VA	No Objection 03/29/06
11/07/05	Woodforest National Bank The Woodlands, TX	1521 Sam's Circle City of Chesapeake, VA	No Objection 03/29/06
11/07/05	Woodforest National Bank The Woodlands, TX	12000 Iron Bridge Road Chester, Chesterfield County, VA	No Objection 03/29/06
11/07/05	Woodforest National Bank The Woodlands, TX	1149 Nimmo Parkway City of Virginia Beach, VA	No Objection 03/29/06
11/08/05	Woodforest National Bank The Woodlands, TX	976 Commonwealth Boulevard City of Martinsville, VA	No Objection 03/29/06
11/15/05	Commerce Bank, N.A. Cherry Hill, NJ	2070 Chain Bridge Road Vienna, Fairfax County, VA	No Objection 03/31/06
11/16/05	Woodforest National Bank The Woodlands, TX	1028 Richmond Avenue, Ste C City of Staunton, VA	No Objection 03/29/06
11/16/05	Woodforest National Bank The Woodlands, TX	12401 Jefferson Avenue City of Newport News, VA	No Objection 03/29/06
11/16/05	Woodforest National Bank The Woodlands, TX	2501 Shelia Lane City of Richmond, VA	No Objection 03/29/06
12/05/05	Citizens and Farmers Bank West Point, VA	4820 West Hundred Road Chester, Chesterfield County, VA	Approved 01/03/06
12/05/05	Citizens and Farmers Bank West Point, VA	12308 Patterson Avenue Goochland County, VA	Approved 01/03/06
12/08/05	First Bank Strasburg, VA	208 Crock Wells Mill Drive Frederick County, VA	Approved 01/05/06
12/12/05	Village Bank Midlothian, VA	1793 South Creek One Powhatan County, VA	Approved 01/09/06
12/19/05	Virginia Community Bank Louisa, VA	3009 River Road West Goochland County, VA	Approved 01/12/06
12/19/05	First-Citizens Bank & Trust Company Raleigh, NC	Northwest corner of the intersection of US Highway 220 and Commons Pkwy. Daleville, Botetourt County, VA	No Objection 01/20/06
12/22/05	First Bank and Trust Company, The Abingdon, VA	150 Peppers Ferry Road Christiansburg, Montgomery County, VA	Approved 01/19/06
12/27/05	Gateway Bank & Trust Co. Elizabeth City, NC	537-539 W. 21st Street City of Norfolk, VA	No Objection 01/12/06

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
01/03/06	SunTrust Bank Atlanta, GA	27 Broad Street Manakin, Goochland County, VA	No Objection 01/27/06
01/09/06	Highlands Union Bank Abingdon, VA	113 Hardin Lane Sevierville, TN	Approved 02/07/06
01/24/06	SunTrust Bank Atlanta, GA	11201 Nuckols Road Glen Allen, Henrico County, VA	No Objection 02/16/06
01/25/06	Woodforest National Bank The Woodlands, TX	116 Lucy Lane City of Waynesboro, VA	No Objection 03/29/06
01/25/06	Woodforest National Bank The Woodlands, TX	9401 Liberia Avenue City of Manassas, VA	No Objection 03/29/06
01/25/06	Woodforest National Bank The Woodlands, TX	171 Burgess Road City of Harrisonburg, VA	No Objection 03/29/06
01/25/06	Woodforest National Bank The Woodlands, TX	13245 Lee Highway City of Bristol, VA	No Objection 03/29/06
01/25/06	Woodforest National Bank The Woodlands, TX	1170 North Military Highway City of Norfolk, VA	No Objection 03/29/06
01/31/06	Bank of Virginia Midlothian, VA	4023 West Hundred Road Chester, Chesterfield County, VA	Approved 02/22/06
02/03/06	River City Bank Mechanicsville, VA	109 E. Nine Mile Road Highland Springs, Henrico County, VA	Approved 02/27/06
02/03/06	Bank of the James Lynchburg, VA	4935 Boonsboro Road, Suite C City of Lynchburg, VA	Approved 02/27/06
02/08/06	HomeTown Bank Roanoke, VA	13400 Booker T. Washington Highway Moneta, Bedford County, VA	Approved 03/03/06
02/09/06	Village Bank Midlothian, VA	1650 Willow Lawn Drive Henrico County, VA	Approved 02/28/06
02/09/06	Paragon Commercial Bank Raleigh, NC	1700 Bayberry Court, Suite 101 Henrico County, VA	No Objection 03/29/06
02/09/06	Marathon Bank, The Stephens City, VA	120 Oxbow Drive Strasburg, Shenandoah County, VA	Approved 02/27/06
02/13/06	Branch Banking and Trust Company of Virginia Richmond, VA	2993 Shore Drive City of Virginia Beach, VA	Approved 03/06/06
02/14/06	Commerce Bank, N.A. Cherry Hill, NJ	725 Walker Road Great Falls, Fairfax County, VA	No Objection 03/10/06
02/15/06	WashingtonFirst Bank Washington, DC	Plaza America Shopping Center 11636 Plaza America Drive Reston, VA	No Objection 03/10/06
02/16/06	New Peoples Bank, Inc. Honaker, VA	11241 Indian Creek Road Pound, Wise County, VA	Approved 03/14/06
02/17/06	New Peoples Bank, Inc. Honaker, VA	5448 Wise-Norton Road Esserville, Wise County, VA	Approved 03/14/06

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Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
02/21/06	Virginia Community Bank Louisa, VA	NE Corner Intersection of U.S. Route 15 and U.S. Route 250 Zion Crossroads, Louisa County, VA	Approved 03/14/06
02/22/06	First Bank of Virginia Troy, NC	205 Broad Street Dublin, Pulaski County, VA	No Objection 03/17/06
02/28/06	Farmers & Merchants Bank Timberville, VA	1 East Luray Shopping Center, East Main Street Luray, Page County, VA	Approved 03/23/06
03/01/06	Commerce Bank, N.A. Cherry Hill, NJ	NW Corner of Route 7 (East Market St.) & Plaza Street NE Leesburg, Loudoun County, VA	No Objection 03/24/06
03/10/06	Woodforest National Bank The Woodlands, TX	US Highway 17 and Airline Boulevard City of Portsmouth, VA	No Objection 03/29/06
03/10/06	Woodforest National Bank The Woodlands, TX	RR #2 Box 3160 Pennington Gap, Lee County, VA	No Objection 03/29/06
03/10/06	Woodforest National Bank The Woodlands, TX	Little Creek and Tidewater Drive City of Norfolk, VA	No Objection 03/29/06
03/10/06	Woodforest National Bank The Woodlands, TX	8278 James Madison Highway Warrenton, Fauquier County, VA	No Objection 03/29/06
03/10/06	Woodforest National Bank The Woodlands, TX	780 Commonwealth Drive City of Norton, VA	No Objection 03/29/06
03/10/06	Woodforest National Bank The Woodlands, TX	6819 Waltons Lane Gloucester, Gloucester County, VA	No Objection 03/29/06
03/10/06	Woodforest National Bank The Woodlands, TX	4807 Valley View Boulevard NW City of Roanoke, VA	No Objection 03/29/06
03/10/06	Woodforest National Bank The Woodlands, TX	4001 College Avenue Bluefield, Tazewell County, VA	No Objection 03/29/06
03/10/06	Woodforest National Bank The Woodlands, TX	345 Commonwealth Drive Wytheville, Wythe County, VA	No Objection 03/29/06
03/10/06	Woodforest National Bank The Woodlands, TX	2601 George Washington Memorial Hwy Yorktown, York County, VA	No Objection 03/29/06
03/10/06	Woodforest National Bank The Woodlands, TX	2400 N. Franklin Street Christiansburg, Montgomery County, VA	No Objection 03/29/06
03/10/06	Woodforest National Bank The Woodlands, TX	1800 Peery Drive Farmville, Prince Edward County, VA	No Objection 03/29/06
03/10/06	Woodforest National Bank The Woodlands, TX	1800 Carl D. Silver Parkway City of Fredericksburg, VA	No Objection 03/29/06
03/10/06	Woodforest National Bank The Woodlands, TX	125 Clarion Road Altavista, Campbell County, VA	No Objection 03/29/06
03/10/06	Woodforest National Bank The Woodlands, TX	1233 N. Lee Highway City of Lexington, VA	No Objection 03/29/06
03/10/06	Woodforest National Bank The Woodlands, TX	1140 E. Stuart Drive City of Galax, VA	No Objection 03/29/06

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Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
03/10/06	Woodforest National Bank The Woodlands, TX	10001 Southpoint Parkway Spotsylvania County, VA	No Objection 03/29/06
03/10/06	Woodforest National Bank The Woodlands, TX	1-81 and Highway 140 Abingdon, Washington County, VA	No Objection 03/29/06
03/10/06	Cardinal Bank McLean, VA	14000 Sullyfield Circle Chantilly, Fairfax County, VA	Approved 03/27/06
03/22/06	Second Bank & Trust Culpeper, VA	1330 Parham Circle Albemarle County, VA	Approved 04/18/06
03/22/06	Planters Bank & Trust Company of Virginia Staunton, VA	2102 Langhorne Road City of Lynchburg, VA	Approved 04/18/06
03/23/06	Bank of McKenney McKenney, VA	4112A Commerce Road Prince George County, VA	Approved 04/11/06
04/07/06	Bank of the Commonwealth Norfolk, VA	229 W. Bute Street, Suite 320 City of Norfolk, VA	Approved 04/28/06
04/10/06	First Capital Bank Glen Allen, VA	1504 Santa Rosa Road, Suite 102 Henrico County, VA	Approved 05/01/06
04/17/06	Citizens Bank and Trust Company Blackstone, VA	622 E. Atlantic Street South Hill, Mecklenburg County, VA	Approved 05/09/06
05/02/06	Resource Bank Virginia Beach, VA	4180 Dominion Boulevard Glen Allen, Henrico County, VA	Approved 06/01/06
05/12/06	Virginia Commerce Bank Arlington, VA	The SW Corner of Jeff Davis Hwy & Pine Bluff Dr, Princeton Woods S. C. Dumfries, Prince William County, VA	Approved 06/01/06
05/12/06	Virginia Commerce Bank Arlington, VA	341 East Market Street Leesburg, Loudoun County, VA	Approved 06/01/06
05/17/06	Gateway Bank & Trust Co. Elizabeth City, NC	1403 Greenbrier Parkway, Suite 110 Chesapeake, VA	No Objection 06/06/06
05/17/06	Cardinal Bank McLean, VA	7315 Wisconsin Avenue Bethesda, MD	Approved 06/05/06
05/19/06	Bank of Floyd Floyd, VA	7349 Peppers Ferry Boulevard Fairlawn, Pulaski County, VA	Approved 06/07/06
05/30/06	First Tennessee Bank National Associator Memphis, TN	833 S. Washington Street City of Alexandria, VA	No Objection 06/23/06
05/30/06	Bank of Lancaster Kilmarnock, VA	Intersection of State Routes 205 and 632 Colonial Beach, Westmoreland County, VA	Approved 06/19/06
06/08/06	Cardinal Bank McLean, VA	3434 N. Washington Boulevard Arlington County, VA	Approved 06/26/06
06/19/06	Woodforest National Bank The Woodlands, TX	7373 Peppers Ferry Boulevard Radford, Pulaski County, VA	No Objection 07/14/06
06/19/06	Woodforest National Bank The Woodlands, TX	731 E. Rochambeau Road Williamsburg, York County, VA	No Objection 07/14/06

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Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
06/29/06	Gateway Bank & Trust Co. Elizabeth City, NC	3801 Pacific Avenue City of Virginia Beach, VA	No Objection 08/01/06
06/30/06	Second Bank & Trust Culpeper, VA	1924 Arlington Boulevard City of Charlottesville, VA	Approved 07/25/06
06/30/06	Planters Bank & Trust Company of Virginia Staunton, VA	1391 S. High Street City of Harrisonburg, VA	Approved 07/25/06
07/06/06	Virginia Heritage Bank Fairfax, VA	7905 Heritage Village Plaza Gainesville, Prince William County, VA	Approved 08/04/06
07/13/06	Towne Bank Suffolk, VA	1 Colley Avenue, Suite 100 City of Norfolk, VA	Approved 08/02/06
07/24/06	New Peoples Bank, Inc. Honaker, VA	372 East Jackson Boulevard Jonesborough, TN	Approved 08/14/06
07/28/06	First-Citizens Bank & Trust Company Raleigh, NC	Southwest Corner of US Highway 60 and Woolridge Road Midlothian, Chesterfield County, VA	No Objection 09/07/06
07/28/06	Benchmark Community Bank Kenbridge, VA	1320 Seymour Drive, Suite B South Boston, Halifax County, VA	Approved 08/21/06
08/07/06	Branch Banking and Trust Company of Virginia Richmond, VA	104 East Davis Street Culpeper, Culpeper County, VA	Approved 08/28/06
08/14/06	Bank of the Commonwealth Norfolk, VA	1020 London Boulevard City of Portsmouth, VA	Approved 09/11/06
08/21/06	Manufacturers and Traders Trust Company Buffalo, NY	9214 Center Street City of Manassas, VA	No Objection 09/21/06
08/24/06	Union Bank and Trust Company Bowling Green, VA	11163 Nuckols Road Glen Allen, Henrico County, VA	Approved 09/11/06
08/24/06	Monarch Bank Chesapeake, VA	150 Boush Street, Suite 201 City of Norfolk, VA	Approved 09/12/06
08/25/06	Manufacturers and Traders Trust Company Buffalo, NY	1861 Wiehle Avenue Reston, Fairfax County, VA	No Objection 09/21/06
08/31/06	Bank of the Commonwealth Norfolk, VA	2600 Taylor Road City of Chesapeake, VA	Approved 09/21/06
09/08/06	HomeTown Bank Roanoke, VA	4227 Colonial Avenue Roanoke County, VA	Approved 10/02/06
09/14/06	Citizens Community Bank South Hill, VA	138 Roanoke Rapids Road Gaston, NC	Approved 10/05/06
09/19/06	Fidelity & Trust Bank Bethesda, MD	8601 Westwood Center Drive Vienna, Fairfax County, VA	No Objection 10/20/06
09/20/06	Burke & Herbert Bank & Trust Company Alexandria, VA	9103 Centreville Road City of Manassas, VA	Approved 10/16/06
09/22/06	First-Citizens Bank & Trust Company Raleigh, NC	8500 Leesburg Pike, Suite 101 Vienna, Fairfax County, VA	No Objection 10/20/06

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Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
09/26/06	Woodforest National Bank The Woodlands, TX	Route 606 and Route 50 South Riding, Loudoun County, VA	No Objection 10/20/06
09/26/06	Woodforest National Bank The Woodlands, TX	Route 522 and Maranto Manor Drive City of Winchester, VA	No Objection 10/20/06
09/26/06	Woodforest National Bank The Woodlands, TX	Route 17 and Village Parkway Stafford County, VA	No Objection 10/20/06
09/26/06	Woodforest National Bank The Woodlands, TX	Outer Loop Road and Newcut Road Grundy, Buchanan County, VA	No Objection 10/20/06
09/26/06	Woodforest National Bank The Woodlands, TX	Kellam and Virginia Beach Boulevard City of Virginia Beach, VA	No Objection 10/20/06
09/26/06	Woodforest National Bank The Woodlands, TX	James Madison Highway Orange County, VA	No Objection 10/20/06
09/26/06	Woodforest National Bank The Woodlands, TX	Interstate 66 and Route 655 Front Royal, Warren County, VA	No Objection 10/20/06
09/26/06	Woodforest National Bank The Woodlands, TX	Hull Street West Midlothian, Chesterfield County, VA	No Objection 10/20/06
09/26/06	Woodforest National Bank The Woodlands, TX	Highway 13 Onley, Accomack County, VA	No Objection 10/20/06
09/26/06	Woodforest National Bank The Woodlands, TX	Franklin Road and Route 679 City of Roanoke, VA	No Objection 10/20/06
09/26/06	Woodforest National Bank The Woodlands, TX	Exit 47 Southeast on Interstate 81 Marion, Smyth County, VA	No Objection 10/20/06
09/26/06	Woodforest National Bank The Woodlands, TX	Edinbrough Walmart City of Chesapeake, VA	No Objection 10/20/06
09/26/06	Woodforest National Bank The Woodlands, TX	East Main Street Kilmarnock, Lancaster County, VA	No Objection 10/20/06
09/26/06	Woodforest National Bank The Woodlands, TX	Bob White Road and East Main Blvd. Pulaski County, VA	No Objection 10/20/06
09/26/06	Woodforest National Bank The Woodlands, TX	Route 10 and Route 32 Smithfield, Isle of Wight County, VA	No Objection 10/20/06
09/26/06	Woodforest National Bank The Woodlands, TX	Ashwood Boulevard and Route 29 Albemarle County, VA	No Objection 10/20/06
09/26/06	Woodforest National Bank The Woodlands, TX	45415 Dulles Crossing Plaza Sterling, Loudoun County, VA	No Objection 10/20/06
09/26/06	Woodforest National Bank The Woodlands, TX	1841 West Main Street City of Salem, VA	No Objection 10/20/06
09/26/06	Woodforest National Bank The Woodlands, TX	Sudley Road and Rixlew Lane Manassas, Prince William County, VA	No Objection 10/20/06
09/26/06	Bank of Hampton Roads, The Chesapeake, VA	204 Carmichael Way City of Chesapeake, VA	Approved 10/16/06
09/27/06	HomeTown Bank Roanoke, VA	3521 Franklin Road, S.W. City of Roanoke, VA	Approved 10/20/06

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Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
09/27/06	Bank of the James Lynchburg, VA	164 South Main Street Amherst, Amherst County, VA	Approved 10/17/06
10/02/06	New Peoples Bank, Inc. Honaker, VA	S.W. Corner of U.S. Highway 58 & State Route 715 Ben Hur, Lee County, VA	Approved 10/23/06
10/03/06	Provident Bank of Maryland Baltimore, MD	7485 Mt. Vernon Square Center City of Alexandria, VA	No Objection 10/27/06
10/03/06	Highlands Union Bank Abingdon, VA	Corner of Mountain Grove Road and Majestic Road Knoxville, TN	Approved 10/25/06
10/18/06	Burke & Herbert Bank & Trust Company Alexandria, VA	4235 Annandale Road Annandale, Fairfax County, VA	Approved 11/07/06
10/20/06	Resource Bank Virginia Beach, VA	9102 Church Street City of Manassas, VA	Approved 11/13/06
10/20/06	First Sentinel Bank Richlands, VA	810 S. College Avenue Bluefield, Tazewell County, VA	Approved 11/09/06
10/30/06	Virginia Heritage Bank Fairfax, VA	13986 Metrotech Drive Chantilly, Fairfax County, VA	Approved 12/08/06
10/30/06	Fidelity Bank, The Fuquay-Varina, NC	77 Powder Creek Lane Rocky Mount, Franklin County, VA	No Objection 11/27/06
11/03/06	Manufacturers and Traders Trust Company Buffalo, NY	7918 Jones Branch Drive McLean, Fairfax County, VA	No Objection 12/15/06
11/06/06	Village Bank Midlothian, VA	1501 Santa Rosa Road Henrico County, VA	Approved 11/28/06
11/20/06	Virginia Commerce Bank Arlington, VA	Centreridge Market Place 6335 Multiplex Drive Centreville, Fairfax County, VA	Approved 12/11/06
11/27/06	First Capital Bank Glen Allen, VA	One James Center, 901 East Cary St. City of Richmond, VA	Approved 12/18/06
11/28/06	Monarch Bank Chesapeake, VA	5225 Providence Road City of Virginia Beach, VA	Approved 12/19/06
11/29/06	Middleburg Bank Middleburg, VA	8383 West Main Street Marshall, Fauquier County, VA	Approved 12/18/06
11/29/06	MainStreet Bank Herndon, VA	4029 Chain Bridge Road City of Fairfax, VA	Approved 12/20/06
12/11/06	Bank of Georgetown Washington, DC	2300 Wilson Boulevard Arlington County, VA	Pending

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Banks -- Applications Received and/or Acted Upon

Branch Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
02/27/06	Shore Bank Onley, VA	From: 21220 N. Bayside Drive Cheriton, Northampton County, VA To: 22468 Lankford Highway Cape Charles, Northampton County, VA	Approved 03/21/06
05/16/06	Branch Banking and Trust Company of Virginia Richmond, VA	From: 1855 East Market Street City of Harrisonburg, VA To: 250 Neff Avenue City of Harrisonburg, VA	Approved 06/06/06
06/08/06	Branch Banking and Trust Company of Virginia Richmond, VA	From: 11400 Midlothian Turnpike Chesterfield County, VA To: 1500 Koger Center Boulevard Chesterfield County, VA	Approved 06/26/06
06/09/06	Branch Banking and Trust Company of Virginia Richmond, VA	From: 5511 Main Street Stephens City, Frederick County, VA To: 380 Fairfax Pike Stephens City, Frederick County, VA	Approved 06/26/06
06/12/06	EVB Tappahannock, VA	From: 10374 Leadbetter Road Ashland, Hanover County, VA To: 9495 Charter Gate Drive Mechanicsville, Hanover County, VA	Approved 07/10/06
06/23/06	United Bank Fairfax, VA	From: 3801 Wilson Boulevard Arlington County, VA To: Quincy Plaza, 907 N. Quincy Street Arlington County, VA	Approved 07/10/06
07/10/06	Citizens Community Bank South Hill, VA	From: 4209 Gasburg Road Gasburg, Brunswick County, VA To: 4200 Gasburg Road Gasburg, Brunswick County, VA	Approved 08/02/06
07/17/06	Union Bank and Trust Company Bowling Green, VA	From: 1924 Arlington Boulevard City of Charlottesville, VA To: 2151 Barracks Road City of Charlottesville, VA	Approved 08/08/06
07/31/06	Union Bank and Trust Company Bowling Green, VA	From: 18048 Jefferson Davis Highway Ladysmith, Caroline County, VA To: Ladysmith Road 100 yds W of Jefferson Davis Hwy Ladysmith, Caroline County, VA	Approved 08/28/06
08/16/06	Shore Bank Onley, VA	From: 1503 S. Salisbury Boulevard Salisbury, MD To: 1516 S. Salisbury Boulevard Salisbury, MD	Approved 09/08/06
10/10/06	EVB Tappahannock, VA	From: 8071 Mechanicsville Turnpike Mechanicsville, Hanover County, VA To: 8123 Mechanicsville Turnpike Mechanicsville, Hanover County, VA	Approved 11/01/06

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Branch Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/27/06	Heritage Bank Norfolk, VA	From: 200 East Plume Street City of Norfolk, VA To: 150 Granby Street, Suite 175 City of Norfolk, VA	Pending

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Banks -- Status Changes

New Banks

April	03	Virginia Business Bank opened for business at 9020 Stony Point Parkway, Suite 225, City of Richmond, VA
April	17	Security One Bank opened for business at 5860 Columbia Pike, Suite 104, Baileys Crossroads, Fairfax County, VA
December	11	Bank of Rockbridge opened for business at 744 North Lee Highway, Rockbridge County, VA
December	29	Carter Bank & Trust opened for business at 4 East Commonwealth Boulevard, City of Martinsville, VA

Mergers

April	24	Southside Bank, Tappahannock, VA merged into it Hanover Bank
April	24	Southside Bank, Tappahannock, VA merged into it Bank of Northumberland, Incorporated
July	01	Rockingham Heritage Bank, Harrisonburg, VA merged into it Albemarle First Bank
July	17	Mercantile Potomac Bank, Baltimore, MD merged into it James Monroe Bank
December	29	Carter Bank & Trust, Martinsville, VA merged into it Blue Ridge Bank, N. A.
December	29	Carter Bank & Trust, Martinsville, VA merged into it Central National Bank
December	29	Carter Bank & Trust, Martinsville, VA merged into it Community National Bank
December	29	Carter Bank & Trust, Martinsville, VA merged into it First National Bank
December	29	Carter Bank & Trust, Martinsville, VA merged into it First National Exchange Bank
December	29	Carter Bank & Trust, Martinsville, VA merged into it Mountain National Bank
December	29	Carter Bank & Trust, Martinsville, VA merged into it Patrick Henry National Bank
December	29	Carter Bank & Trust, Martinsville, VA merged into it Patriot Bank, N. A.
December	29	Carter Bank & Trust, Martinsville, VA merged into it Peoples National Bank
December	29	Carter Bank & Trust, Martinsville, VA merged into it Shenandoah National bank

Mergers into National Banks

May	26	Bank of Tazewell County, Tazewell, VA merged into The National Bank of Blacksburg
April	01	Community First Bank, VA merged into American National Bank and Trust Company

Changes in Title

March	06	Bank of Williamsburg, The, Newport News, VA changed its name to Bay Community Bank
April	24	Southside Bank, Tappahannock, VA changed its name to EVB

Branch Openings

January	18	Virginia Commerce Bank, Arlington, VA opened a branch office at 7830 Backlick Road, Suite 101, Springfield, Fairfax County, VA
January	23	Towne Bank, Suffolk, VA opened a branch office at 5216 Monticello Avenue, James City County, VA
January	23	Miners and Merchants Bank and Trust Company, Grundy, VA opened a branch office at 709 Med Tech Parkway, Johnson City, TN
January	30	Branch Banking and Trust Company of Virginia, Richmond, VA opened a branch office at 1402 US Highway 211 W, Luray, Page County, VA

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Banks -- Status Changes

Branch Openings

February	10	Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 300 West Reservoir Road, Woodstock, Shenandoah County, VA
February	10	Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 390 University Boulevard, City of Harrisonburg, VA
February	21	Cardinal Bank, McLean, VA opened a branch office at 1776 K Street, N.W., Washington, DC
February	21	Citizens and Farmers Bank, West Point, VA opened a branch office at 1927 C&F Drive, City of Hampton, VA
March	06	Bank of Williamsburg, The, Newport News, VA opened a branch office at 5030 George Washington Memorial Hwy., Grafton, York County, VA
March	06	Southern Community Bank & Trust, Midlothian, VA opened a branch office at 11450 Robious Road, Chesterfield County, VA
March	27	Branch Banking and Trust Company of Virginia, Richmond, VA opened a branch office at 2993 Shore Drive, City of Virginia Beach, VA
March	27	Bank of Clarke County, Berryville, VA opened a branch office at 110 Crock Wells Mill Drive, Frederick County, VA
March	29	Woodforest National Bank, The Woodlands, TX opened a branch office at 1028 Richmond Avenue, Ste C, City of Staunton, VA
March	29	Woodforest National Bank, The Woodlands, TX opened a branch office at 12401 Jefferson, City of Newport News, VA
March	29	Woodforest National Bank, The Woodlands, TX opened a branch office at 2501 Shelia Lane, City of Richmond, VA
March	30	New Peoples Bank, Inc., Honaker, VA opened a branch office at 11241 Indian Creek Road, Pound, Wise County, VA
March	31	Woodforest National Bank, The Woodlands, TX opened a branch office at 19900 Cunningham Drive, City of Hampton, VA
April	03	Farmers & Merchants Bank, Timberville, VA opened a branch office at 1085 Port Republic Road, City of Harrisonburg, VA
April	06	New Peoples Bank, Inc., Honaker, VA opened a branch office at 5448 Wise-Norton Road, Esserville, Wise County, VA
April	11	Bank of the James, Lynchburg, VA opened a branch office at 4935 Boonsboro Road, Suite C, City of Lynchburg, VA
April	15	Rockingham Heritage Bank, Harrisonburg, VA opened a branch office at 361 South Main Street, Broadway, Rockingham County, VA
April	18	Paragon Commercial Bank, Raleigh, NC opened a branch office at 1700 Bayberry Court, Suite 101, Henrico County, VA
April	19	Woodforest National Bank, The Woodlands, TX opened a branch office at 12000 Iron Bridge Road, Chester, Chesterfield County, VA
April	19	Woodforest National Bank, The Woodlands, TX opened a branch office at 976 Commonwealth Boulevard, City of Martinsville, VA
April	26	Woodforest National Bank, The Woodlands, TX opened a branch office at 4001 College Avenue, Bluefield, Tazewell County, VA
May	01	Bank of Virginia, Midlothian, VA opened a branch office at 4023 West Hundred Road, Chester, Chesterfield County, VA

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Banks -- Status Changes

Branch Openings

May	08	HomeTown Bank, Roanoke, VA opened a branch office at 13400 Booker T. Washington Highway, Moneta, Bedford County, VA
May	08	Cardinal Bank, McLean, VA opened a branch office at 14000 Sullyfield Circle, Chantilly, Fairfax County, VA
May	17	Woodforest National Bank, The Woodlands, TX opened a branch office at 900 Wal-Mart Way, Midlothian, Chesterfield County, VA
May	17	Woodforest National Bank, The Woodlands, TX opened a branch office at 1149 Nimmo Parkway, City of Virginia Beach, VA
May	17	Woodforest National Bank, The Woodlands, TX opened a branch office at 2448 Chesapeake Square Ring Road, City of Chesapeake, VA
May	18	Pendleton County Bank, Franklin, WV opened a branch office at 41 Monte Vista Drive, City of Harrisonburg, VA
May	22	Citizens and Farmers Bank, West Point, VA opened a branch office at 2800 George Washington Memorial, Highway, York County, VA
May	23	Village Bank, Midlothian, VA opened a branch office at 1650 Willow Lawn Drive, Henrico County, VA
May	30	First Bank, Strasburg, VA opened a branch office at 695 Fairfax Pike, Stephens City, Frederick County, VA
May	30	First Sentinel Bank, Richlands, VA opened a branch office at 700 Townview Drive, Lebanon, Russell County, VA
June	05	Bank of the Commonwealth, Norfolk, VA opened a branch office at 229 W. Bute Street, Suite 320, City of Norfolk, VA
June	15	Bank of McKenney, McKenney, VA opened a branch office at 4112A Commerce Road, Prince George County, VA
June	18	River City Bank, Mechanicsville, VA opened a branch office at 109 E. Nine Mile Road, Highland Springs, Henrico County, VA
June	19	Virginia Bank and Trust Company, Danville, VA opened a branch office at 103700 Martinsville Highway, Pittsylvania County, VA
June	19	Marathon Bank, The, Stephens City, VA opened a branch office at 2051 Northwestern Pike, Frederick County, VA
June	19	Second Bank & Trust, Culpeper, VA opened a branch office at 1330 Parham Circle, Albemarle County, VA
June	21	Woodforest National Bank, The Woodlands, TX opened a branch office at 1521 Sam's Circle, City of Chesapeake, VA
June	21	Woodforest National Bank, The Woodlands, TX opened a branch office at 6259 College Drive, City of Suffolk, VA
June	26	Woodforest National Bank, The Woodlands, TX opened a branch office at 515 Mount Cross Road, City of Danville, VA
June	28	Woodforest National Bank, The Woodlands, TX opened a branch office at 2601 George Washington Memorial Hwy, Yorktown, York County, VA
July	10	Farmers & Merchants Bank, Timberville, VA opened a branch office at 1 East Luray Shopping Center, East Main Street, Luray, Page County, VA
July	17	Woodforest National Bank, The Woodlands, TX opened a branch office at 13245 Lee Highway, City of Bristol, VA

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Banks -- Status Changes

Branch Openings

July	18	WashingtonFirst Bank, Washington, DC opened a branch office at Plaza America Shopping Center, 11636 Plaza America Drive, Reston, VA
July	19	Woodforest National Bank, The Woodlands, TX opened a branch office at 125 Clarion Road, Altavista, Campbell County, VA
July	26	Woodforest National Bank, The Woodlands, TX opened a branch office at 6819 Waltons Lane, Gloucester, Gloucester County, VA
July	27	Woodforest National Bank, The Woodlands, TX opened a branch office at 1170 North Military Highway, City of Norfolk, VA
July	31	Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 2102 Langhorne Road, City of Lynchburg, VA
August	02	Woodforest National Bank, The Woodlands, TX opened a branch office at 1800 Peery Drive, Farmville, Prince Edward County, VA
August	02	Gateway Bank & Trust Co., Elizabeth City, NC opened a branch office at 3801 Pacific Avenue, City of Virginia Beach, VA
August	04	Gateway Bank & Trust Co., Elizabeth City, NC opened a branch office at 1403 Greenbrier Parkway, Suite 110, Chesapeake, VA
August	07	Virginia Commerce Bank, Arlington, VA opened a branch office at 9161 Liberia Avenue, City of Manassas, VA
August	14	Woodforest National Bank, The Woodlands, TX opened a branch office at 116 Lucy Lane, City of Waynesboro, VA
August	15	Highlands Union Bank, Abingdon, VA opened a branch office at 113 Hardin Lane, Sevierville, TN
August	16	Woodforest National Bank, The Woodlands, TX opened a branch office at 9401 Liberia Avenue, City of Manassas, VA
August	16	Woodforest National Bank, The Woodlands, TX opened a branch office at RR #2 Box 3160, Pennington Gap, Lee County, VA
August	28	Farmers & Merchants Bank, Timberville, VA opened a branch office at 80 Cross Keys Road, Penn Laird, Rockingham County, VA
September	01	Woodforest National Bank, The Woodlands, TX opened a branch office at 7373 Peppers Ferry Boulevard, Radford, Pulaski County, VA
September	01	United Central Bank, Garland, TX opened a branch office at 6400 Brandon Avenue, Springfield, VA
September	05	Woodforest National Bank, The Woodlands, TX opened a branch office at 171 Burgess Road, City of Harrisonburg, VA
September	06	Woodforest National Bank, The Woodlands, TX opened a branch office at 731 E. Rochambeau Road, Williamsburg, York County, VA
September	11	First Capital Bank, Glen Allen, VA opened a branch office at 1504 Santa Rosa Road, Suite 102, Henrico County, VA
September	13	Woodforest National Bank, The Woodlands, TX opened a branch office at 4807 Valley View Boulevard NW, City of Roanoke, VA
September	14	New Peoples Bank, Inc., Honaker, VA opened a branch office at 372 East Jackson Boulevard, Jonesborough, TN
September	25	Monarch Bank, Chesapeake, VA opened a branch office at 150 Boush Street, Suite 201, City of Norfolk, VA
October	02	Second Bank & Trust, Culpeper, VA opened a branch office at 1924 Arlington Boulevard, City of Charlottesville, VA

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Banks -- Status Changes

Branch Openings

October	10	Manufacturers and Traders Trust Company, Buffalo, NY opened a branch office at 1861 Wiehle Avenue, Reston, Fairfax County, VA
October	16	Peoples Bank, The, Ewing, VA opened a branch office at 100 West Emory Road, Powell, TN
November	01	Benchmark Community Bank, Kenbridge, VA opened a branch office at 1320 Seymour Drive, Suite B, South Boston, Halifax County, VA
November	02	New Peoples Bank, Inc., Honaker, VA opened a branch office at S.W. Corner of U.S. Highway 58 & State Route 715, Ben Hur, Lee County, VA
November	02	Marathon Bank, The, Stephens City, VA opened a branch office at 120 Oxbow Drive, Strasburg, Shenandoah County, VA
November	13	First Tennessee Bank National Association, Memphis, TN opened a branch office at 833 S. Washington Street, City of Alexandria, VA
November	20	Virginia Community Bank, Louisa, VA opened a branch office at 3009 River Road West, Goochland County, VA
November	27	Resource Bank, Virginia Beach, VA opened a branch office at 4180 Dominion Boulevard, Glen Allen, Henrico County, VA
November	27	Citizens Community Bank, South Hill, VA opened a branch office at 138 Roanoke Rapids Road, Gaston, NC
November	30	Citizens Bank and Trust Company, Blackstone, VA opened a branch office at 622 E. Atlantic Street, South Hill, Mecklenburg County, VA
December	04	Manufacturers and Traders Trust Company, Buffalo, NY opened a branch office at 9214 Center Street, City of Manassas, VA
December	04	Woodforest National Bank, The Woodlands, TX opened a branch office at US Highway 17 and Airline Boulevard, City of Portsmouth, VA
December	04	Burke & Herbert Bank & Trust Company, Alexandria, VA opened a branch office at 4235 Annandale Road, Annandale, Fairfax County, VA
December	11	Woodforest National Bank, The Woodlands, TX opened a branch office at Little Creek and Tidewater Drive, City of Norfolk, VA
December	11	Provident Bank of Maryland, Baltimore, MD opened a branch office at 7485 Mt. Vernon Square Center, City of Alexandria, VA
December	11	Union Bank and Trust Company, Bowling Green, VA opened a branch office at 11163 Nuckols Road, Glen Allen, Henrico County, VA
December	13	Fidelity Bank, The, Fuquay-Varina, NC opened a branch office at 77 Powder Creek Lane, Rocky Mount, Franklin County, VA
December	13	Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 1391 S. High Street, City of Harrisonburg, VA
December	18	Virginia Heritage Bank, Fairfax, VA opened a branch office at 13986 Metrotech Drive, Chantilly, Fairfax County, VA
December	18	Village Bank, Midlothian, VA opened a branch office at 1793 South Creek One, Powhatan County, VA

Main Office Redesignations

February	08	Potomac Bank of Virginia, Fairfax, VA redesignated its main office from 414 Maple Avenue East, Vienna, Fairfax County, VA to 9910 Main Street, City of Fairfax, VA
March	31	Bank of Williamsburg, The, Newport News, VA redesignated its main office from 5125 John Tyler Highway, James City County, VA to 603 Pilot House Drive, City of Newport News, VA

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Banks -- Status Changes

Branch Relocations

June	12	Bank of Essex, Tappahannock, VA relocated a branch office from 1398 Tappahannock Boulevard, Tappahannock, Essex County, VA to 1325 Tappahannock Boulevard, Tappahannock, Essex County, VA
July	24	Branch Banking and Trust Company of Virginia, Richmond, VA relocated a branch office from 473 South Street, Front Royal, Warren County, VA to 487 South Street, Front Royal, Warren County, VA
August	08	Union Bank and Trust Company, Bowling Green, VA relocated a branch office from 1924 Arlington Boulevard, City of Charlottesville, VA to 2151 Barracks Road, City of Charlottesville, VA
August	10	United Bank, Fairfax, VA relocated a branch office from 3801 Wilson Boulevard, Arlington County, VA to Quincy Plaza, 907 N. Quincy Street, Arlington County, VA
December	04	Union Bank and Trust Company, Bowling Green, VA relocated a branch office from 18048 Jefferson Davis Highway, Ladysmith, Caroline County, VA to Ladysmith Road, 100 yds W of Jefferson Davis Hwy, Ladysmith, Caroline County, VA
December	11	EVB, Tappahannock, VA relocated a branch office from 10374 Leadbetter Road, Ashland, Hanover County, VA to 9495 Charter Gate Drive, Mechanicsville, Hanover County, VA

Branch Closings

January	06	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 705 Main Street, City of Danville, VA
January	20	Towne Bank, Suffolk, VA closed its branch office at 1312 Jamestown Road, James City County, VA
January	27	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 1 East Main Street, Luray, Page County, VA
January	27	Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 700 East Main Street, Luray, Page County, VA
February	10	Second Bank & Trust, Culpeper, VA closed its branch office at 300 West Reservoir Road, Woodstock, Shenandoah County, VA
February	10	Second Bank & Trust, Culpeper, VA closed its branch office at 390 University Boulevard, City of Harrisonburg, VA
March	01	Bank of Marion, The, Marion, VA closed its branch office at 3124 Lee Highway, Suite 1, City of Bristol, VA
March	31	Planters Bank & Trust Company of Virginia, Staunton, VA closed its branch office at 110 Mall Road, Alleghany County, VA
April	28	Towne Bank, Suffolk, VA closed its branch office at 13769 Warwick Boulevard, City of Newport News, VA
August	15	Highlands Union Bank, Abingdon, VA closed its branch office at 739 Dolly Parton Parkway, Suite C, Sevierville, TN
August	28	Farmers & Merchants Bank, Timberville, VA closed its branch office at #10 Elkton Plaza Shopping Center, Elkton, Rockingham County, VA
December	29	Lee Bank & Trust Company, Pennington Gap, VA closed its branch office at U.S. Route 58, Dryden, Lee County, VA

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Banks -- List by Name

Alliance Bank Corporation

14200 Park Meadow Dr Ste 200 South
Chantilly 20151
C.E.O.- Thomas A. Young, Jr., President
Cashier- Paul M. Harbolick, Jr., Chief Financial Officer

Offices

City of Manassas Park
9150 Manassas Drive
Arlington County
4501 North Fairfax Drive
Fairfax County
11730 Plaza America Drive, Reston
8221 Old Courthouse Road, Vienna
12735 Shoppes Lane *

Bank of Botetourt

P O Box 339
Buchanan 24066-0339
C.E.O.- H. Watts Steger, III, Chairman of the Board
Cashier- Michelle A. Alexander, Chief Financial Officer

Offices

Botetourt County
19747 Main Street, Buchanan *
U.S. Route 220, Daleville
Railroad Street, Eagle Rock
60 Lee Highway North, Troutville
Roanoke County
3130 Peters Creek Road NW
Lot 1, Perimeter East Commerce Center, US Route 460
and Trail Drive
Rockbridge County
5905 N. Lee Highway, Fairfield
65 East Midland Trail

Bank of Charlotte County, The

P O Box 336
Phenix 23959-0336
C.E.O.- Bobby A. Howard, President
Cashier- John L. Pillow

Offices

Campbell County
308 Lynchburg Avenue, Brookneal
Charlotte County
Main Street, Charlotte Courthouse
26 King Street, Keysville
101 Berkley Street, Phenix *

Bank of Clarke County

P O Box 391
Berryville 22611-0391
C.E.O.- John R. Milleson, President
Cashier- James W. McCarty, Jr., Chief Financial Officer

Offices

City of Winchester
190 Campus Boulevard, Suite 120

Bank of Clarke County (Continued)

City of Winchester
202 North Loudoun Street
625 East Jubal Early Drive
Clarke County
2 East Main Street, Berryville *
400 McNeil Drive, Berryville
North side of Route 723, Boyce
Frederick County
382 Fairfax Pike, Stephens City
110 Crock Wells Mill Drive
1460 North Frederick Pike
1508 Senseny Road
1879 Berryville Pike
3360 Valley Avenue

Bank of Essex

P O Box 965
Tappahannock 22560-0965
C.E.O.- George M. Longest, Jr., President
Cashier- Bruce E. Thomas, Chief Financial Officer

Offices

Essex County
1325 Tappahannock Boulevard, Tappahannock
323 Prince Street, Tappahannock *
Hanover County
6315 Mechanicsville Pike, Mechanicsville
Henrico County
9951 Brook Road, Glen Allen
King William County
U.S. Route 360, Central Garage
1681 Main Street, West Point

Bank of Fincastle, The

P O Box 107
Fincastle 24090-0107
C.E.O.- John F. Kilby, President
Cashier- Michael J. Jasper, Chief Financial Officer

Offices

City of Bedford
1387 American Way Court
Botetourt County
614 Lee Highway, Cloverdale
1618 Roanoke Road, Daleville
200 The Glebe Boulevard, Daleville
SW Corner of U.S. Route 220 and State Route 674,
Daleville
17 South Roanoke Street, Fincastle *
5192 Lee Highway S., Troutville
5825 Cloverdale Road
98 Blue Ridge Boulevard
Roanoke County
4525 Challenger Avenue

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Banks -- List by Name

Bank of Floyd

P O Box 215
Floyd 24091-0215
C.E.O.- Ronald Leon Moore, President
Cashier- Stephanie K. Sigman

Offices

City of Salem
1634 West Main Street
Carroll County
185 South Main Street, Hillsville
Floyd County
101 Jacksonville Circle, Floyd *
Northeast Corner of U.S. Highway 221 and Conners
Grove, Willis
Montgomery County
2145 Roanoke Street, Christiansburg
Roanoke County
4094 Postal Drive
4309 Starkey Road

Bank of Hampton Roads, The

P O Box 1000
Chesapeake 23327-1000
C.E.O.- Jack W. Gibson, President
Cashier- Donald W. Fulton, Senior Vice President

Offices

City of Chesapeake
1400 Kempsville Road, Suite 102
1500 Mt Pleasant Road
201 Volvo Parkway *
239 Battlefield Boulevard South
4108 Portsmouth Boulevard
4720 Battlefield Boulevard, South
712 Liberty Street
852 N. George Washington Highway
City of Norfolk
4037 East Little Creek Road
4500 East Princess Anne Road
500 Plume Street East, Suite 100
999 Waterside Drive
City of Suffolk
117 Market Street
City of Virginia Beach
1100 Dam Neck Road
1316 North Great Neck Road
5472 Indian River Road
Pembroke One Building, Suite 100, 281 Independence
Boulevard

Bank of Lancaster

P O Box 1869
Kilmarnock 22482-1869
C.E.O.- Austin L. Roberts, III, President
Cashier- Deborah M. Evans, Chief Financial Officer

Offices

Lancaster County
100 Main Street, Kilmarnock *
Lancaster Square Shopping Center, North Main Street,
Kilmarnock
State Route 3, Ice House Field Shopping Center, White
Stone
Northumberland County
Routes 202 and 360, Callao
Route 360, Heathsville
Richmond County
610 West Richmond Road, Warsaw
Westmoreland County
Route 3 Kings Highway, Montross

Bank of Marion, The

P O Box 1067
Marion 24354-1067
C.E.O.- John E. Stringer, President
Cashier- Christopher B. Snodgrass, Chief Financial Officer

Offices

Russell County
702 Fairmont Avenue, Honaker
Scott County
196 East Jackson Street, Gate City
U.S. Highway 23 North and Legion Street, Weber City
Smyth County
Parcel 'e' Chilhowie Shopping Center, Chilhowie
101 East Main Street, Marion
102 West Main Street, Marion *
1600 N. Main Street, Marion
South Main St & Washington Avenue, Marion
Northwest Corner of Allison Gap Road and Main
Street, Saltville
Washington County
744 Beaver Dam Avenue, Suite A, Damascus
State Routes 91 and 750, Glade Spring
Wythe County
787 Fort Chiswell Road, Suite 7, Max Meadows
512 North Main Street, Rural Retreat
Tennessee
2867 Boones Creek Road, Johnson City

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Banks -- List by Name

Bank of McKenney

P O Box 370
McKenney 23872-0370
C.E.O.- Richard M. Liles, President
Cashier- James Bryant Neville, Jr., Chief Financial Officer

Offices

City of Colonial Heights
3115 Boulevard
Chesterfield County
20815 Chesterfield Plaza, Ettrick
6300 River Road, Matoaca
Dinwiddie County
20701 First Street, McKenney *
13812 Boydton Plank Road
U.S. Highway 460 and State Route 684
Prince George County
4112A Commerce Road

Bank of Rockbridge

744 North Lee Highway
Lexington 24450
C.E.O.- T. David Grist, President

Offices

Rockbridge County
744 North Lee Highway *

Bank of Southside Virginia, The

P O Box 40
Carson 23830-0040
C.E.O.- J. Peter Clements, President
Cashier- Carol C. Chappell

Offices

City of Colonial Heights
764 East Eilerslie Ave
City of Franklin
Southampton Shopping Center, 1310 Armory Drive
City of Petersburg
2703 South Crater Road
Chesterfield County
4310 W. Hundred Road, Chester
Dinwiddie County
17208 Halligan Park Road, Carson *
14003 Boydton Plank Road
U.S. Route 1 and State Route 226
Greensville County
U.S. Route 58 & State Route 686
Isle of Wight County
115 Main Street, Smithfield
Prince George County
6400 Courthouse Road
Southampton County
18207 Virginia Avenue, Boykins
23003 Main Street, Capron
Sussex County
Main Street, Stony Creek
630 N. County Drive, Wakefield

Bank of Southside Virginia, The (Continued)

Sussex County
Jarrett Avenue

Bank of Virginia

P O Box 5658
Midlothian 23112-0028
C.E.O.- Francis Bell, III, President
Cashier- Kenneth P. Mulkey, Chief Financial Officer

Offices

Chesterfield County
4023 West Hundred Road, Chester
11730 Hull Street Road, Midlothian *
6657 Lake Harbour Drive, Midlothian
10014 Robious Road

Bank of the Commonwealth

P O Box 1177
Norfolk 23501-1177
C.E.O.- Edward J. Woodard, Jr., Chairman of the Board
Cashier- Cynthia A. Sabol, Chief Financial Officer

Offices

City of Chesapeake
3343 Western Branch Boulevard
Las Gaviotas Shopping Center, 1217 Cedar Road
City of Norfolk
229 W. Bute Street, Suite 320
403 Boush Street *
4101 Granby Street
9636 Cape View Avenue
City of Portsmouth
4940 West Norfolk Road
City of Virginia Beach
1124 First Colonial Road
1870 Kempsville Road
2712 North Mall Drive
3720 Virginia Beach Boulevard

Bank of the James

P O Box 1200
Lynchburg 24505-1200
C.E.O.- Robert R. Chapman, III, President
Cashier- J. Todd Scruggs, Chief Financial Officer

Offices

City of Lynchburg
4935 Boonsboro Road, Suite C
5204 Fort Avenue
615 Church Street
828 Main Street *
Amherst County
4698 S. Amherst Highway, Madison Heights
Bedford County
17000 Forest Road, Forest

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Banks -- List by Name

Bay Community Bank

603 Pilot House Drive, Suite 100
Newport News 23606-1904
C.E.O.- Robert L. Bailey, President

Offices

City of Newport News
603 Pilot House Drive *
City of Williamsburg
171 Monticello Avenue
James City County
5125 John Tyler Highway
York County
5030 George Washington Memorial Hwy., Grafton

Benchmark Community Bank

P O Box 569
Kenbridge 23944-0569
C.E.O.- Michael O. Walker, President
Cashier- Edwin Neil Burke, Vice President

Offices

Brunswick County
220 W. Fifth Avenue, Lawrenceville
Halifax County
1320 Seymour Drive, Suite B, South Boston
Lunenburg County
100-102 South Broad Street, Kenbridge *
1910 Main Street, Victoria
Mecklenburg County
845 E. Second Street, Chase City
133 College Street, Clarksville
828 North Mecklenburg Avenue, South Hill
Nottoway County
400 Church Street, Blackstone
1500-1508 W. Virginia Avenue, Crewe
Prince Edward County
East Third Street & South Street, Farmville
Southwest Corner of Main Street, and Milnwood Road,
Farmville

Blue Grass Valley Bank, The

P O Box 6
Blue Grass 24413-0006
C.E.O.- Anthony E. Crane, Cashier

Offices

Highland County
6 Main Street, Blue Grass *
South Side of East Main Street, two blocks east of U.S.
Route 220, Monterey

Burke & Herbert Bank & Trust Company

P O Box 268
Alexandria 22313-0268
C.E.O.- Charles K Collum, Jr., Chairman of the Board
Cashier- Jeffrey L. Stryker

Offices

City of Alexandria
100 South Fairfax Street *
155 N. Paxton Street
1705 Fern Street
1775 Jamieson Avenue
306 E. Monroe Avenue
621 King Street
City of Falls Church
225 West Broad Street
Arlington County
500 South 23rd Street
Fairfax County
4235 Annandale Road, Annandale
6200 Backlick Road, Springfield
2604 Sherwood Hall Lane
5519 Franconia Road
5705 Seminary Road
5731 Telegraph Road
6210 Interparcel Road
8736-38 Cooper Road
Prince William County
14008 Smoketown Road, Woodbridge

Business Bank, The

8399 Leesburg Pike
Vienna 22182
C.E.O.- Harold C. Rauner, President
Cashier- Lisa M. Porter, Chief Financial Officer

Offices

Fairfax County
1451 Dolley Madison Boulevard, McLean
1900 Centennial Park Drive, Reston
133 Maple Avenue, Unit 100, Vienna
8399 Leesburg Pike, Vienna *
Loudoun County
45975 Nokes Boulevard, Suite 130, Sterling

Capital One Bank

4851 Cox Road
Glen Allen 23060
C.E.O.- Richard D. Fairbank, Chairman of the Board
Cashier- James D. Campbell, Chief Financial Officer

Offices

Henrico County
4851 Cox Road, Glen Allen *
CANADA
North American Centre, 5650/5700 Yonge Street,
North York, Ontario

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Banks -- List by Name

Cardinal Bank

8270 Greensboro Drive Suite 500
McLean 22102
C.E.O.- Bernard H. Clineburg, Chairman of the Board
Cashier- Mark A. Wendel, Chief Financial Officer

Offices

City of Alexandria
1737 King Street
City of Fairfax
10641 Lee Highway
City of Fredericksburg
501 C Jefferson Davis Highway
City of Manassas
9626 Center Street
Arlington County
2100 North Glebe Road
Fairfax County
4115 Annandale Road, Annandale
14000 Sullyfield Circle, Chantilly
5766 Union Mill Road, Clifton
199 Elden Street, Herndon
1313 Dolley Madison Boulevard, McLean
1650 Tysons Boulevard, Suite 100, McLean
8270 Greensboro Drive, McLean *
8270 Greensboro Drive, Suite 500, McLean
11150 Sunset Hills Road, Reston
10695 Braddock Road
4100 Monument Corner Drive
Loudoun County
20 Catoctin Circle, S. E., Leesburg
440 East Main Street, Purcellville
46005 Regal Plaza, Suite 180, Sterling
Prince William County
13870 Smoketown Road, Woodbridge
14000 Jefferson Davis Highway, Woodbridge
Stafford County
289 Garrisonville Road
District of Columbia
1776 K Street, NW, Washington

Carter Bank & Trust

1300 Kings Mountain Road
Martinsville 24112

C.E.O.- Worth Harris Carter, Jr., Chairman of the Board

Offices

City of Bedford
1621 Forest Road
550 Blue Ridge Avenue
City of Bristol
18 Midway Street
City of Charlottesville
1113 5th Street SW
800 Gardens Boulevard
City of Danville
110 South Market Street
141 Westover Drive

Carter Bank & Trust (Continued)

City of Danville
3060 North Main Street
903 South Main Street
City of Emporia
701 North Main Street
City of Galax
118 North Main Street
543 East Stuart Drive
City of Harrisonburg
2169 South Main Street
75 North Mason Street
City of Lynchburg
1728 Graves Mill Road
2018 Tate Springs Road
3515 Campbell Avenue
City of Manassas
9166 Mathis Avenue
City of Martinsville
4 East Commonwealth Boulevard *
City of Radford
1900 East Main Street
City of Roanoke
1722 Hershberger Road NW
2657 Peters Creek Road NW
3132 Electric Road SW
4143 Franklin Road SW
4806 Hollins Road NW
616 9th Street SE
City of Salem
1400 Electric Road
City of Staunton
478 Frontier Drive
City of Waynesboro
2701 West Main Street
Albemarle County
4430 Ivy Road
Amherst County
221 Ambriar Drive, Amherst
4498 South Amherst Highway, Madison Heights
Augusta County
2782 Stuarts Draft Highway, Stuarts Draft
81 Franklin Street, Weyers Cave
Bath County
Route 1, Box 543-E, Hot Springs
Bedford County
8334 Moneta Road
Botetourt County
2728 Lee Highway South, Troutville
721 Blue Ridge Boulevard
Campbell County
3203 Waterlick Road
Carroll County
220 Main Street, Hillsville
Craig County
300 Main Street, New Castle

* Legal main office

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Carter Bank & Trust (Continued)

Culpeper County
806 Nottingham Street, Culpeper

Floyd County
213 North Locust Street, Floyd

Franklin County
50 Boones Mill Road, Boones Mill
9440 Franklin Street, Ferrum
135 Scruggs Road, Moneta
400 Franklin Street, Rocky Mount

Grayson County
449 East Main Street, Independence

Halifax County
222 Main Street, South Boston
4013 Halifax Road, South Boston

Henry County
11020 Virginia Avenue, Bassett
2770 Riverside Drive, Bassett
128 Paul Street, Collinsville
4259 Appalachian Drive, Fieldale
166 Horsepasture Price Road, Ridgeway
140 Tensbury Drive
6142 A.L. Philpott Highway

Mecklenburg County
749 East 2nd Street, Chase City
1002 Virginia Avenue, Clarksville
302 East Atlantic Street, South Hill

Montgomery County
105 King Street, Blacksburg
200 College Street NW, Christiansburg
370 Arbor Drive, Christiansburg

Patrick County
4952 Ararat Highway, Ararat
125 East Blue Ridge Street, Stuart
9747 Woolwine Highway, Woolwine

Pittsylvania County
5406 U.S. 29 North, Blairs
140 South Main Street, Chatham
307 South Main Street, Gretna
140 Kentuck Road

Prince William County
12791 Harbor Drive, Lake Ridge
12912 Fitzwater Drive, Nokesville
8402 Sudley Road

Pulaski County
998 Memorial Drive, Pulaski

Roanoke County
901 Hardy Road, Vinton

Rockbridge County
116 East Midland Trail

Rockingham County
317 North Main Street, Bridgewater

Russell County
136 SE Main Street, Lebanon

Spotsylvania County
10407 Courthouse Road, Spotsylvania

Carter Bank & Trust (Continued)

Spotsylvania County
1204 Bragg Road

Stafford County
175 Warrenton Road, Falmouth
2155 Jefferson Davis Highway, Stafford
55 Worth Avnue, Stafford
70 Chatham Heights Road

Tazewell County
1082 Cedar Valley Drive, Cedar Bluff
901 East Fincastle Turnpike, Tazewell

Washington County
238 West Main Street, Abingdon
27255 Lee Highway, Abingdon

Wise County
3052 Fourth Avenue, St. Paul

Wythe County
325 East Spring Street, Wytheville

North Carolina
1425 North Fayetteville Street, Asheboro
122 West Andrews Street, Bethel
176 North Main Street, Bostic
106 South Broad Street, Burlington
1534 North Church Street, Burlington
4251 North Roxboro Road, Durham
630 Fagg Drive, Eden
900 Washington Street, Eden
123 Rowan Street, Fayetteville
697 Country Club Drive, Fayetteville
704 Oak Street, Forest City
4004 West Wendover Avenue, Greensboro
5715 High Point Road, Greensboro
2100 West Arlington Boulevard, Greenville
300 Dabney Drive Ext., Henderson
821 4th Street Drive SW, Hickory
345 North Bridge Street, Jonesville
127 Main Street NW, Lenoir
341 East Main Street, Lincolnton
205 South Bickett Boulevard, Louisburg
4601 Fayetteville Road, Lumberton
604 North Chestnut Street, Lumberton
231 East Plaza Drive, Mooresville
301 Carbon City Road, Morganton
507 Willow Street, Mount Airy
215 North Center Street, Mt. Olive
100 Turner Drive, Reidsville
305 South Main Street, Reidsville
823 North Main Street, Roxboro
1001 South Horner Boulevard, Sanford
2009 East Dixon Boulevard, Shelby
101 East Raleigh Street, Siler City
107 South Henry Street, Stoneville
1606 Curtis Bridge Road, Wilkesboro
208 West Nash Street, Wilson

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- List by Name

Carter Bank & Trust (Continued)

North Carolina
2803 Ward Boulevard, Wilson

Central Virginia Bank

P O Box 39
Powhatan 23139-0039
C.E.O.- Ralph Larry Lyons, President
Cashier- Charles F. Catlett, III, Chief Financial Officer

Offices

Chesterfield County
2500 Promenade Parkway, Midlothian
4901 Millridge Parkway East, Midlothian
Village Marketplace Shopping Center, Midlothian
Turnpike & Old Buckingham, Midlothian
Cumberland County
State Routes 45 and 649, Cartersville
1368 Anderson Highway
Henrico County
3490 Lauderdale Drive
Powhatan County
2351 Anderson Highway, Powhatan *
2036 New Dorset Road
2490 Anderson Highway

Chesapeake Bank

P O Box 1419
Kilmarnock 22482-1419
C.E.O.- Jeffrey M. Szyperski, President
Cashier- John H. Hunt, II, Chief Financial Officer

Offices

City of Williamsburg
1229 Lafayette Street
Gloucester County
6793 George Washington Memorial Hwy, Gloucester
3029 George Washington Memorial Hwy, Hayes
James City County
6619 Richmond Road, Lightfoot
4492 John Tyler Highway
5700 Williamsburg Landing Drive
Lancaster County
10 Lancaster Drive, Irvington
King Carter Drive and Tavern Road, Irvington
97 North Main Street, Kilmarnock *
State Routes 3 and 201, Lively
Mathews County
State Routes 198 and 14, Mathews

Citizens Bank and Trust Company

126 South Main Street
Blackstone 23824-1842
C.E.O.- Joseph D. Borgerding, President
Cashier- Ronald E. Baron, Senior Vice President

Offices

City of Colonial Heights
497 Southpark Circle
Amelia County
State Route 38 & Church Street, Amelia
Chesterfield County
10001 Courtview Lane
Mecklenburg County
622 E. Atlantic Street, South Hill
Nottoway County
101 N Main Street(D-I), Blackstone
126 S Main Street, Blackstone *
State Routes 40 & 46, Blackstone
Agnew Street & Namozine Avenue, Burkeville
210 Carter Street, Crewe
Prince Edward County
1517 West Third Street, Farmville
1712 S. Main Street, Farmville

Citizens Community Bank

P O Box 490
South Hill 23970-0490
C.E.O.- Thomas C. Manson, President
Cashier- James Black, Chief Financial Officer

Offices

Brunswick County
4209 Gasburg Road, Gasburg
Mecklenburg County
581 Madison Street, Boydton
800 North Mecklenburg Avenue, South Hill *
North Carolina
138 Roanoke Rapids Road, Gaston

Citizens and Farmers Bank

P O Box 391
West Point 23181-0391
C.E.O.- Larry G. Dillon, President
Cashier- Thomas F. Cherry, Chief Financial Officer

Offices

City of Hampton
1927 C&F Drive
City of Newport News
698 Town Center Drive
City of Williamsburg
1167 Jamestown Road
Chesterfield County
1400 Alverser Plaza, Midlothian
Hanover County
7021 Mechanicsville Turnpike, Mechanicsville
Henrico County
100 East Williamsburg Road, Sandston

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- List by Name

Citizens and Farmers Bank (Continued)

Henrico County
State Route 5 and Strath Road, Varina
8001 West Broad Street

James City County
N.E. Corner of U.S. Route 60 and State Route 607,
Norge
4780 Longhill Road

King William County
14th & Main Streets, West Point
802 Main Street, West Point *

Middlesex County
SW Corner of the Intersection of State Route 33 &
State Route 227

New Kent County
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton

York County
2800 George Washington Memorial, Highway

Colonial Virginia Bank

P O Box 2120
Gloucester 23061-2120
C.E.O.- William J. Farinholt, President
Cashier- Kenneth E. Smith, Chief Financial Officer

Offices

Gloucester County
6720 Sutton Road, Gloucester *
1553 George Washington Memorial Hwy, Gloucester
Point

Community Bankers' Bank

P O Box 268
Midlothian 23113-0268
C.E.O.- William H. McFaddin
Cashier- Stephen R. Kinnier, Chief Financial Officer

Offices

Chesterfield County
2601 Promenade Parkway, Midlothian *

Consolidated Bank and Trust Company

P O Box 26823
Richmond 23261-6823
C.E.O.- Kim D. Saunders, President
Cashier- Alan A. Howard, Chief Financial Officer

Offices

City of Hampton
101 N Armstead Ave

City of Richmond
320 N First Street *

Henrico County
5214 Chamberlayne Avenue

EVB

P O Box 1455
Tappahannock 22560-1005
C.E.O.- Joseph A. Shearin, President
Cashier- Ron Blevins, Chief Financial Officer

Offices

Caroline County
202 North Main Street, Bowling Green

Essex County
307 Church Lane, Tappahannock *
Essex Square Shopping Center, 1665 Tappahannock
Boulevard, Tappahannock

Gloucester County
14833 George Washington Memorial Hwy, Glens
7132 George Washington Memorial Hwy, Gloucester
1953 George Washington Memorial Hwy., Gloucester
Point

Hanover County
201 N. Washington Highway, Ashland
4241 Mechanicsville Turnpike, Mechanicsville
8071 Mechanicsville Turnpike, Mechanicsville
9495 Charter Gate Drive, Mechanicsville

King William County
8270 Richmond-Tappahannock Hwy., Aylett
20 Commerce Lane

Lancaster County
437 North Main Street, Kilmarnock

Middlesex County
17348 General Puller Highway, Deltaville
11290 General Puller Highway, Hartfield
291 Virginia Street, Urbanna

Northumberland County
14954 Northumberland Highway, Burgess
110 Northumberland Highway, Callao
6958 Northumberland Highway, Heathsville

Southampton County
22241 Main Street, Courtland
22510 Linden Street, Courtland

Surry County
176 Colonial Trail East, Surry

Sussex County
209 West Main Street, Waverly
233 South County Drive, Waverly

Farmers & Merchants Bank

P O Box 1111
Timberville 22853-1111
C.E.O.- Dean W. Withers, President
Cashier- Neil Hayslett, Chief Financial Officer

Offices

City of Harrisonburg
1085 Port Republic Road
207 University Boulevard, Suite 100

Page County
1 East Luray Shopping Center, East Main Street, Luray

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- List by Name

Farmers & Merchants Bank (Continued)

Rockingham County
100 Plaza Drive, Bridgewater
State Route 259, Broadway
127 West Rockingham Street, Elkton
80 Cross Keys Road, Penn Laird
205 South Main Street, Timberville *
Shenandoah County
120 South Main Street, Edinburg
161 South Main Street, Woodstock

Farmers & Merchants Bank of Craig County, The

P O Box 400
New Castle 24127-0400
C.E.O.- Phil W. Shelton
Offices
Craig County
189 Main Street, New Castle *
N.W. Corner of Walnut & Court Street, New Castle

Farmers Bank of Appomattox, The

P O Box 216
Appomattox 24522-0216
C.E.O.- Floyd E. Williams, President
Cashier- Anthony Pinelli, Jr., Chief Financial Officer
Offices
Appomattox County
18 Main Street, Appomattox *
Triangle Plaza Shopping Center, Route 460,
Appomattox
Buckingham County
Southeast Corner of State Rt. 20 and U.S. Route 15,
Dillwyn
Campbell County
Highway 24, Concord

Farmers Bank, Windsor, Virginia

P O Box 285
Windsor 23487-0285
C.E.O.- Richard J. Holland, Jr., President
Cashier- Kathy C. Bryant
Offices
City of Suffolk
1008 West Washington Street
3100 Godwin Boulevard
Isle of Wight County
1119 South Church Street, Smithfield
50 E. Windsor Boulevard, Windsor *

Farmers and Miners Bank

403 W. Morgan Avenue
Pennington Gap 24277-2319
C.E.O.- Terry M. Estep, President
Cashier- Beverly Graham
Offices
Dickenson County
North side of State Route 83, 500 yards West of Brush
Creek Road, Clintwood
Lee County
U.S. Route 58 & State Route 694, Cumberland Gap
403 W. Morgan Avenue, Pennington Gap *
State Route 673 & U.S. Route 58, Rose Hill
Scott County
U.S. Route 23 and State Route 421, Weber City
Wise County
331 East Main Street, Wise

Fauquier Bank, The

P O Box 561
Warrenton 20188-0561
C.E.O.- Randy K. Ferrell, President
Cashier- Eric P. Graap, Chief Financial Officer
Offices
City of Manassas
9071 Center Street
Fauquier County
6207 Station Drive, Bealeton
Northeast Corner of Rts 28 and 806, Catlett
Northeast Corner of the Intersection of Main Street and
Loudoun Ave, The Plains
10 Courthouse Square, Warrenton *
216 Broadview Avenue, Warrenton
Southeast Corner of the Intersection of U.S. Route 29
and State Route 600
Prince William County
8091 Sudley Road

First Bank

112 West King Street
Strasburg 22657-2220
C.E.O.- Harry S. Smith, President
Cashier- M. Shane Bell, Chief Financial Officer
Offices
City of Winchester
1835 Valley Avenue
661 North Loudoun Street
Frederick County
695 Fairfax Pike, Stephens City
3143 Valley Pike
Shenandoah County
5304 Main Street, Mt. Jackson
112 West King Street, Strasburg *
496 North Main Street, Woodstock
860 South Main Street, Woodstock

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- List by Name

First Bank (Continued)

Warren County
1717 Shenandoah Avenue, Front Royal
508 North Commerce Avenue, Front Royal

First Bank and Trust Company, The

P O Box 457
Lebanon 24266-0457
C.E.O.- William H. Hayter, President
Cashier- W. Mark Nelson, Chief Financial Officer

Offices

City of Bristol
1419 West State Street
38 East Valley Drive

City of Harrisonburg
1880 East Market Street
396 South High Street

City of Norton
1026 Park Avenue

City of Staunton
1030 Richmond Road

Augusta County
1563 Commerce Road, Verona

Russell County
236 West Main Street, Lebanon *
970 East Main Street, Lebanon

Washington County
933 E. Main Street, Abingdon
Intersection of US Routes 19 and 11

Wise County
303 West Main Street

Wythe County
150 West Main Street, Wytheville

Tennessee
1314 Volunteer Parkway, Bristol
2100 Forest Drive, Gray
1185 North State of Franklin Road, Johnson City
1108 East Stone Drive, Kingsport

First Capital Bank

4222 Cox Road, Suite 200
Glen Allen 23060-3332
C.E.O.- Robert G. Watts Jr., President
Cashier- William Ranson

Offices

City of Petersburg
Southside Regional Medical Center, 801 South Adams
Street

City of Richmond
1776 Staples Mill Road

Chesterfield County
1580 Koger Center Boulevard

Hanover County
409 South Washington Highway, Ashland

Henrico County
1504 Santa Rosa Road, Suite 102

First Capital Bank (Continued)

Henrico County
4101 Dominion Boulevard *

First Sentinel Bank

P O Box 1050
Richlands 24641-1050
C.E.O.- W. David Peters, President
Cashier- Randall L. Deel, Treasurer

Offices

Russell County
700 Townview Drive, Lebanon

Tazewell County
315 Railroad Ave, Richlands *
East Riverside Drive and Valley View
U.S. Routes 19 and 460, one mile east of Claypool Hill

First State Bank

P O Box 6400
Danville 24541-6400
C.E.O.- Kelvin G. Perry, President
Cashier- Sheila Williamson-Branch, Chief Financial Officer

Offices

City of Danville
1296 Piney Forest Road
201 N Union Street
445 Mount Cross Road *

First and Citizens Bank

P O Box 529
Monterey 24465-0529
C.E.O.- Vernon D. Wooddell, President
Cashier- Tracey S. McCray, Chief Financial Officer

Offices

Bath County
East side of U S Route 220, Mitchelltown
Highland County
195 W. Main Street, Monterey *

Freedom Bank of Virginia, The

502 Maple Ave West
P O Box 4510
Fairfax 22038-4510
C.E.O.- John T. Rohrback, President
Cashier- Karin Johns, Senior Vice President

Offices

City of Fairfax
10555 Main Street
Fairfax County
502 Maple Avenue West, Vienna *

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Banks -- List by Name

Heritage Bank

P O Box 3749
Norfolk 23514-3749
C.E.O.- Michael S. Ives, President
Cashier- John O. Guthrie, Chief Financial Officer

Offices

City of Chesapeake
1450 South Military Highway
City of Norfolk
200 East Plume Street
4807 Colley Avenue
735 E. Ocean View Avenue
841 North Military Highway *
City of Virginia Beach
3500 Virginia Beach Boulevard, Little Neck Towers
Bldg., Suite 110

Highlands Community Bank

P O Box 1059
Covington 24426-5059
C.E.O.- H. C. Rhodes, Jr., President
Cashier- Sally Gilbert

Offices

City of Covington
307 Thacker Avenue *
Alleghany County
1501 Main Street, Clifton Forge

Highlands Union Bank

P O Box 1128
Abingdon 24212-1128
C.E.O.- Samuel L. Neese
Cashier- James R. Edmondson, Chief Financial Officer

Offices

City of Bristol
821 Commonwealth Avenue
999 Old Airport Road
Smyth County
1425 North Main Street, Marion
Washington County
164 Jonesborough Road, Abingdon
24412 Maringo Road, Abingdon
340 West Main Street, Abingdon *
506 Maple Street, Glade Spring
North Carolina
100 West Main Street, Banner Elk
1013 Highway 105, Boone
Tennessee
The NW Corner of State Highway 394 and Blountville
Boulevard, Bristol
4020 Highway 66 South, Rogersville
113 Hardin Lane, Sevierville

HomeTown Bank

202 South Jefferson Street
Roanoke 24011
C.E.O.- William S. Clark, President
Cashier- Charles W. Maness, Jr., Chief Financial Officer

Offices

City of Roanoke
202 South Jefferson Street *
Bedford County
13400 Booker T. Washington Highway, Moneta

Lee Bank & Trust Company

P O Box 100
Pennington Gap 24277-0100
C.E.O.- Lewis S. Oatts, President

Offices

City of Bristol
707 Gate City Highway
Lee County
Corner of Church & Institute Streets, Jonesville
600 West Morgan Avenue, Pennington Gap *
Washington County
17510 Lee Highway, Abingdon

MainStreet Bank

727 Elden Street
Herndon 20170
C.E.O.- Jeffrey W. Dick, President
Cashier- Thomas J. Chmelik, Chief Financial Officer

Offices

Fairfax County
727 Elden Street, Herndon *

Marathon Bank, The

P O Box 998
Stephens City 22655-0998
C.E.O.- James C. Youngblood, President
Cashier- Shasta Vance, Chief Financial Officer

Offices

City of Winchester
1041 Berryville Avenue
139 N. Cameron Street
2252 Valley Avenue
Frederick County
4095 Valley Pike, Stephens City *
1447 North Frederick Pike
199 Front Royal Pike
2051 Northwestern Pike
Shenandoah County
120 Oxbow Drive, Strasburg
1014 South Main Street, Woodstock
Warren County
1729 N. Shenandoah Avenue, Front Royal
Post Office Plaza, 300 Warren Ave, Front Royal

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Banks -- List by Name

Middleburg Bank

P O Box 5
Middleburg 20118-0005
C.E.O.- Joseph L. Boling, President
Cashier- Kate J. Chappell, Senior Vice President

Offices

Fairfax County
1779 Fountain Drive, Reston
Fauquier County
530 Blackwell Road, Warrenton
Loudoun County
20955 Professional Plaza, Ashburn
211 Fort Evans Road, NE, Leesburg
4 South King Street, Leesburg
Harrison Street and Catoctin Circle, Leesburg
111 West Washington St, Middleburg *
431 East Main Street, Purcellville

Miners Exchange Bank

P O Box 1197
Coeburn 24230-1197
C.E.O.- Charles R. Ward, President
Cashier- Melony Adkins, Chief Financial Officer

Offices

City of Norton
Norton Square Shopping Center, Route 58, Norton
Wise County
102 West Main Street, Appalachia
201 Laurel Avenue, Coeburn
483 Front Street, Coeburn *
Wise Street, Ridgeview Shopping Center, St Paul
Tennessee
5575 Bobby Hicks Highway, Johnson City

Monarch Bank

750 Volvo Parkway
Chesapeake 23320-2817
C.E.O.- William F. Rountree, Jr., President
Cashier- Brad E. Schwartz, Chief Financial Officer

Offices

City of Chesapeake
601 Battlefield Boulevard South
750 Volvo Parkway *
City of Norfolk
150 Boush Street, Suite 201
240 East Main Street
318 West 21st Street
City of Virginia Beach
100 Lynnhaven Parkway
3701 Pacific Avenue
4216 Virginia Beach Boulevard, Suite 180

New Peoples Bank, Inc.

67 Commerce Drive
Honaker 24260-1810
C.E.O.- Kenneth D. Hart, President
Cashier- C. Todd Asbury, Chief Financial Officer

Offices

City of Bristol
2975 Lee Highway
75 Commonwealth Avenue
Buchanan County
the NE Corner of State Routes 80 & 600, Davenport
West side of U. S. Route 460 at the southern town limit,
Grundy
Dickenson County
Colley Shopping Center, Highway 83, Clintwood
402 Main Street, Haysi
Lee County
S.W. Corner of U.S. Highway 58 & State Route 715,
Ben Hur
Russell County
102 Miners Drive, Castlewood
Route 2, Cleveland
2 Gent Drive, Honaker *
685 East Main Street, Lebanon
Scott County
Main Street, Dungannon
326 East Jackson Street, Gate City
131 U. S. Route 23 South, Weber City
Tazewell County
U.S. Routes 19 and 460, Pounding Mill
2302 Second Street, Richlands
157 Tazewell Mall Circle, Tazewell
514 Commerce Drive
Washington County
350 West Main Street, Abingdon
Wise County
419 Shawnee Avenue East, Big Stone Gap
5448 Wise-Norton Road, Esserville
11241 Indian Creek Road, Pound
Tennessee
372 East Jackson Boulevard, Jonesborough
2600 North John B. Dennis Highway, Kingsport
West Virginia
1221 Stafford Drive, Princeton

Northern Neck State Bank

P O Box 68
Warsaw 22572-0068
C.E.O.- N. Byrd Newton, President
Cashier- D. Anthony Peay, Vice President

Offices

Essex County
1649 Tappahannock Boulevard, Tappahannock
1660 Tappahannock Boulevard, Tappahannock
Lancaster County
284 North Main Street, Kilmarnock

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Banks -- List by Name

Northern Neck State Bank (Continued)

Lancaster County
485 Chesapeake Drive, White Stone
Northumberland County
15043 Northumberland Highway, Burgess
Route 360 - Main Street, Reedville
Richmond County
5839 Richmond Road, Warsaw *
Time Square Shopping Center, U.S. Route 360,
Warsaw
Westmoreland County
State Route 3, Montross

Page Valley Bank, The

P O Box 609
Luray 22835-0609
C.E.O.- Monte L. Layman, President
Cashier- Diana B. Embrey
Offices
Page County
17 West Main Street, Luray *
612 East Main Street, Luray
600 S. 3rd Street, Shenandoah
Rockingham County
9972 Spotswood Trail, McGaheysville

Peoples Bank of Virginia

P O Box 71960
Richmond 23255-1960
C.E.O.- James H. Atkinson, Jr.
Cashier- Vera H. Primm, Chief Financial Officer
Offices
Chesterfield County
14441 Sommerville Court, Midlothian
5734 Hopkins Road
6951 Commons Plaza
Henrico County
2702 North Parham Road *

Peoples Bank, The

P O Box 99
Ewing 24248-0099
C.E.O.- Robert R. Bryant
Cashier- Joetta Hensley
Offices
Lee County
Highway 58, Ewing *
Northside Of U.S. Route 58, Gibson Station
U. S. Route 58 at State Route 647, Jonesville
200 Main Street, Rose Hill
Tennessee
100 West Emory Road, Powell

Peoples Community Bank

P O Box 306
Montross 22520-0306
C.E.O.- William L. Johns, President
Cashier- Debra O. Norris
Offices
King George County
State Route 3, one-third mile west of State Route 206
Richmond County
U.S. Route 360 at State Route 624, Warsaw
Stafford County
Southeast Corner of the intersection of State Route 3
and State Route 607
Westmoreland County
15960 Kings Highway, Montross *
2875 Kings Highway, Oak Grove

Pioneer Bank

P O Box 10
Stanley 22851-0010
C.E.O.- Thomas R. Rosazza, President
Cashier- Lori G. Hassett, Chief Financial Officer
Offices
City of Charlottesville
257 Ridge McIntire Road
City of Harrisonburg
890 West Market Street
932 West Market Street
Greene County
8315 Spotswood Trail, Stanardsville
Page County
800 East Main Street, Luray
511 South Third Street, Shenandoah
252 E. Main Street, Stanley *

Planters Bank & Trust Company of Virginia

P O Box 1309
Staunton 24402-1309
C.E.O.- James T. Huerth, President
Cashier- Jeffrey W. Farrar, Chief Financial Officer
Offices
City of Buena Vista
2101 Forest Avenue
City of Covington
450 West Main Street
City of Harrisonburg
1391 S. High Street
375 North Mason Street
390 University Boulevard
City of Lynchburg
2102 Langhorne Road
City of Staunton
2201 N. Augusta Street
2307 W. Beverly Street
24 South Augusta Street *

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Banks -- List by Name

**Planters Bank & Trust Company of Virginia
(Continued)**

City of Waynesboro
100 Lucy Lane
251 N. Poplar Avenue
Augusta County
12 Parkway Lane, Fishersville
U.S. Route 250 & State Route 640, Fishersville
U.S. Route 340 & State Route 608, Stuarts Draft
U.S. Route 11, Verona
Greenville Avenue
Route 250 East
Bedford County
2201 Graves Mill Road, Suites C & D, Forest
Franklin County
369 Franklin Street, Rocky Mount
20 Jubal Early Highway, Wirtz
Prince Edward County
1508 South Main Street, Farmville
Rockbridge County
9 Lloyd Tolley Road, Natural Bridge Station
1197 North Lee Highway
Rockingham County
106 Sixth Street, Grottoes
Shenandoah County
300 West Reservoir Road, Woodstock

Potomac Bank of Virginia

P O Box 2726
Fairfax 22031-0726
C.E.O.- G. Lawrence Warren, President
Cashier- Patricia A. Ferrick, Chief Financial Officer

Offices

City of Fairfax
9910 Main Street *
Fairfax County
14231 Willard Road, Suite 100, Chantilly
414 Maple Avenue East, Vienna
8501 Arlington Boulevard

Prosperity Bank & Trust Company

5803 Rolling Road
Springfield 22152
C.E.O.- Robert J. McDonough, President

Offices

Fairfax County
6050 A Burke Commons Road, Burke
5803 Rolling Road, Springfield *
6975-A Springfield Blvd, Springfield

Resource Bank

P O Box 61009
Virginia Beach 23466-1009
C.E.O.- Theodore A. Grell Jr., President
Cashier- James M. Miller, Chief Financial Officer
Offices
City of Chesapeake
501 Independence Parkway, Suite 105
City of Newport News
735 Thimble Shoals Boulevard, Suite 170
City of Richmond
8730 Stony Point Parkway, Suite 100
City of Virginia Beach
4429 Bonney Road *
Hilltop North Shopping Center, 1616 Laskin Road
Fairfax County
625 Elden Street, Herndon
Henrico County
4180 Dominion Boulevard, Glen Allen

River City Bank

7482 Lee Davis Road, Suite 9
Mechanicsville 23111
C.E.O.- William D. Stegeman
Cashier- Zirkle Blakey, III, Chief Financial Officer

Offices

Hanover County
6127 Mechanicsville Turnpike, Mechanicsville *
8051 Mechanicsville Turnpike, Mechanicsville
Henrico County
109 E. Nine Mile Road, Highland Springs

Rockingham Heritage Bank

P O Box 352
Harrisonburg 22803-0352
C.E.O.- John K. Stephens, President
Cashier- Frederick W. Galway, Jr., CPA, Controller

Offices

City of Charlottesville
100 5th Street, SE
City of Harrisonburg
110 University Boulevard *
1980 S. Main Street
624 Chicago Avenue
677 Chicago Avenue
Albemarle County
1265 Seminole Trail
Augusta County
54 Franklin Street, Suite 102, Weyers Cave
2556 Jefferson Highway, Suite 110
49 Lee Jackson Highway, Suite 101
Greene County
8260 Seminole Trail, Ruckersville
Rockingham County
309 North Main Street, Bridgewater
361 South Main Street, Broadway

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Banks -- List by Name

Rockingham Heritage Bank (Continued)

Rockingham County
410 West Spotswood Trail, Elkton

Second Bank & Trust

P O Box 71
Culpeper 22701-0071
C.E.O.- Christopher J. Honenberger, President
Cashier- Richard L. Love, Controller

Offices

City of Charlottesville
1924 Arlington Boulevard

City of Harrisonburg
1920E Medical Avenue

Albemarle County
1330 Parham Circle
1807 Seminole Trail

Culpeper County
102 S Main Street, Culpeper *
231 Southgate Shopping Center, Culpeper
Dominion Square Shopping Center, 717 James
Madison Highway, Culpeper

Madison County
Southwest Corner of the Intersection, US Route 29 &
State Route 673, Madison

Orange County
Market Place Shopping Center at Lake of the Woods,
36081 Goodwin Drive, Locust Grove
134-136 West Main Street, Orange

Security One Bank

5860 Columbia Pike, Suite 104
Bailey's Crossroads 22041
C.E.O.- Carl E. Dodson, President
Cashier- Daniel E. Burnett

Offices

Fairfax County
5860 Columbia Pike, Suite 104, Baileys Crossroads *

Shore Bank

P O Box 920
Onley 23418-0920
C.E.O.- Scott C. Harvard, President
Cashier- Steven M. Belote, Chief Financial Officer

Offices

Accomack County
6350 Maddox Boulevard, Chincoteague
25253 Lankford Highway, Onley *
118 Dunne Avenue, Parksley

Northampton County
21220 N. Bayside Drive, Cheriton
4071 Lankford Highway, Exmore

Maryland
100 Downtown Plaza, Salisbury

Shore Bank (Continued)

Maryland
1503 S. Salisbury Boulevard, Salisbury

SuffolkFirst Bank

P.O. Box 1340
Suffolk 23439-1340
C.E.O.- Darrell G. Swanigan, President
Cashier- Robert E Clary, Chief Financial Officer

Offices

City of Suffolk
100 Bosley Avenue *
1000 N. Main Street

Towne Bank

6001 Harbour View Boulevard
Suffolk 23435-2767
C.E.O.- G. Robert Aston Jr., Chairman of the Board
Cashier- Clyde E. McFarland, Executive Vice President

Offices

City of Chesapeake
1312 Greenbrier Parkway
137 Mount Pleasant Road
City of Hampton
550 Settlers Landing Road
City of Newport News
1 Old Oyster Point Road
11001 Warwick Boulevard
1103 William Styron Square South

City of Norfolk
109 E. Main Street

City of Portsmouth
200 High Street
5716 High Street *
6201 Portsmouth Boulevard
City of Virginia Beach
2101 Parks Avenue, Suite 100
297 Constitution Drive
984 First Colonial Road

James City County
5216 Monticello Avenue
6000 Patriots Colony Drive

York County
6515 George Washington Memorial Hwy, Yorktown

TruPoint Bank

P O Box 1010
Grundy 24614-1010
C.E.O.- Barry C. Elswick, President
Cashier- E. Scott Butcher, Chief Financial Officer

Offices

City of Bristol
1897 Lee Highway
Buchanan County
U.S. Route 460 East, Grundy

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- List by Name

TruPoint Bank (Continued)

Buchanan County
Walnut Street & Main Street, Grundy *
U.S. Route 460, 0.2 miles east of its intersection with
State Rt. 624, Oakwood
Anchorage Shopping Center, Vansant
Russell County
16-18 Main Street, Lebanon
Tazewell County
1425 Second Street, Richlands
Washington County
914 W. Main Street, Abingdon
Wise County
28 Russell Street, St. Paul
Tennessee
709 Med Tech Parkway, Johnson City

Union Bank and Trust Company

P O Box 446
Bowling Green 22427-0446
C.E.O.- John C. Neal, President

Offices

City of Charlottesville
2151 Barracks Road
400 East Main Street
City of Fredericksburg
2811 Fall Hill Avenue
700 Kenmore Avenue
Albemarle County
3290 Worth Crossing, Forest Lakes
1658 State Farm Boulevard
1700 Seminole Trail
Caroline County
211 N Main Street, Bowling Green *
7349 Ladysmith Road, Ladysmith
U.S. Route 301, Port Royal
Chesterfield County
11101 Hull Street Road, Midlothian
13644 Hull Street Road, Midlothian
13700 Midlothian Turnpike, Midlothian
Fluvanna County
Outparcel 1, Lake Monticello Plaza, State Route 53 and
Turkey Sag Trail, Lake Monticello
Hanover County
9665 Sliding Hill Road, Ashland
U.S. Route 1 & State Route 657, Ashland
6479 Mechanicsville Turnpike, Mechanicsville
8300 Bell Creek Road, Mechanicsville
9534 Chamberlayne Road, Mechanicsville
Henrico County
11163 Nuckols Road, Glen Allen
4690 Pouncey Tract Road, Glen Allen
1773 Parham Road
King George County
State Route 3, King George

Union Bank and Trust Company (Continued)

King William County
Route 360 East 1.5 Miles South of State Route 30,
Manquin
Nelson County
124 Main Street, Lovingston
Spotsylvania County
5510 Morris Road, Thornburg
10415 Courthouse Road
11625 Brock Road
4210 Plank Road
4540 Lafayette Boulevard
8520 Jefferson Davis Highway
Stafford County
622 Cambridge Street
Westmoreland County
State Route 205 - McKinney Boulevard, Colonial
Beach

United Bank

P O Box 600
Fairfax 22030-0600
C.E.O.- Kendal E. Carson, President
Cashier- James J. Consagra, Jr., Chief Financial Officer

Offices

City of Alexandria
302 South Washington Street
City of Fairfax
11185 Main Street *
City of Manassas
9872 Liberia Avenue
Arlington County
2300 Ninth Street, South
5335 Lee Highway
6402 Williamsburg Blvd
Quincy Plaza, 907 N. Quincy Street
Fairfax County
3289 Woodburn Road, Annandale
4501 Daly Drive, Chantilly
1320 Old Chain Bridge Road, McLean
1498 North Point Village Center, Reston
1801 Reston Parkway, Reston
2071 Chain Bridge Road, Vienna
226 Maple Ave West, Vienna
13060 Fair Lakes Blvd
7787 Leesburg Pike
George Mason University, 4400 University Drive
Loudoun County
531-A East Market Street, Leesburg
21036 Triple Seven Road, Sterling
Prince William County
18116 Triangle Shopping Plaza, Dumfries
District of Columbia
1001 G Street, NW, Washington
1275 Pennsylvania Avenue, NW, Washington
1667 K Street, NW, Washington

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Banks -- List by Name

United Bank (Continued)

District of Columbia
1875 Eye Street, NW, Washington
2301 M Street, NW, Washington
3050 Military Road, NW, Washington
4900 Massachusetts Avenue, NW, Washington

Maryland

5272 River Road, Bethesda
7250 Wisconsin Avenue, Bethesda
7535 Old Georgetown Road, Bethesda
16268 Frederick Road, Gaithersburg
19701 Frederick Avenue, Germantown
12101 Rockville Pike, Rockville
5081 Nicholas Road, Rockville
8630 Fenton Street, Silver Spring

Valley Bank

P O Box 2740
Roanoke 24001-2740
C.E.O.- Ellis L. Gutshall, President
Cashier- Kimberly B. Snyder, Senior Vice President

Offices

City of Roanoke

1327 Grandin Road, SW
1518 Hershberger Road, NW
2203 Crystal Spring Avenue, SW
36 Church Avenue, SW *
3850 Keagy Road Southwest

City of Salem

8 East Main Street

Roanoke County

1003 Hardy Road, Vinton
4467 Starkey Road, SW

Village Bank

P O Box 330
Midlothian 23113-0330
C.E.O.- Thomas W. Winfree, President
Cashier- C. Harril Whitehurst, Jr., Chief Financial Officer

Offices

Chesterfield County

4221 West Hundred Road, Chester
1231 Alverser Drive, Midlothian *
13531 Midlothian Turnpike, Midlothian
6736 Southshore Drive, Midlothian
11450 Robious Road
13521 Waterford Place
6551 Centralia Road

Henrico County

1650 Willow Lawn Drive

Powhatan County

1793 South Creek One

Virginia Bank and Trust Company

P O Box 3447
Danville 24543-3447
C.E.O.- L. Frank King, Jr., President
Cashier- Roger C. Gillespie, Vice President

Offices

City of Danville

2600 Riverside Drive, Kings Fairground Plaza
3300 North Main Street
336 Main Street *
U.S. Route 58 East and Airport Drive

Pittsylvania County

55 North Main Street, Chatham
10370 Martinsville Highway
4080 Franklin Turnpike

Virginia Business Bank

9020 Stony Point Parkway, Suite 225
Richmond 23235

Offices

City of Richmond

9020 Stony Point Parkway, Suite 225 *

Virginia Commerce Bank

5350 Lee Highway
Arlington 22207-1608
C.E.O.- Peter A. Converse, President
Cashier- William K. Beauchense, Chief Financial Officer

Offices

City of Alexandria

1414 Prince Street
2401 Mount Vernon Avenue
506 King Street
5140 Duke Street

City of Fairfax

10777 Main Street

City of Manassas

9161 Liberia Avenue

Arlington County

2930 Wilson Boulevard
5350 Lee Highway *
6500 Williamsburg Boulevard

Fairfax County

4230 John Marr Drive, Annandale
13881G Metrotech Drive, Chantilly
4221 Walney Road, Suite 120, Chantilly
1356 Chain Bridge Road, McLean
8251 Greensboro Drive, McLean
11820 Spectrum Center, Reston
7830 Backlick Road, Suite 101, Springfield
374 Maple Avenue, Vienna
7901 Richmond Highway

Prince William County

2030 Old Bridge Road, Lake Ridge

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2006 ANNUAL REPORT

Banks -- List by Name

Virginia Commerce Bank (Continued)

Prince William County
10830 Balls Ford Road

Virginia Community Bank

P O Box 888
Louisa 23093-0888
C.E.O.- A. Pierce Stone, Chairman of the Board
Cashier- Mike McAllister, Chief Financial Officer

Offices

Culpeper County
701 South Main Street, Culpeper
Goochland County
3009 River Road West
Louisa County
Main Street & Cutler Avenue, Louisa
State Route 22 & U.S. Route 33, Louisa *
Mineral Avenue & Fourth Street, Mineral
Orange County
185 Madison Road
Spotsylvania County
10645 Courthouse Road

Virginia Company Bank

601 Thimble Shoals Blvd., Ste. 201
Newport News 23606
C.E.O.- Mark C. Hanna, President
Cashier- Geoffrey C. Warner, Chief Financial Officer

Offices

City of Newport News
601 Thimble Shoals Boulevard *

Virginia Heartland Bank

P O Box 7267
Fredericksburg 22404-7267
C.E.O.- Ronald E. Davis, President

Offices

City of Fredericksburg
1016 Charles Street
Caroline County
268 North Main Street, Bowling Green
18121 Jefferson Davis Highway, Ruther Glen
Spotsylvania County
4700 Harrison Road *
5996 Plank Road
Stafford County
25 Greenbank Road

Virginia Heritage Bank

11166 Fairfax Boulevard, Suite 100
Fairfax 22030
C.E.O.- Douglas M. Church, Jr., Chairman of the Board
Cashier- Charles C. Brockett, Chief Financial Officer

Offices

City of Fairfax
11166 Fairfax Boulevard, Suite 100 *
Fairfax County
13986 Metrotech Drive, Chantilly

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Registered Bank Holding Companies

Abigail Adams National Bancorp, Inc., 1130 Connecticut Avenue, Suite 200, Washington, DC 20036

C.E.O. - Jeanne D. Hubbard
Consolidated Bank and Trust Company, Richmond, VA
The Adams National Bank, Washington, DC

Access National Corporation, 1800 Robert Fulton Drive, Suite 310, Reston, VA 20191

C.E.O. - Michael W. Clarke, President
Access National Bank, Chantilly, VA

Alliance Bankshares Corporation, 14200 Park Meadow Drive, Suite 200, Chantilly, VA 20151

C.E.O. - Thomas A. Young, Jr., President
Alliance Bank Corporation, Chantilly, VA

American National Bankshares Inc., P. O. Box 191, Danville, VA 24543-0191

C.E.O. - Charles H. Majors, President
American National Bank and Trust Company, Danville, VA

BB&T Corporation, 200 West Second Street, Winston-Salem, NC 27101

C.E.O. - John A. Allison, IV, Chairman of the Board
Branch Banking and Trust Company, Winston-Salem, NC
BB&T Bankcard Corporation, Columbus, GA

BCC Bankshares, Inc., P. O. Box 336, Phenix, VA 23959-0336

C.E.O. - Bobby A. Howard, President
Bank of Charlotte County, The, Phenix, VA

BOE Financial Services of Virginia, Inc., P. O. Box 965, Tappahannock, VA 22560-0965

C.E.O. - George M. Longest, Jr., President
Bank of Essex, Tappahannock, VA

Bank of America Corporation, 1 South Tryon Street, Charlotte, NC 28255

C.E.O. - Kenneth D. Lewis, Chairman of the Board
Bank of America, National Association, Charlotte, NC
Bank of America Georgia, National Association, Atlanta, GA
Bank of America Oregon, National Association, Portland, OR
Bank of America California, National Association, San Francisco, CA
Bank of America Rhode Island, National Association, Providence, RI
FIA Card Services, National Association, Wilmington, DE

Bank of Southside Virginia Corporation, The, P. O. Box 40, Carson, VA 23830-0040

C.E.O. - J. Peter Clements, President
Bank of Southside Virginia, The, Carson, VA

Bank of the James Financial Group, Inc., 828 Main Street, Lynchburg, VA 24505

C.E.O. - Robert R. Chapman, III, President
Bank of the James, Lynchburg, VA

Bay Banks of Virginia, Inc., P. O. Box 1869, Kilmarnock, VA 22482-1869

C.E.O. - Austin L. Roberts, III, President
Bank of Lancaster, Kilmarnock, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Registered Bank Holding Companies

Benchmark Bankshares Inc, P. O. Box 569, Kenbridge, VA 23944-0569

C.E.O. - Michael O. Walker, President
Benchmark Community Bank, Kenbridge, VA

Blue Ridge Bankshares, Inc., P. O. Box 609, Luray, VA 22835-0609

C.E.O. - Monte L. Layman, President
Page Valley Bank, The, Luray, VA

Botetourt Bankshares, Inc., P. O. Box 339, Buchanan, VA 24066-0339

C.E.O. - H. Watts Steger, III
Bank of Botetourt, Buchanan, VA

C&F Financial Corporation, P. O. Box 391, West Point, VA 23181-0391

C.E.O. - Larry G. Dillon, President
Citizens and Farmers Bank, West Point, VA

CNB Bancorp, Inc., P. O. Box 100, Windsor, VA 23487

C.E.O. - Oliver D. Creekmore
Citizens National Bank, Windsor, VA

Capital One Financial Corporation, 1680 Capital One Drive, McLean, VA 22102-3491

C.E.O. - Richard D. Fairbank, Chairman of the Board
Capital One Bank, McLean, VA
Capital One, National Association, New Orleans, LA
North Fork Bank, Mattituck, NY
Superior Savings of New England, National Association, Branford, CT
Capital One, FSB, McLean, VA

Cardinal Bankshares Corporation, P. O. Box 215, Floyd, VA 24091-0215

C.E.O. - R. Leon Moore, President
Bank of Floyd, Floyd, VA

Cardinal Financial Corporation, 8270 Greensboro Drive Suite 500, McLean, VA 22102

C.E.O. - Bernard H. Clineburg, Chairman of the Board
Cardinal Bank, McLean, VA

Central Virginia Bankshares, Inc., P. O. Box 39, Powhatan, VA 23139-0039

C.E.O. - Ralph Larry Lyons, President
Central Virginia Bank, Powhatan, VA

Chesapeake Financial Shares, Inc., P. O. Box 1419, Kilmarnock, VA 22482-1419

C.E.O. - Douglas D. Monroe, Jr., Chairman of the Board
Chesapeake Bank, Kilmarnock, VA

Citizens Bancorp of Virginia, Inc., 126 South Main Street, Blackstone, VA 23824-1842

C.E.O. - Joseph D. Borgerding, President
Citizens Bank and Trust Company, Blackstone, VA

Commerce Bancorp, Inc., 1701 Route 70 East, Cherry Hill, NJ 08034

C.E.O. - Vernon W. Hill, II, Chairman of the Board
Commerce Bank, National Association, Philadelphia, PA

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Registered Bank Holding Companies

Commerce Bancorp, Inc., 1701 Route 70 East, Cherry Hill, NJ 08034 (Continued)
Commerce Bank, North, Ramsey, NJ

Commonwealth Bankshares, Inc., P. O. Box 1177, Norfolk, VA 23501-1177
C.E.O. - Edward J. Woodard, Jr., President
Bank of the Commonwealth, Norfolk, VA

Eagle Financial Services, Inc., P. O. Box 391, Berryville, VA 22611-0391
C.E.O. - John R. Milleson, President
Bank of Clarke County, Berryville, VA

Eastern Virginia Bankshares, Inc., P. O. Box 1455, Tappahannock, VA 22560-1455
C.E.O. - Joseph A. Shearin, President
EVB, Tappahannock, VA

F & M Bank Corp, P. O. Box 1111, Timberville, VA 22853-1111
C.E.O. - Dean W. Withers, President
Farmers & Merchants Bank, Timberville, VA

FNB Corporation, P. O. Box 600, Christiansburg, VA 24068-0600
C.E.O. - William P. Heath, Jr., President
First National Bank, Christiansburg, VA

Fauquier Bankshares, Inc., P. O. Box 561, Warrenton, VA 20188-0561
C.E.O. - Randy Ferrell, President
Fauquier Bank, The, Warrenton, VA

Fidelity Bancshares (N.C.), Inc., 100 South Main, Fuquay-Varina, NC 27526
C.E.O. - Billy T. Woodard, Chairman of the Board
Fidelity Bank, The, Fuquay-Varina, NC

First Bancorp, 341 North Main Street, Troy, NC 27371
C.E.O. - Jerry L. Ocheltree, President
First Bank of Virginia, Troy, NC

First Bancorp, Inc., P. O. Box 457, Lebanon, VA 24266
C.E.O. - William H. Hayter, President
First Bank and Trust Company, The, Abingdon, VA

First Capital Bancorp, Inc., 4222 Cox Road, Suite 200, Glen Allen, VA 23060
C.E.O. - Robert G. Watts, Jr., President
First Capital Bank, Glen Allen, VA

First Century Bankshares, Inc., P. O. Box 1559, Bluefield, WV 24701-1559
C.E.O. - R. W. Wilkinson, President
First Century Bank, National Association, Bluefield, WV

First Citizens BancShares, Inc., CTX 07, P. O. Box 27131, Raleigh, NC 27611-7131
C.E.O. - Lewis R. Holding, Chairman of the Board
First-Citizens Bank & Trust Company, Raleigh, NC

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Registered Bank Holding Companies

First Community Bancshares, Inc., P. O. Box 989, Bluefield, VA 24605-0989

C.E.O. - John M. Mendez, President
First Community Bank, National Association, Bluefield, VA

First Horizon National Corporation, 165 Madison Avenue, Memphis, TN 38103

C.E.O. - J. Kenneth Glass, Chairman of the Board
First Tennessee Bank National Association, Memphis, TN

First National Bankshares Corporation, 1 Cedar Street, Ronceverte, WV 24970

C.E.O. - Charles A. Henthorn, President
First National Bank, Ronceverte, WV

First National Corporation, 112 West King Street, Strasburg, VA 22657-2220

C.E.O. - Harry S. Smith, President
First Bank, Strasburg, VA

First Region Bancshares, Inc., P. O. Box 1050, Richlands, VA 24641-1050

C.E.O. - W. David Peters, President
First Sentinel Bank, Richlands, VA

Fulton Financial Corporation, P. O. Box 4887, Lancaster, PA 17604-4887

C.E.O. - R. Scott Smith, Jr., Chairman of the Board
Resource Bank, Virginia Beach, VA
Delaware National Bank, Georgetown, DE
FNB Bank, National Association, Danville, PA
Swineford National Bank, Middleburg, PA
Fulton Bank, Lancaster, PA
The Peoples Bank of Elkton, Elkton, MD
Hagerstown Trust Company, Hagerstown, MD
The Columbia Bank, Columbia, MD
The Bank, Woodbury, NJ
First Washington State Bank, Windsor, NJ
Skylands Community Bank, Hackettstown, NJ
Somerset Valley Bank, Somerville, NJ
Lafayette Ambassador Bank, Easton, PA
Leganon Valley Farmers Bank, Lebanon, PA

GNB Bankshares Corporation, P. O. Box 2080, Grundy, VA 24614-2080

C.E.O. - William B. Compton, President
Grundy National Bank, Grundy, VA

Gateway Financial Holdings, Inc., 1580 Laskin Road, Virginia Beach, VA 23451

C.E.O. - Ben D. Berry, Chairman of the Board
Gateway Bank & Trust Co., Elizabeth City, NC

Grayson Bankshares, Inc., P. O. Box 186, Independence, VA 24348-0186

C.E.O. - Jacky K. Anderson
Grayson National Bank, Independence, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Registered Bank Holding Companies

Greene County Bancshares, Inc., 100 Main Street, Greeneville, TN 37744

C.E.O. - R. Stan Puckett, Chairman of the Board
Greene County Bank, Greeneville, TN

Hampton Roads Bankshares, Inc., P. O. Box 1000, Chesapeake, VA 23327-1000

C.E.O. - Jack W. Gibson, President
Bank of Hampton Roads, The, Chesapeake, VA

Heritage Bankshares, Inc., 200 East Plume Street, Norfolk, VA 23510

C.E.O. - Michael S. Ives, President
Heritage Bank, Norfolk, VA

Highland County Bankshares, Inc., P. O. Box 529, Monterey, VA 24465-0529

C.E.O. - Vernon D. Woodell, President
First and Citizens Bank, Monterey, VA

Highlands Bankshares, Inc., P. O. Box 1128, Abingdon, VA 24212-1128

C.E.O. - Samuel L. Neese
Highlands Union Bank, Abingdon, VA

MainStreet Bankshares, Inc., 730 East Church Street, Suite 30, Martinsville, VA 24112

C.E.O. - Larry A. Heaton, President
Franklin Community Bank, N. A., Rocky Mount, VA

Mercantile Bankshares Corporation, Two Hopkins Plaza, P. O. Box 1477, Baltimore, MD 21201

C.E.O. - Edward J. Kelly, III
Marshall National Bank and Trust Company, Marshall, VA
National Bank of Fredericksburg, The, Fredericksburg, VA
Mercantile-Safe Deposit and Trust Company, Baltimore, MD
The Annapolis Banking and Trust Company, Annapolis, MD
Mercantile Peninsula Bank, Selbyville, DE
Mercantile Southern Maryland Bank, Leonardtown, MD
Mercantile County Bank, Elkton, MD
Mercantile Eastern Shore Bank, Chestertown, MD
Citizens National Bank, Laurel, MD
Farmers & Mechanics Bank, Frederick, MD
Westminster Union Bank, Westminster, MD

Middleburg Financial Corporation, P. O. Box 5, Middleburg, VA 20118-0005

C.E.O. - Joseph L. Boling, Chairman of the Board
Middleburg Bank, Middleburg, VA

Millennium Bankshares Corporation, 1601 Washington Plaza, Reston, VA 20190-9305

C.E.O. - Carroll C. Markley, President
Millennium Bank, National Association, Reston, VA

Miners and Merchants Bancorp, Inc., P. O. Box 1010, Grundy, VA 24614-1010

C.E.O. - Barry C. Elswick, President
TruPoint Bank, Grundy, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Registered Bank Holding Companies

Monarch Financial Holdings, Inc., 1101 Executive Boulevard, Chesapeake, VA 23320

C.E.O. - William F. Rountree, Jr., President
Monarch Bank, Chesapeake, VA

National Bankshares, Inc., P. O. Box 90002, Blacksburg, VA 24062-9002

C.E.O. - James G. Rakes, Chairman of the Board
National Bank of Blacksburg, The, Blacksburg, VA

New Peoples Bankshares, Inc., 64 Commerce Drive, P. O. Box 1810, Honaker, VA 24260

C.E.O. - Kenneth D. Hart, President
New Peoples Bank, Inc., Honaker, VA

Old Point Financial Corporation, 10 South Mallory Street, Hampton, VA 23663

C.E.O. - R. F. Shuford, Chairman of the Board
Old Point National Bank of Phoebus, The, Hampton, VA

PNC Financial Services Group, Inc., The, One PNC Plaza, 249 Fifth Avenue, Pittsburgh, PA 15222

C.E.O. - James E. Rohr, Chairman of the Board
PNC Bank, National Association, Pittsburgh, PA
Somerset Trust Company, Somerset, PA
PNC Bank, Delaware, Wilmington, DE

Peoples Bankshares, Incorporated, P. O. Box 306, Montross, VA 22520-0306

C.E.O. - William L. Johns, President
Peoples Community Bank, Montross, VA

Pinnacle Bankshares Corporation, P. O. Box 29, Altavista, VA 24517-0029

C.E.O. - Robert H. Gilliam, Jr., President
First National Bank of Altavista, The, Altavista, VA

Pioneer Bankshares, Inc., P. O. Box 10, Stanley, VA 22851-0010

C.E.O. - Thomas R. Rosazza, President
Pioneer Bank, Stanley, VA

Powell Valley Bankshares, Inc., P. O. Box 100, Jonesville, VA 24263-0100

C.E.O. - Joseph N. Cridlin, President
Powell Valley National Bank, Jonesville, VA

Premier Community Bankshares, Inc., P. O. Box 998, Stephens City, VA 22655-0998

C.E.O. - Donald L. Unger, President
Marathon Bank, The, Stephens City, VA
Rockingham Heritage Bank, Harrisonburg, VA

Provident Bankshares Corporation, 114 E. Lexington Street, Baltimore, MD 21202

C.E.O. - Gary N. Geisel
Provident Bank of Maryland, Baltimore, MD

RBC Centura Banks, Inc., 3201 Beechleaf Court, Suite 700, Raleigh, NC 27604

C.E.O. - Scott Custer
RBC Centura Bank, Rocky Mount, NC

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Registered Bank Holding Companies

Sandy Spring Bancorp, Inc., 17801 Georgia Avenue, Olney, MD 20832-2267

C.E.O. - Hunter R. Hollar, President
Sandy Spring Bank, Olney, MD

Shore Financial Corporation, P. O. Box 920, Onley, VA 23418-0920

C.E.O. - Scott C. Harvard, President
Shore Bank, Onley, VA

Southern National Bancorp of Virginia, Inc., 1770 Timberwood Boulevard, Suite 100, Charlottesville, VA 22911

C.E.O. - Georgia S. Derrico, Chairman of the Board
Sonabank, National Association, Charlottesville, VA

Southwest Virginia Bankshares, Inc., P. O. Box 1067, Marion, VA 24354-1067

C.E.O. - John E. Stringer, President
Bank of Marion, The, Marion, VA

Summit Financial Group, Inc., 300 North Main Street, Moorefield, WV 26836

C.E.O. - H. Charles Maddy, III, President
Shenandoah Valley National Bank, Winchester, VA
Summit Community Bank, Inc., Moorefield, WV

SunTrust Banks, Inc., 303 Peachtree St NE, Mail Code 0632, Atlanta, GA 30308

C.E.O. - James M. Wells, III, President
SunTrust Bank, Atlanta, GA

Surrey Bancorp, 145 North Renfro Street, Mount Airy, NC 27030

C.E.O. - Edward C. Ashby, III, President
Surrey Bank & Trust, Mount Airy, NC

TransCommunity Financial Corporation, 4235 Innslake Drive, Glen Allen, VA 23060

C.E.O. - Bruce B Nolte, President
Bank of Goochland, N. A., Goochland, VA
Bank of Louisa, National Association, Louisa, VA
Bank of Powhatan, N. A., Powhatan, VA
Bank of Rockbridge, Lexington, VA

Union Bankshares Corporation, P. O. Box 446, Bowling Green, VA 22427-0446

C.E.O. - G. William Beale, President
Bay Community Bank, Newport News, VA
Northern Neck State Bank, Warsaw, VA
Prosperity Bank & Trust Company, Bowling Green, VA
Rappahannock National Bank of Washington, The, Washington, VA
Union Bank and Trust Company, Bowling Green, VA

United Bankshares, Inc., 514 Market Street, P. O. Box 1508, Parkersburg, WV 26101

C.E.O. - Richard M. Adams, Chairman of the Board
United Bank, Fairfax, VA
United Bank, Inc., Parkersburg, WV

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Registered Bank Holding Companies

United Financial Banking Companies, Inc., 8399 Leesburg Pike, Vienna, VA 22182

C.E.O. - Harold C. Rauner, President
Business Bank, The, Vienna, VA

Valley Financial Corporation, P. O. Box 2740, Roanoke, VA 24001-2740

C.E.O. - Ellis L. Gutshall, President
Valley Bank, Roanoke, VA

Village Bank and Trust Financial Corp., 1231 Alverser Drive, Midlothian, VA 23113

C.E.O. - Thomas W. Winfree, President
Village Bank, Midlothian, VA

Virginia Bank Bankshares, Inc., P. O. Box 3447, Danville, VA 24543-3447

C.E.O. - L. Frank King, Jr., President
Virginia Bank and Trust Company, Danville, VA

Virginia Commerce Bancorp, Inc., 5350 Lee Highway, Arlington, VA 22207-1608

C.E.O. - Peter A. Converse
Virginia Commerce Bank, Arlington, VA

Virginia Community Bankshares, Inc., P. O. Box 888, Louisa, VA 23093-0888

C.E.O. - A. Pierce Stone, Chairman of the Board
Virginia Community Bank, Louisa, VA

Virginia Financial Group, Inc., P. O. Box 71, Culpeper, VA 22701-0071

C.E.O. - O.R. Barham, Jr., President
Planters Bank & Trust Company of Virginia, Staunton, VA
Second Bank & Trust, Culpeper, VA
Virginia Heartland Bank, Fredericksburg, VA

Wachovia Corporation, 301 South College Street, Charlotte, NC 28288

C.E.O. - G. Kennedy Thompson, Chairman of the Board
Wachovia Bank, National Association, Charlotte, NC
Wachovia Bank of Delaware, National Association, Wilmington, DE

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Trust Companies -- List by Name

Trust Company of Virginia, The

9030 Stony Point Parkway, Suite 300
Richmond 23235

C.E.O.- Douglas A. Nunn, President

Branches:

City of Colonial Heights

130 Temple Lake Drive

City of Roanoke

Colonial Arms Building, 204 S. Jefferson Street

Fairfax County

8000 Towers Crescent Dr., Suite 1080, Vienna

James City County

4097 Ironbound Road, Suite B

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Savings Institutions -- List by Name

**Elizabeth Building and Loan Association,
Incorporated**

519 Washington Street
Portsmouth, VA 23704

C.E.O.- Charles O. Barclay, Jr., MD, President

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2006 ANNUAL REPORT**

**Consolidated Report of Condition for Credit Unions
As of December 31**

	2005	2006
ASSETS		
Loans.....	\$2,766,067,952	\$3,009,360,393
LESS: Allowance for loan losses	21,882,232	19,035,976
Cash.....	208,885,899	236,686,586
Available for Sale securities.....	435,133,445	360,672,323
Held to Maturity securities.....	410,940,956	323,720,351
Shares, deposits & certificates in Corporate Centrals	112,431,156	231,470,095
Shares, deposits & certificates in banks, S&L's & MSB's	78,534,611	63,640,839
Shares, deposits & certificates in other credit unions.....	5,777,799	4,561,005
All other investments	7,486,262	9,487,846
Land and buildings (net of depreciation)	78,054,724	81,048,781
Other fixed assets (net of depreciation).....	21,025,152	22,964,676
Share insurance capitalization deposit	31,511,801	33,020,100
All other assets	50,627,529	65,226,639
TOTAL ASSETS	\$4,184,595,054	\$4,422,823,658
LIABILITIES & SAVINGS EQUITY		
Notes/interest payable	\$96,581,784	\$53,150,726
Accounts payable	18,481,048	26,107,175
Dividends payable.....	1,605,048	1,818,129
TOTAL LIABILITIES.....	\$116,667,880	\$81,076,030
Share certificates	\$1,036,399,636	\$1,339,683,450
Share draft accounts	449,344,430	467,207,965
IRA accounts.....	356,942,127	377,869,065
Other shares.....	1,762,461,647	1,655,054,749
TOTAL SHARES	\$3,605,107,840	\$3,839,815,229
Regular/statutory reserve.....	\$84,621,225	\$86,199,546
Other reserves	60,507,871	63,365,463
Unrealized Gains (Losses) on available for sale securities	(9,494,492)	(5,993,996)
Undivided earnings	327,184,730	358,361,386
TOTAL EQUITY.....	\$462,819,334	\$501,932,399
TOTAL LIABILITIES & EQUITY	\$4,184,595,054	\$4,422,823,658
Number of credit unions in operation.....	59	59

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2006 ANNUAL REPORT**

**Consolidated Report of Income for Credit Unions
For the Year Ended December 31**

	2005	2006
INCOME		
Interest on loans (gross).....	\$167,252,122	\$197,097,467
LESS: Interest refunded.....	144,133	168,144
Income from investments.....	40,150,964	45,391,264
Fee income.....	32,889,581	34,024,537
Other operating income.....	19,723,812	25,059,407
TOTAL GROSS INCOME.....	\$259,872,346	\$301,404,531
EXPENSES		
Employee compensation & benefits.....	\$69,876,057	\$75,835,633
Travel & conference expense.....	1,788,441	1,860,589
Office occupancy expense.....	7,221,476	7,764,329
Office operations expense.....	32,141,001	34,728,936
Education & promotional expenses.....	4,417,817	4,568,009
Loan servicing expense.....	12,484,488	13,935,974
Professional & outside services.....	6,981,128	7,647,765
Provision for loan losses.....	14,339,237	8,263,631
Members insurance.....	877,718	850,190
Operating fees (examination & supervision fees).....	940,118	1,034,077
Miscellaneous operating expenses.....	2,559,403	3,234,882
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS.....	\$153,626,884	\$159,724,015
NET INCOME (LOSS) BEFORE DIVIDENDS.....	\$106,245,462	\$141,680,516
Gains (losses) on investments.....	\$(301,237)	\$(496,693)
Gains (losses) on disposition of fixed assets.....	(6,942)	26,691
Other non-operating income (expense).....	75,737	148,258
TOTAL NON-OPERATING GAINS (LOSSES).....	\$(232,442)	\$(321,744)
Total net income (loss) before dividends.....	\$106,013,020	\$141,358,772
Interest on borrowed money.....	1,949,423	5,470,913
Dividends.....	70,801,139	100,478,583
Net income (loss) after dividends.....	\$33,262,458	\$35,409,276
LESS: Required transfer to statutory reserve (net).....	1,659,865	600,730
Change to undivided earnings as a result of operations.....	\$31,602,593	\$34,808,546

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**Selected Data For Virginia State Chartered-Credit Unions
As of December 31, 2006**

Credit Union Name	Principal Location	Assets (\$000)	Deposits (\$000)	Equity (\$000)
A B & W Credit Union, Incorporated	Alexandria	26,963	22,160	4,344
Associates Credit Union, Inc.	Richmond	10,008	8,544	1,432
Augusta Health Care Credit Union, Incorporated	Fishersville	8,524	7,807	660
Beacon Credit Union, Incorporated	Lynchburg	36,134	32,529	3,392
Belt Line Employees Credit Union, Incorporated	Portsmouth	3,495	3,017	449
Cadmus Credit Union, Incorporated	Richmond	3,362	2,717	639
Campbell County Employee's Credit Union, Inc.	Concord	646	532	109
C.C.C. Martinsville Employees Credit Union, Incorporated	Martinsville	891	761	130
Centra Health Credit Union	Lynchburg	4,611	3,367	1,242
Chesapeake City Employees Credit Union	Chesapeake	4,689	4,101	587
Chesapeake Public School Employee's Credit Union, Inc.	Chesapeake	7,851	6,820	999
City of Alexandria Employees Credit Union, Inc.	Alexandria	29,250	26,107	2,766
Danville Postal Credit Union, Incorporated	Danville	1,176	881	247
Dominion Credit Union	Richmond	129,426	111,742	17,456
DuPont Community Credit Union	Waynesboro	563,660	501,220	57,369
Fort Monroe Credit Union, Incorporated	Hampton	20,452	17,523	2,684
Goodyear-Danville Family Credit Union	Danville	6,493	5,428	1,030
Hampton City Employees Credit Union, Incorporated	Hampton	6,481	5,894	537
Hampton Roads Educators Credit Union, Inc.	Hampton	24,846	21,589	2,471
Hampton Roads Postal Credit Union, Inc.	Hampton	3,570	3,277	271
Home Town Community Credit Union	Smithfield	1,430	1,162	241
Klann Employees Credit Union, Incorporated	Waynesboro	103	49	54
Landmark Communications Employees Credit Union, Inc.	Norfolk	2,606	2,318	285

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2006 ANNUAL REPORT**

**Selected Data For Virginia State Chartered-Credit Unions
As of December 31, 2006**

Credit Union Name	Principal Location	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Life Line Credit Union, Inc.	Richmond	5,879	5,240	639
Loudoun Credit Union	Leesburg	19,333	16,608	2,406
Martinsville Du Pont Employees Credit Union, Incorporated	Martinsville	237,094	204,545	32,208
Martinsville Postal Credit Union, Incorporated	Martinsville	357	303	54
N.C.S.E. Credit Union, Inc.	Lovingston	869	704	165
Nabisco Employees Credit Union	Richmond	6,977	4,812	2,095
Newport News Municipal Employees Credit Union, Incorporated	Newport News	36,518	32,412	4,016
Newport News Shipbuilding Employees' Credit Union, Inc.	Newport News	933,709	762,944	130,118
Norfolk Southern Employees' Credit Union, Incorporated	Chesapeake	2,268	1,888	368
Norfolk, Va., Postal Credit Union, Incorporated	Norfolk	4,831	3,968	851
Northern Star Credit Union, Incorporated	Portsmouth	99,320	83,096	12,001
Old Dominion University Credit Union, Inc.	Norfolk	16,182	14,358	1,746
P.W.C. Employees Credit Union	Woodbridge	29,270	25,600	3,560
P.W.H. Employees Credit Union, Inc.	Manassas	2,516	2,111	404
Petersburg Federal Reformatory Credit Union, Incorporated	Petersburg	1,447	899	548
PFD Firefighters Credit Union, Incorporated	Portsmouth	17,321	15,961	1,263
Piedmont Credit Union	Danville	29,054	25,946	2,953
Portsmouth Police Credit Union, Incorporated	Portsmouth	1,361	1,048	314
Prime Care Credit Union, Incorporated	Norfolk	12,297	11,042	1,289
Richmond Fire Department Credit Union, Incorporated	Richmond	13,347	11,237	1,949
Richmond Police Department Credit Union, Incorporated	Richmond	5,011	4,015	922
Richmond Postal Credit Union Incorporated, The	Richmond	75,558	65,706	10,391
Riverside Health System Employees' Credit Union, Incorporated	Newport News	6,317	4,986	1,164

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**Selected Data For Virginia State Chartered-Credit Unions
As of December 31, 2006**

Credit Union Name	Principal Location	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Smithfield Packing Employees' Credit Union	Smithfield	1,521	717	798
Spruance Cellophane Credit Union	Richmond	6,446	5,632	801
T.M.C. Employees Credit Union, Inc.	Lynchburg	973	827	141
Tidewater Telephone Employees Credit Union, Incorporated	Virginia Beach	29,826	25,925	3,752
University of Virginia Community Credit Union, Inc.	Charlottesville	346,991	307,769	38,599
Valley Industrial Credit Union	Waynesboro	5,691	5,052	633
Virginia Credit Union, Inc.	Richmond	1,447,645	1,290,595	137,390
Virginia Educators' Credit Union	Newport News	41,516	35,579	5,648
Virginia Gas, Credit Union, Incorporated	Staunton	3,171	2,645	405
Virginia United Methodist Credit Union, Inc.	Richmond	18,637	17,111	1,579
Waynesboro Employees Credit Union, Inc.	Waynesboro	3,496	2,938	550
WECCU Credit Union	Covington	63,407	56,070	6,814

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Credit Unions -- Applications Received and/or Acted Upon

New Out-of-State Credit Unions

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
08/22/06	Financial Partners Credit Union	100 Railroad Avenue Galax, VA	Approved 11/13/06

Voluntary Mergers pursuant to § 6.1-225.27 of the Code of Virginia

<u>Received</u>	<u>Description</u>	<u>Activity</u>
10/12/06	Tidewater Telephone Employees Credit Union, Incorporated, Virginia Beach, VA to merge into it Fort Monroe Credit Union, Incorporated, Hampton, VA	Approved 11/22/06

Supervisory Mergers Pursuant to § 6.1-225.10 of the Code of Virginia

<u>Received</u>	<u>Description</u>	<u>Activity</u>
11/14/06	The Nansemond Credit Union, Incorporated, Suffolk, VA to merge into ABNB Federal Credit Union	Approved 11/14/06

New Service Facilities

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
02/01/06	Virginia Credit Union, Inc.	J. Sargeant Reynolds Comm. College 1651 E. Parham Road Richmond, VA	Approved 02/21/06
03/20/06	Newport News Shipbuilding Employees' Credit Union, Inc.	4171 Ironbound Road Williamsburg, VA	Approved 04/10/06
03/20/06	Newport News Shipbuilding Employees' Credit Union, Inc.	2369 George Washington Memorial Hwy. Hayes, VA	Approved 04/10/06
05/30/06	Martinsville Du Pont Employees Credit Union, Incorporated	1080 Old Franklin Turnpike Rocky Mount, VA	Approved 06/22/06
06/23/06	Northern Star Credit Union, Incorporated	237 Hanbury Road East, Suites 22&23 Chesapeake, VA	Approved 07/10/06
06/23/06	Northern Star Credit Union, Incorporated	237 Hanbury Road East Chesapeake, VA	Approved 07/10/06
06/28/06	Virginia Educators' Credit Union	12368 Warwick Boulevard, Suite A106 Newport News, VA	Approved 07/21/06
10/17/06	Newport News Shipbuilding Employees' Credit Union, Inc.	Northrup Grumman Newport News Building 907, 210 47th Street Newport News, VA	Approved 11/06/06
10/25/06	Virginia Credit Union, Inc.	Southside Virginia Training Center, Building 59, 26317 W. Washington St. Petersburg, VA	Approved 11/13/06
11/08/06	Newport News Shipbuilding Employees' Credit Union, Inc.	5200 West Mercury Boulevard Hampton, VA	Approved 11/27/06
11/08/06	Newport News Shipbuilding Employees' Credit Union, Inc.	12525 Jefferson Avenue Newport News, VA	Approved 11/27/06
12/27/06	DuPont Community Credit Union	47 W. Kaylor Park Drive Harrisonburg, VA	Pending

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Credit Unions -- Status Changes

New Service Facilities

June	01	Beacon Credit Union, Incorporated opened a service facility at 19029 Forest Road, Lynchburg, VA
September	25	Martinsville Du Pont Employees Credit Union, Incorporated opened a service facility at 1080 Old Franklin Turnpike, Rocky Mount, VA
November	06	Virginia Credit Union, Inc. opened a service facility at J. Sargeant Reynolds Comm. College, 1651 E. Parham Road, Richmond, VA
December	12	University of Virginia Community Credit Union, Inc. opened a service facility at 56 Stoneridge Drive, Ruckersville, VA
December	12	Virginia Credit Union, Inc. opened a service facility at Southside Virginia Training Center, Building 59, 26317 W. Washington St., Petersburg, VA

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Credit Unions -- List by Name

A B & W Credit Union, Incorporated

6201 Richmond Highway
Alexandria, VA 22303
Treasurer- Mack T. Reel

Associates Credit Union, Inc.

2015 Staples Mill Road
P O Box 27401
Richmond, VA 23279
Treasurer- Tameria Barnes
Service Facility -
2221 Edward Holland Drive
Richmond, VA 23230

**Augusta Health Care Credit Union,
Incorporated**

78 Medical Center Drive
P O Box 1000
Fishersville, VA 22939
Treasurer- Holly Caldwell

Beacon Credit Union, Incorporated

6320 Logans Lane
P O Box 11469
Lynchburg, VA 24506
Treasurer- Wesley Gordon
Service Facility -
19029 Forest Road
Lynchburg, VA 24502

**Belt Line Employees Credit Union,
Incorporated**

3014 Tyre Neck Road
Portsmouth, VA 23703
Treasurer- Garry Baker

**C.C.C. Martinsville Employees Credit Union,
Incorporated**

810 Starling Avenue
Martinsville, VA 24112
Treasurer- Russell Joyce

Cadmus Credit Union, Incorporated

2901 Byrdhill Road
P.O. Box 27481
Richmond, VA 23228
Treasurer- Donald W. Hill

**Campbell County Employee's Credit Union,
Inc.**

132 Kimball Road
Concord, VA 24538
Treasurer- Judy Martin

Centra Health Credit Union

3300 Rivermont Avenue
Lynchburg, VA 24503
Treasurer- Lisa H. Hall
Service Facility -
1901 Tate Springs Road
Lynchburg, VA 24501

Chesapeake City Employees Credit Union

401 Albemarle Drive, Suite 102
Chesapeake, VA 23322
Treasurer- Carol Mayo

**Chesapeake Public School Employee's
Credit Union, Inc.**

544 Battlefield Boulevard South
Chesapeake, VA 23320
Treasurer- William Joe

**City of Alexandria Employees Credit
Union, Inc.**

1416 Duke Street
P O Box 118
Alexandria, VA 22313
Treasurer- Ralph L. Charlton

**Danville Postal Credit Union,
Incorporated**

105 Teal Court
P O Box 10011
Danville, VA 24541
Treasurer- Maxine F. Powell

Dominion Credit Union

One James River Plaza Lobby Level
P.O. Box 26646
Richmond, VA 23261
Treasurer- Judy Gavant
Service Facilities -
1201 E. 55th Street
Cleveland, OH 44103
5000 Dominion Boulevard
Glen Allen, VA 23060
120 Tredegar Street
Richmond, VA 23219

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Credit Unions -- List by Name

DuPont Community Credit Union

140 Lucy Lane
P. O. Box 1365
Waynesboro, VA 22980

Treasurer- Maurice Gresham

Service Facilities -

105 Community Way
Staunton, VA 24401
2201 North Augusta Street
Staunton, VA 24401
2518 Stuarts Draft Highway
Stuarts Draft, VA 24477
315 Lee Highway
Verona, VA 24482
1140 Shenandoah Village Drive
Waynesboro, VA 22980
200 East Broad Street
Waynesboro, VA 22980
2200 W. Main Street
Waynesboro, VA 22980
305 West Court Street
Woodstock, VA 22664

Fort Monroe Credit Union, Incorporated

108 West Mercury Blvd.
Hampton, VA 23669

Treasurer- Anthony Eaton

Service Facility -

Fort Monroe Post Exchange (PX) Bldg
102 Griffith Street
Fort Monroe, VA 23651

Goodyear-Danville Family Credit Union

1901 Goodyear Boulevard
P.O. Box 2117
Danville, VA 24541

Treasurer- Phillip A. Hynes

Service Facility -

2321 Riverside Drive
Danville, VA 24540

**Hampton City Employees Credit Union,
Incorporated**

City Hall Building 22 Lincoln Street
Hampton, VA 23669

Treasurer- Christine Snead

**Hampton Roads Educators Credit Union,
Inc.**

2130 Cunningham Drive
Hampton, VA 23666

Treasurer- William F. Trimble, Jr.

Hampton Roads Postal Credit Union, Inc.

4013 W. Mercury Boulevard
Hampton, VA 23666

Treasurer- Fred Wright

Home Town Community Credit Union

938-C South Church Street
P O Box 69

Smithfield, VA 23431

Treasurer- Beatrice R. Wise

**Klann Employees Credit Union,
Incorporated**

301 Fourth Street
Waynesboro, VA 22980

Treasurer- Carolyn Moore

**Landmark Communications Employees Credit
Union, Inc.**

150 West Brambleton Avenue
Norfolk, VA 23510

Treasurer- Carol Lewis

Life Line Credit Union, Inc.

5855 Bremo Road, Suite 701
Richmond, VA 23226

Treasurer- Clay Church

Loudoun Credit Union

112-A South Street, S.E.
Leesburg, VA 20175

Treasurer- Norman Butts

**Martinsville Du Pont Employees Credit Union,
Incorporated**

35 Dupont Road
P O Box 2158
Martinsville, VA 24113

Treasurer- Greg Hill

Service Facilities -

5835 Virginia Avenue
Bassett, VA 24055
41 Wheeler Avenue
Collinsville, VA 24078
1101 Brookdale Street
Martinsville, VA 24112
2828 Greensboro Road
Martinsville, VA 24112
58 E. Church Street
Martinsville, VA 24113
640 Commonwealth Drive
Martinsville, VA 24112

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Credit Unions -- List by Name

**Martinsville Du Pont Employees Credit Union,
Incorporated (Continued)**

Service Facilities -

8500 A. L. Philpott Highway
Martinsville, VA 24112
7176 Greensboro Road
Ridgeway, VA 24148
1080 Old Franklin Turnpike
Rocky Mount, VA 24151
850 Tanyard Road
Rocky Mount, VA 24151
221 Johnson Street
Stuart, VA 24171

**Martinsville Postal Credit Union,
Incorporated**

810 Starling Avenue
Martinsville, VA 24112
Treasurer- Gwendolyn Penn

N.C.S.E. Credit Union, Inc.

84 Courthouse Square
Lovingston, VA 22949
Treasurer- Phyllis M. Drumheller

Nabisco Employees Credit Union

6002 S. Laburnum Avenue
Richmond, VA 23231
Treasurer- John Thompson

**Nansemond Credit Union, Incorporated,
The**

617 East Washington Street
Suffolk, VA 23434
Treasurer- Mark Croston

**Newport News Municipal Employees Credit Union,
Incorporated**

502 Operations Drive
Newport News, VA 23602
Treasurer- Ronald W. Jones
Service Facility -
210 25th Street
Newport News, VA 23607

**Newport News Shipbuilding Employees'
Credit Union, Inc.**

3711 Huntington Avenue
Newport News, VA 23607
Treasurer- Robert L. Sterling
Service Facilities -
2445 Old Taylor Road
Chesapeake, VA 23321

**Newport News Shipbuilding Employees'
Credit Union, Inc. (Continued)**

Service Facilities -

5028 George Washington Memorial Hwy.
Grafton, VA 23692
2300 Cunningham Drive
Hampton, VA 23666
500 West Park Lane
Hampton, VA 23666
Gateway 2000, 22 Enterprise Parkway
Suite 160
Hampton, VA 23666
12512 Warwick Boulevard
Newport News, VA 23606
230 41st Street, Building 520
Newport News, VA 23607
2700 Huntington Avenue, Building 902
Newport News, VA 23607
2900 Washington Avenue, Building 901
Newport News, VA 23607
35th Street Gate
Newport News Shipyard
Newport News, VA 23607
4215 Marshall Avenue, Building 600
Newport News, VA 23607
433 Denbigh Boulevard
Newport News, VA 23608
5001 Huntington Avenue
Newport News, VA 23607
60th Street Gate
Newport News Shipyard
Newport News, VA 23607
8000 Marshall Avenue
Newport News, VA 23605
1290 Smithfield Plaza
Smithfield, VA 23430
1463 North Main Street
Suffolk, VA 23434

**Norfolk Southern Employees' Credit
Union, Incorporated**

1417 North Battlefield Boulevard,
Suite 290
Chesapeake, VA 23320
Treasurer- Kevin S. Peek

**Norfolk, Va., Postal Credit Union,
Incorporated**

600 Church Street Room 111
Norfolk, VA 23501
Treasurer- William Beck

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Credit Unions -- List by Name

Northern Star Credit Union, Incorporated

5100 George Washington Highway
P O Box 1397
Portsmouth, VA 23705

Treasurer- Bernard G. Matthews

Service Facilities -

3325 Taylor Road
Chesapeake, VA 23325

Elmhurst Square S. C. Outparcel
5600 Block of Portsmouth Boulevard
Portsmouth, VA 23701

**Old Dominion University Credit Union,
Inc.**

2701 Hampton Boulevard
Norfolk, VA 23517

Treasurer- Sylvia Hudgins

Service Facility -

4901 Hampton Boulevard, Room 1049
Norfolk, VA 23508

P.W.C. Employees Credit Union

2080 Old Bridge Road, Suite 101
Woodbridge, VA 22192

Treasurer- Robin R. Perkins

Service Facility -

8807 Sudley Road, Suite 109
Manassas, VA 22110

P.W.H. Employees Credit Union, Inc.

8700 Sudley Road
Manassas, VA 22110

Treasurer- Fay Bowers

**PFD Firefighters Credit Union,
Incorporated**

3209 Cedar Lane
Portsmouth, VA 23703

Treasurer- Robert Wise, Jr.

**Petersburg Federal Reformatory Credit Union,
Incorporated**

Federal Correctional Institution
Petersburg, VA 23804

Treasurer- DeWayne Rowe

Piedmont Credit Union

366 Piney Forest Road
P O Box 4007
Danville, VA 24540

Treasurer- Carey Wilkes

Service Facility -

265 Corning Drive
Danville, VA 24541

**Portsmouth Police Credit Union,
Incorporated**

801 Crawford Street, 5th Floor
Portsmouth, VA 23704

Treasurer- Mary Carr Roberts

Prime Care Credit Union, Incorporated

600 Gresham Drive
Norfolk, VA 23507

Treasurer- Terry J. Lambert

Service Facility -

830 Kempsville Road,
Sentara Leigh Hospital
Norfolk, VA 23502

**Richmond Fire Department Credit Union,
Incorporated**

900 Hermitage Road
Richmond, VA 23220

Treasurer- James A. Chambers, Jr.

**Richmond Police Department Credit Union,
Incorporated**

200 W. Grace Street
Richmond, VA 23220-5018

Treasurer- William Friday

**Richmond Postal Credit Union
Incorporated, The**

1601 Ownby Lane
Richmond, VA 23220

Treasurer- Yvonne J. Baylor

Service Facilities -

101 South Davis Avenue
Richmond, VA 23261
1801 Brook Road
Richmond, VA 23260

**Riverside Health System Employees' Credit Union,
Incorporated**

500 J. Clyde Morris Boulevard
Newport News, VA 23601

Treasurer- Barbara LaBonte

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Credit Unions -- List by Name

Smithfield Packing Employees' Credit Union

501 North Church Street
P O Box 369
Smithfield, VA 23431
Treasurer- Cheryl J. Wells

Spruance Cellophane Credit Union

7119 Jefferson Davis Highway
Richmond, VA 23237
Treasurer- George S. Fleming

T.M.C. Employees Credit Union, Inc.

1000 Robins Road
P.O. Box 10341
Lynchburg, VA 24506
Treasurer- Patsy W. Stilwell

Tidewater Telephone Employees Credit Union, Incorporated

5648 Southern Boulevard
Virginia Beach, VA 23462
Treasurer- Sharon Emory
Service Facility -
2130 Cunningham Drive
Hampton, VA 23666

University of Virginia Community Credit Union, Inc.

3300 Berkmar Drive
Charlottesville, VA 22901
Treasurer- Charles T. Gillet
Service Facilities -
1936 Arlington Boulevard
Charlottesville, VA 22903
220 Wayles Lane
Charlottesville, VA 22911
222 Lee Street
Charlottesville, VA 22908
300 Preston Avenue
Charlottesville, VA 22902
5820 Railroad Avenue
Crozet, VA 22932
5766 Thomas Jefferson Parkway
Suite 201
Palmyra, VA 22963

Valley Industrial Credit Union

501 W. Broad St.
P.O. Box 1784
Waynesboro, VA 22980
Treasurer- Myron Cook

Virginia Credit Union, Inc.

720 East Broad Street
Richmond, VA 23225
Treasurer- Raymond D. Vaughan
Service Facilities -
301 Temple Lake Drive
Colonial Heights, VA 23834
1301 College Avenue
Fredericksburg, VA 22401
2101 Plank Road
Fredericksburg, VA 22401
6103 Brashier Boulevard
Mechanicsville, VA 23111
11030 Hull Street Road
Midlothian, VA 23112
13505 Tredegar Lake Parkway
Midlothian, VA 23112
Southside Virginia Training Center,
Building 59, 26317 W. Washington St.
Petersburg, VA 23803
101 N. 14th Street (Tower)
Richmond, VA 23219
10165 Brook Road
Richmond, VA 23227
1200 Koger Center Boulevard
Richmond, VA 23235
1302 B Gaskins Road
Richmond, VA 23233
2300 West Broad Street (DMV)
Richmond, VA 23220
4001 Lauderdale Drive
Richmond, VA 23233
5427 Glenside Drive
Richmond, VA 23228
7500 Boulders View Drive
Richmond, VA 23225
900 East Main Street
Pocahontas Building
Richmond, VA 23219
J. Sargeant Reynolds Comm. College
1651 E. Parham Road
Richmond, VA 23228
2848 Jefferson Davis Highway
Suite 600
Stafford, VA 23554

Virginia Educators' Credit Union

12626 Nettles Drive
Newport News, VA 23606
Treasurer- Eugene Johnson
Service Facility -
812 Main Street
Newport News, VA 23605

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Credit Unions -- List by Name

Virginia Gas, Credit Union, Incorporated

107 South Coalter Street
Staunton, VA 24401
Treasurer- Darlene B. Thomas

**Virginia United Methodist Credit Union,
Inc.**

10330 Staples Mill Road
P O Box 9798
Richmond, VA 23228
Treasurer- Thomas G. Brown

WECCU Credit Union

347 North Court Avenue
Covington, VA 24426
Treasurer- H. Hunter Fridley
Service Facility -
210 Westvaco Road
Low Moor, VA 24457

Waynesboro Employees Credit Union, Inc.

250-E North Poplar Avenue
Waynesboro, VA 22980
Treasurer- Nancy Via