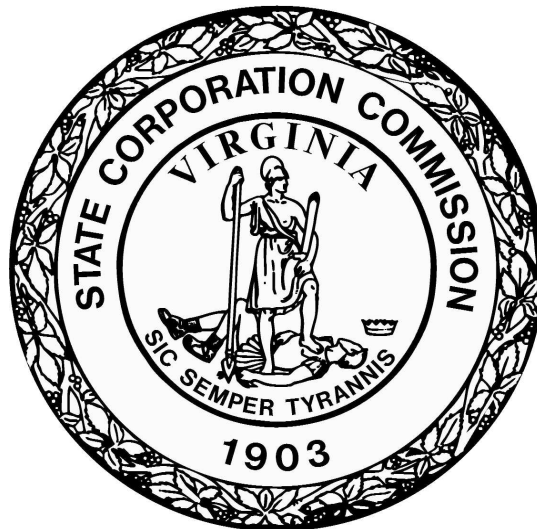


**THE 2007 ANNUAL REPORT  
OF THE  
BUREAU OF FINANCIAL INSTITUTIONS**

**BANKS  
CREDIT UNIONS  
SAVINGS INSTITUTIONS  
TRUST COMPANIES**

**OPERATING IN VIRGINIA  
AT THE CLOSE OF BUSINESS DECEMBER 31, 2007**



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

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2007 ANNUAL REPORT**

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STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS  
2007 ANNUAL REPORT

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STATE CORPORATION COMMISSION

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THEODORE V. MORRISON, JR., Chairman

MARK C. CHRISTIE

JUDITH WILLIAMS JAGDMANN

JOEL H. PECK, Clerk of the Commission

**Report of the Bureau of Financial Institutions**

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Richmond, Virginia, December 31, 2007

TO THE STATE CORPORATION COMMISSION  
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the 2007 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

## 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

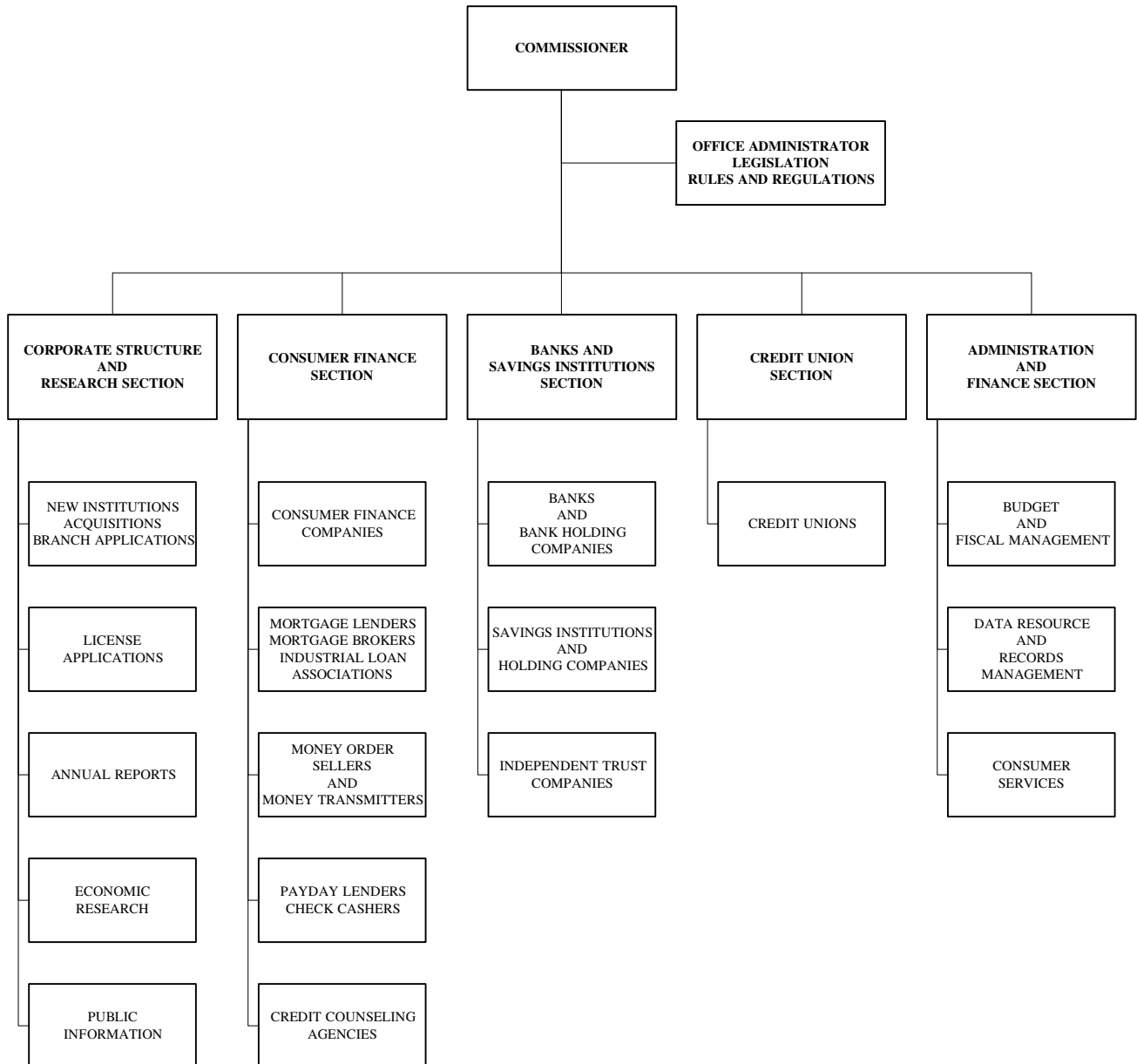
## LEGAL HOLIDAYS

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).

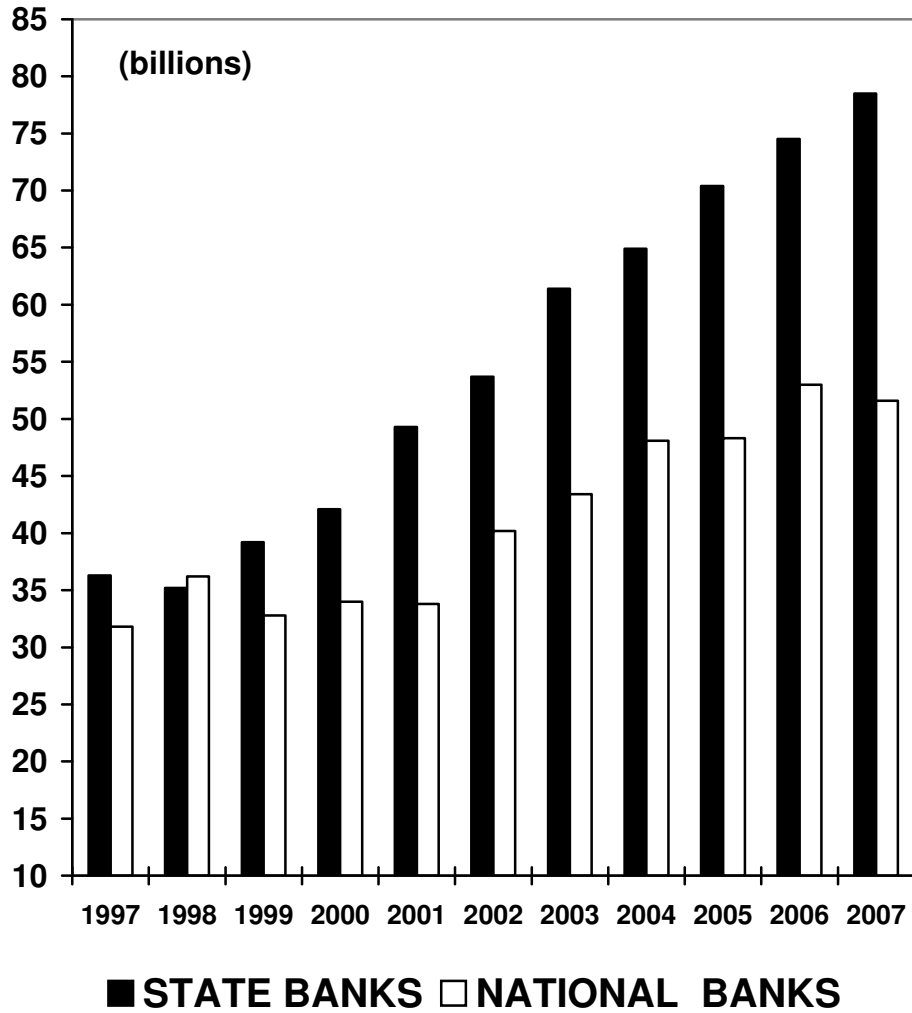
**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
2007 ANNUAL REPORT**

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**ORGANIZATIONAL CHART  
BUREAU OF FINANCIAL INSTITUTIONS**



**DEPOSITS IN VIRGINIA BANK OFFICES  
STATE AND NATIONAL 1997 – 2007**



**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
2007 ANNUAL REPORT**

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

	December 31, 2006 86 State Banks 746 Branches	December 31, 2007 83 State Banks 785 Branches
<b>ASSETS</b>		
Cash and balances due from depository institutions .....	\$ 3,150,379	\$ 3,167,848
Noninterest-bearing balances and currency and coin.....	1,241,947	1,403,723
Interest-bearing balances .....	1,908,432	1,764,125
Securities .....	9,689,798	11,306,761
Federal funds sold & securities purchased under agreement to resell .....	908,602	1,459,999
Loan and lease financing receivables:		
Loans and leases held for sale.....	634,076	342,807
Loans and leases, net of unearned income .....	45,999,706	51,921,262
LESS: Allowance for loan and lease losses .....	1,191,620	1,583,492
Loans and leases, net of unearned income and allowance for losses .....	44,808,086	50,337,770
Assets held in trading accounts.....	0	84,950
Premises and fixed assets (including capitalized leases) .....	1,507,765	1,640,170
Other real estate owned.....	27,191	52,751
Intangible assets .....	707,592	909,990
Other assets .....	3,739,580	4,599,057
<b>TOTAL ASSETS</b> .....	<b>\$ 65,173,069</b>	<b>\$ 73,902,103</b>
<b>LIABILITIES</b>		
Deposits:		
In domestic offices	\$ 41,480,086	\$ 43,737,539
(1) Noninterest-bearing .....	4,779,763	4,572,221
(2) Interest-bearing .....	36,700,323	39,165,318
In foreign offices, Edge and Agreement subsidiaries, and IBFs...	2,396,803	2,086,209
(1) Noninterest-bearing .....	9,346	36,859
(2) Interest-bearing .....	2,387,457	2,049,350
Federal funds purchased and securities sold under agreement to repurchase .....	2,191,288	6,626,321
Other borrowed money .....	7,517,242	8,058,182
Notes and debentures subordinated to deposits .....	707,281	602,895
Other liabilities .....	3,408,460	3,940,772
<b>TOTAL LIABILITIES</b> .....	<b>57,701,160</b>	<b>65,051,918</b>
<b>EQUITY CAPITAL</b>		
Perpetual preferred stock .....	7,426	
Common stock .....	533,834	545,616
Surplus .....	2,868,987	3,512,404
Undivided profits and capital reserves.....	4,061,662	4,792,165
<b>TOTAL EQUITY</b> .....	<b>7,471,909</b>	<b>8,850,185</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b> .....	<b>\$ 65,173,069</b>	<b>\$ 73,902,103</b>



**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
2007 ANNUAL REPORT**

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

	2006	2007
<b>INTEREST INCOME:</b>		
Interest and fees on loans .....	\$ 4,043,926	\$ 4,684,657
Income from lease financing receivables .....	123	121
Interest on balances due from depository institutions .....	143,616	141,354
Interest and dividends on securities .....	505,111	502,589
Interest from assets held in trading accounts .....	0	6,103
Interest on federal funds sold and securities purchased under agreements to resell.....	100,540	163,564
Other Interest Income.....	202,536	349,221
<b>TOTAL INTEREST INCOME.....</b>	<b>4,995,852</b>	<b>5,847,609</b>
<b>INTEREST EXPENSE:</b>		
Interest on deposits in domestic offices .....	1,248,109	1,530,423
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	113,811	124,689
Expense of federal funds purchased and securities sold under agreements to repurchase .....	134,762	176,336
Interest on trading liabilities and other borrowed money.....	405,105	478,563
Interest on notes and debentures subordinated to deposits.....	47,923	42,424
<b>TOTAL INTEREST EXPENSE.....</b>	<b>1,949,710</b>	<b>2,352,435</b>
<b>NET INTEREST INCOME.....</b>	<b>3,046,142</b>	<b>3,495,174</b>
Provision for loan and lease losses.....	712,256	990,620
<b>NONINTEREST INCOME:</b>		
Income from fiduciary activities .....	10,855	13,744
Service charges on deposit accounts in domestic offices.....	96,519	106,429
Trading revenue .....	0	(2,672)
Other fee income .....	3,827,975	4,516,678
All other noninterest income .....	1,851,375	2,115,339
<b>TOTAL NONINTEREST INCOME.....</b>	<b>5,786,724</b>	<b>6,749,518</b>
Realized gains (losses) on securities .....	(54,913)	(507)
<b>NONINTEREST EXPENSE:</b>		
Salaries and employee benefits .....	658,166	734,003
Expenses of premises and fixed assets (net of rental income) ..	205,075	211,703
Other noninterest expense .....	4,486,024	4,779,689
<b>TOTAL NONINTEREST EXPENSE.....</b>	<b>5,349,265</b>	<b>5,725,395</b>
<b>INCOME BEFORE INCOME TAXES AND EXTRA- ORDINARY ITEMS AND OTHER ADJUSTMENTS .....</b>	<b>2,716,432</b>	<b>3,528,170</b>
<b>APPLICABLE INCOME TAXES.....</b>	<b>921,317</b>	<b>1,230,640</b>
<b>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS.....</b>	<b>1,795,115</b>	<b>2,297,530</b>
<b>EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES.....</b>	<b>0</b>	<b>0</b>
<b>NET INCOME.....</b>	<b>\$ 1,795,115</b>	<b>\$ 2,297,530</b>

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
2007 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks  
As of December 31, 2007**

<b>Bank Name</b>	<b>Principal Location</b>	<b>No. of Offices</b>	<b>Assets (\$000)</b>	<b>Deposits (\$000)</b>	<b>Equity (\$000)</b>
Alliance Bank Corporation*	Fairfax	5	540,525	365,833	54,831
Bank of Botetourt	Buchanan	9	278,245	248,152	25,052
The Bank of Charlotte County*	Phenix	4	114,611	95,407	13,880
Bank of Clarke County*	Berryville	12	503,181	380,133	47,514
Bank of Essex*	Tappahannock	7	301,790	244,587	33,653
The Bank of Fincastle	Fincastle	9	159,607	135,868	22,864
Bank of Floyd*	Floyd	8	198,980	178,708	17,585
The Bank of Hampton Roads*	Chesapeake	17	562,887	432,611	71,570
Bank of Lancaster*	Kilmarnock	7	325,525	260,185	25,932
The Bank of Marion*	Marion	14	359,658	295,950	36,759
Bank of McKenney*	McKenney	6	161,191	127,519	18,068
The Bank of Southside Virginia	Carson	15	461,644	394,615	60,983
Bank of Virginia*	Midlothian	4	183,985	154,878	18,004
Bank of the Commonwealth*	Norfolk	17	842,424	597,406	107,978
Bank of the James*	Lynchburg	7	269,912	229,086	24,028
Bay Community Bank*	Newport News	4	130,574	74,722	10,168
Benchmark Community Bank*	Kenbridge	11	342,797	303,677	31,489
The Blue Grass Valley Bank	Blue Grass	2	33,886	29,975	3,680
Burke & Herbert Bank & Trust Company	Alexandria	17	1,529,433	1,203,421	161,588
The Business Bank	Vienna	6	220,066	198,349	20,816
Capital One Bank*	Glen Allen	2	33,884,358	15,477,366	4,541,435
Cardinal Bank	McLean	25	1,683,943	1,105,042	161,830
Carter Bank & Trust	Martinsville	124	2,653,589	2,334,604	292,417
Central Virginia Bank*	Powhatan	9	484,833	359,811	40,533
Chesapeake Bank*	Kilmarnock	11	479,538	398,242	42,053

\* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
2007 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks  
As of December 31, 2007**

<b>Bank Name</b>	<b>Principal Location</b>	<b>No. of Offices</b>	<b>Assets (\$000)</b>	<b>Deposits (\$000)</b>	<b>Equity (\$000)</b>
Citizens and Farmers Bank	West Point	18	778,234	527,910	79,821
Citizens Bank and Trust Company*	Blackstone	11	283,160	243,965	30,018
Citizens Community Bank*	South Hill	4	148,769	129,275	17,855
Colonial Virginia Bank*	Gloucester	2	95,460	82,949	11,506
Community Bankers' Bank*	Midlothian	1	129,916	31,284	10,464
Consolidated Bank and Trust Company*	Richmond	3	88,702	79,310	8,977
EVV*	Tappahannock	25	927,345	704,739	71,664
Farmers & Merchants Bank*	Timberville	9	375,104	299,062	30,144
The Farmers & Merchants Bank of Craig County*	New Castle	2	49,845	42,255	7,343
Farmers and Miners Bank*	Pennington Gap	6	126,003	111,476	13,574
The Farmers Bank of Appomattox*	Appomattox	4	161,186	137,094	18,100
Farmers Bank, Windsor, Virginia*	Windsor	4	307,661	275,375	28,963
The Fauquier Bank*	Warrenton	8	489,324	404,691	45,148
First and Citizens Bank	Monterey	2	102,857	90,997	10,056
First Bank*	Strasburg	11	540,600	445,326	49,677
The First Bank and Trust Company*	Lebanon	18	937,313	754,458	81,372
First Capital Bank*	Glen Allen	6	351,712	265,018	32,516
First Sentinel Bank*	Richlands	5	138,059	126,620	10,579
First State Bank	Danville	3	29,521	26,716	1,558
First Virginia Community Bank*	Fairfax	1	27,104	3,798	22,725
The Freedom Bank of Virginia*	Vienna	2	97,352	72,085	24,885
Heritage Bank*	Norfolk	5	220,893	186,197	24,405
Highlands Community Bank*	Covington	2	70,242	61,694	8,238
Highlands Union Bank*	Abingdon	13	658,242	518,050	45,310
HomeTown Bank*	Roanoke	4	154,803	119,693	20,643

\* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
2007 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks  
As of December 31, 2007**

<b>Bank Name</b>	<b>Principal Location</b>	<b>No. of Offices</b>	<b>Assets (\$000)</b>	<b>Deposits (\$000)</b>	<b>Equity (\$000)</b>
Lee Bank & Trust Company	Pennington Gap	4	163,000	141,232	19,592
MainStreet Bank*	Herndon	2	147,146	115,467	22,346
Middleburg Bank*	Middleburg	9	834,479	590,732	75,790
Miners Exchange Bank*	Coeburn	7	75,064	64,957	8,523
Monarch Bank*	Chesapeake	9	502,565	389,729	46,548
New Peoples Bank, Inc.*	Honaker	30	767,117	657,352	61,562
Northern Neck State Bank*	Warsaw	9	353,400	283,669	28,577
The Page Valley Bank*	Luray	4	86,118	75,188	7,023
Peoples Bank of Virginia*	Richmond	4	270,395	231,697	31,923
The Peoples Bank	Ewing	5	64,768	59,232	5,077
Peoples Community Bank*	Montross	5	107,848	95,277	11,759
Pioneer Bank*	Stanley	7	147,931	127,437	12,264
Planters Bank & Trust Company of Virginia*	Staunton	22	840,441	626,813	103,634
Prosperity Bank & Trust Company*	Springfield	3	138,969	94,757	37,438
Resource Bank*	Virginia Beach	7	1,500,298	765,530	238,123
River City Bank*	Mechanicsville	3	121,893	104,535	15,498
Second Bank & Trust*	Culpeper	18	700,693	517,200	69,176
Security One Bank*	Baileys Crossroads	1	43,973	30,406	11,413
Select Bank*	Forest	2	38,265	25,066	13,079
Shore Bank*	Onley	8	264,341	198,327	23,471
SuffolkFirst Bank*	Suffolk	3	179,386	113,748	16,706
Towne Bank	Portsmouth	17	2,501,078	1,839,903	256,856
TruPoint Bank*	Grundy	11	491,699	393,519	47,778
Union Bank and Trust Company*	Bowling Green	35	1,569,968	1,089,384	164,515
United Bank*	Fairfax	58	4,079,556	2,703,478	591,291

\* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
2007 ANNUAL REPORT**

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**Selected Data For Virginia State-Chartered Banks  
As of December 31, 2007**

<b>Bank Name</b>	<b>Principal Location</b>	<b>No. of Offices</b>	<b>Assets (\$000)</b>	<b>Deposits (\$000)</b>	<b>Equity (\$000)</b>
Valley Bank*	Roanoke	8	595,896	437,026	48,363
Village Bank	Midlothian	11	385,170	339,446	30,037
Virginia Bank and Trust Company*	Danville	7	150,250	123,947	24,894
Virginia Business Bank*	Richmond	1	80,248	61,378	13,312
Virginia Commerce Bank*	Arlington	24	2,338,430	1,873,991	164,160
Virginia Community Bank*	Louisa	8	159,128	133,432	18,122
Virginia Company Bank	Newport News	2	77,236	57,906	9,906
Virginia Heritage Bank*	Fairfax	3	128,765	95,803	31,179

\* - Member of Federal Reserve

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS  
2007 ANNUAL REPORT**

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**Banks -- Applications Received and/or Acted Upon**

**New Banks**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/05/06	Select Bank	213 Gristmill Drive Bedford County, VA	Approved 04/06/07
04/03/07	Community Capital Bank of Virginia	990 Cambria Street, N.E. Christiansburg, Montgomery County, VA	Approved 08/29/07
05/16/07	First Virginia Community Bank	11325 Random Hills Road Fairfax County, VA	Approved 08/24/07
07/23/07	Frontier Community Bank	400 Lew Dewitt Boulevard City of Waynesboro, VA	Approved 12/03/07
10/10/07	WashingtonFirst Co.	11636 Plaza America Drive Reston, VA	Pending
12/10/07	Virginia Partners Bank	421-425 William Street City of Fredericksburg, VA	Pending

**Mergers**

<u>Received</u>	<u>Description</u>	<u>Activity</u>
06/12/06	Citibank, N.A., New York, NY to merge into it CFSB, National Association	No Objection 01/19/07
12/06/06	Second Bank & Trust, Fredericksburg, VA to merge into it Virginia Heartland Bank	Approved 01/18/07
12/12/06	Sandy Spring Bank, Olney, MD to merge into it Potomac Bank of Virginia	No Objection 02/06/07
01/18/07	Summit Community Bank, Inc., Moorefield, WV to merge into it Shenandoah Valley National Bank	No Objection 06/25/07
04/06/07	Gateway Bank & Trust Co., Elizabeth City, NC to merge into it Bank of Richmond, National Association	No Objection 05/29/07
05/29/07	United Bank, Vienna, VA to merge into it Marathon Bank, The	Approved 07/09/07
05/29/07	United Bank, Vienna, VA to merge into it Rockingham Heritage Bank	Approved 07/09/07
07/24/07	Lexington State Bank, Greensboro, NC to merge into it FNB Southeast	No Objection 10/23/07
10/23/07	Fulton Bank, Lancaster, PA to merge into it Resource Bank	No Objection 11/28/07
12/21/07	Union Bank and Trust Company, Bowling Green, VA to merge into it Prosperity Bank & Trust Company	Pending

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

<u>Received</u>	<u>Description</u>	<u>Activity</u>
06/13/07	Virginia Community Capital, Inc., Christiansburg, VA to acquire 99% of the voting shares of Community Capital Bank of Virginia	Approved 08/29/07
09/11/07	Virginia Financial Group, Inc., Culpeper, VA to acquire 100% of the voting shares of FNB Corporation	Approved 11/01/07

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS  
2007 ANNUAL REPORT**

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**Banks -- Applications Received and/or Acted Upon**

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

<u>Received</u>	<u>Description</u>	<u>Activity</u>
12/05/06	PNC Financial Services Group, Inc., The, Pittsburgh, PA to acquire National Bank of Fredericksburg, The	Approved 01/30/07
12/05/06	PNC Financial Services Group, Inc., The, Pittsburgh, PA to acquire Marshall National Bank and Trust Company	Approved 01/30/07
12/12/06	Sandy Spring Bancorp, Inc., Olney, MD to acquire Potomac Bank of Virginia	Approved 02/02/07
04/04/07	Gateway Financial Holdings, Inc., Virginia Beach, VA to acquire Bank of Richmond, National Association	Approved 05/25/07
05/29/07	United Bankshares, Inc., Parkersburg, WV to acquire Premier Community Bankshares, Inc.	Approved 07/09/07

**Branches**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/11/06	Bank of Georgetown Washington, DC	2300 Wilson Boulevard Arlington County, VA	No Objection 01/11/07
01/03/07	Bank of the Commonwealth Norfolk, VA	Sampat Professional Center, 8468 Caratoke Highway Powells Point, NC	Approved 01/29/07
01/11/07	Bank of the Commonwealth Norfolk, VA	5460 Wesleyan Drive City of Virginia Beach, VA	Approved 01/31/07
01/16/07	Bank of Virginia Midlothian, VA	906 Branchway Road Chesterfield County, VA	Approved 02/13/07
01/17/07	New Peoples Bank, Inc. Honaker, VA	Southeast Corner of Maine and Brick Streets Bramwell, WV	Approved 02/05/07
01/17/07	Virginia Commerce Bank Arlington, VA	Dulles 606 Retail Center 23510 Overland Drive Dulles, Loudoun County, VA	Approved 02/16/07
01/25/07	Bank of the Commonwealth Norfolk, VA	St. Waves Plaza, Unit 1 26006 NC Highway 12 Waves, NC	Approved 02/21/07
02/01/07	Village Bank Midlothian, VA	1120 Huguenot Road Midlothian, Chesterfield County, VA	Approved 02/28/07
02/12/07	Bank of Essex Tappahannock, VA	654 Northumberland Highway Callao, Northumberland County, VA	Approved 03/07/07
02/12/07	Bank of Essex Tappahannock, VA	South side of Northumberland Highway 0.1 miles west of Route 644 Burgess, Northumberland County, VA	Approved 03/07/07
02/26/07	Bank of the Commonwealth Norfolk, VA	562 Carotoke Highway Moyock, NC	Approved 03/20/07
02/26/07	Bank of the Commonwealth Norfolk, VA	1304 Greenbrier Parkway City of Chesapeake, VA	Approved 03/20/07

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS  
2007 ANNUAL REPORT**

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**Banks -- Applications Received and/or Acted Upon**

**Branches**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
03/01/07	HSBC National Bank USA Bethesda, MD	1800 Tysons Boulevard McLean, Fairfax County, VA	No Objection 03/30/07
03/07/07	Monarch Bank Chesapeake, VA	3708 Croatan Highway N., Unit 1 Kitty Hawk, NC	Approved 03/26/07
03/13/07	HSBC National Bank USA Bethesda, MD	11842 Spectrum Center Reston, Fairfax County, VA	No Objection 04/06/07
03/14/07	First-Citizens Bank & Trust Company Raleigh, NC	2013 Abbey Road Albemarle County, VA	No Objection 04/06/07
03/20/07	HSBC National Bank USA Bethesda, MD	415 John Carlyle Street City of Alexandria, VA	No Objection 05/01/07
03/20/07	WashingtonFirst Bank Washington, DC	9851 Georgetown Pike Great Falls, Fairfax County, VA	No Objection 05/02/07
03/26/07	Bank of Botetourt Buchanan, VA	Booker T. Washington Highway & Firstwatch Dr. Moneta, Franklin County, VA	Approved 04/17/07
03/26/07	Provident Bank of Maryland Baltimore, MD	10791 W. Broad Street Henrico County, VA	No Objection 05/01/07
03/28/07	Second Bank & Trust Fredericksburg, VA	4805 Lassen Lane Spotsylvania County, VA	Approved 04/16/07
04/04/07	Woodforest National Bank The Woodlands, TX	7430 Bell Creek Road Mechanicsville, Hanover County, VA	No Objection 05/01/07
04/04/07	Woodforest National Bank The Woodlands, TX	197 Madison Heights Square Madison Heights, Amherst County, VA	No Objection 05/01/07
04/04/07	Woodforest National Bank The Woodlands, TX	1126 East Lynchburg Salem Turnpike Bedford County, VA	No Objection 05/01/07
04/04/07	Woodforest National Bank The Woodlands, TX	145 Hill Carter Parkway Ashland, Hanover County, VA	No Objection 05/01/07
04/06/07	Virginia Commerce Bank Arlington, VA	CentreLee Business Park Condominium 14701 Lee Highway, Units A107 & 108 Centreville, Fairfax County, VA	Approved 05/01/07
04/06/07	Virginia Commerce Bank Arlington, VA	Central Park Town Center 1304 Central Park Boulevard City of Fredericksburg, VA	Approved 05/01/07
04/12/07	New Peoples Bank, Inc. Honaker, VA	155 East Lee Highway Chilhowie, Smyth County, VA	Approved 04/30/07
04/16/07	Bank of the Commonwealth Norfolk, VA	Out-Parcel A, Red Mill Walk Upton Drive City of Virginia Beach, VA	Approved 05/11/07
04/17/07	SunTrust Bank Atlanta, GA	2500 Nimmo Parkway City of Virginia Beach, VA	No Objection 05/18/07
04/19/07	Bank of McKenney McKenney, VA	4700 Owens Way Prince George County, VA	Approved 05/10/07
04/20/07	Virginia Commerce Bank Arlington, VA	10800-A Courthouse Road Spotsylvania County, VA	Approved 05/14/07



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**Banks -- Applications Received and/or Acted Upon**

**Branches**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
04/20/07	Bank of Lancaster Kilmarnock, VA	15104 Northumberland Highway Burgess, Northumberland County, VA	Approved 05/15/07
04/26/07	Chesapeake Bank Kilmarnock, VA	North Main Street Kilmarnock, Lancaster County, VA	Approved 05/16/07
05/01/07	Bank of Virginia Midlothian, VA	10501 Patterson Avenue Henrico County, VA	Approved 05/23/07
05/02/07	Woodforest National Bank The Woodlands, TX	632 Grass Field Parkway City of Chesapeake, VA	No Objection 06/01/07
05/02/07	Woodforest National Bank The Woodlands, TX	4524 Challenger Avenue Roanoke County, VA	No Objection 06/01/07
05/10/07	New Peoples Bank, Inc. Honaker, VA	700 East Morgan Avenue Pennington Gap, Lee County, VA	Approved 05/29/07
05/10/07	New Peoples Bank, Inc. Honaker, VA	600 Trent Street City of Norton, VA	Approved 05/29/07
05/29/07	Citizens Community Bank South Hill, VA	778 Old Farm Road South Roanoke Rapids, NC	Approved 06/19/07
05/31/07	Regions Bank Birmingham, AL	Corner of Hwy 11-E & Clear Creek Rd Bristol, VA	No Objection 06/21/07
06/04/07	HSBC National Bank USA Bethesda, MD	4075 Wilson Boulevard Arlington County, VA	No Objection 07/12/07
06/05/07	First Bank and Trust Company, The Lebanon, VA	851 Lew Dewitt Boulevard Augusta County, VA	Approved 07/02/07
06/08/07	Union Bank and Trust Company Bowling Green, VA	2208 Ivy Road Albemarle County, VA	Approved 07/02/07
06/13/07	Business Bank, The Vienna, VA	4300 Wilson Boulevard Arlington County, VA	Approved 07/09/07
06/13/07	HSBC National Bank USA Bethesda, MD	3925 Chain Bridge Road, Suite 201 City of Fairfax, VA	No Objection 07/12/07
06/20/07	Shore Bank Onley, VA	103 Pocomoke Marketplace Pocomoke, MD	Approved 07/17/07
06/20/07	TruPoint Bank Grundy, VA	1320 Governor George C. Peery Hwy Pounding Mill, Tazewell County, VA	Approved 07/09/07
06/25/07	Heritage Bank Norfolk, VA	601 Lynnhaven Parkway City of Virginia Beach, VA	Approved 08/28/07
06/25/07	Virginia Company Bank Newport News, VA	5360 Discovery Park Boulevard James City County, VA	Approved 07/24/07
07/10/07	Woodforest National Bank The Woodlands, TX	2021 Lynnhaven Parkway City of Virginia Beach, VA	No Objection 08/08/07
07/16/07	Bank of the Commonwealth Norfolk, VA	221 Western Avenue City of Suffolk, VA	Approved 08/06/07
08/09/07	Fauquier Bank, The Warrenton, VA	15252 Washington Street Haymarket, Prince William County, VA	Approved 08/28/07

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**Banks -- Applications Received and/or Acted Upon**

**Branches**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
08/23/07	Miners Exchange Bank Coeburn, VA	1221 Lynn Garden Drive Kingsport, TN	Approved 09/13/07
08/27/07	Select Bank Lynchburg, VA	7113 Timberlake Road City of Lynchburg, VA	Approved 09/18/07
09/11/07	New Peoples Bank, Inc. Honaker, VA	427 Main Street Bland, Bland County, VA	Approved 10/03/07
09/13/07	Union Bank and Trust Company Bowling Green, VA	5831 Plank Road Spotsylvania County, VA	Approved 10/03/07
09/14/07	Bank of Lancaster Kilmarnock, VA	Route 205, Beachgate Shopping Center Colonial Beach, Westmoreland County, VA	Approved 10/10/07
09/24/07	EVB Tappahannock, VA	2599 New Kent Highway Quinton, New Kent County, VA	Approved 10/15/07
10/01/07	Virginia Commerce Bank Arlington, VA	Celebrate Virginia Parkway Stafford County, VA	Withdrawn 10/12/07
10/01/07	Virginia Commerce Bank Arlington, VA	7115 Leesburg Pike Fairfax County, VA	Approved 10/24/07
10/03/07	Alliance Bank Corporation Chantilly, VA	7023 Little River Turnpike Annandale, Fairfax County, VA	Approved 10/24/07
10/09/07	Colonial Virginia Bank Gloucester, VA	South side of State Route 249 New Kent Courthouse Village New Kent, New Kent County, VA	Approved 10/31/07
10/25/07	EVB Tappahannock, VA	3300 New Kent Highway Quinton, New Kent County, VA	Approved 11/13/07
11/01/07	Second Bank & Trust Fredericksburg, VA	3900 Westerre Parkway, Suite 102 Henrico County, VA	Approved 11/27/07
11/09/07	Bank of the Commonwealth Norfolk, VA	3732 North Croatan Highway Kitty Hawk, NC	Approved 12/17/07
11/20/07	First-Citizens Bank & Trust Company Raleigh, NC	950 North Glebe Road Arlington, VA	No Objection 12/07/07
11/20/07	Gateway Bank & Trust Co. Elizabeth City, NC	204 Albemarle Square Charlottesville, VA	No Objection 12/07/07
11/20/07	Alliance Bank Corporation Chantilly, VA	2525 Cowan Boulevard City of Fredericksburg, VA	Withdrawn 12/19/07
11/29/07	First Capital Bank Glen Allen, VA	2810 Buford Road Chesterfield County, VA	Approved 12/18/07
11/30/07	Branch Banking and Trust Company Winston-Salem, NC	11990 Market Street Reston, VA	Pending
11/30/07	Branch Banking and Trust Company Winston-Salem, NC	6244A Little River Turnpike Fairfax County, VA	No Objection 11/30/07
12/05/07	Bank of Botetourt Buchanan, VA	9 Lloyd Tolley Road Natural Bridge Station, Rockbridge County, VA	Approved 12/27/07

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**Banks -- Applications Received and/or Acted Upon**

**Branches**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/14/07	First Bank of Virginia Troy, NC	131 Ivanhoe Road, Unit 131D Max Meadows, Wythe County, VA	Pending

**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	Approved 01/19/07
01/30/07	New Peoples Bank, Inc. Honaker, VA	From: 2975 Lee Highway City of Bristol, VA To: 102 Linden Square Drive City of Bristol, VA	Approved 02/27/07
03/05/07	Second Bank & Trust Fredericksburg, VA	From: 4700 Harrison Road Spotsylvania County, VA To: 4805 Lassen Lane Spotsylvania County, VA	Withdrawn 03/21/07
03/14/07	Benchmark Community Bank Kenbridge, VA	From: 1320 Seymour Drive, Suite B South Boston, Halifax County, VA To: 1135 Huell Matthews Highway South Boston, Halifax County, VA	Approved 04/02/07
05/25/07	Carter Bank & Trust Martinsville, VA	From: 901 Hardy Road Vinton, Roanoke County, VA To: 1111 East Washington Avenue Vinton, Roanoke County, VA	Approved 06/19/07
05/25/07	Carter Bank & Trust Martinsville, VA	From: 2803 Ward Boulevard Wilson, NC To: 200 Forest Hills Road Wilson, NC	Approved 06/19/07
05/29/07	Shore Bank Onley, VA	From: 1516 S. Salisbury Boulevard Salisbury, MD To: 1503 S. Salisbury Boulevard Salisbury, MD	Approved 06/20/07
07/24/07	Virginia Commerce Bank Arlington, VA	From: 10777 Main Street City of Fairfax, VA To: 4021 University Drive City of Fairfax, VA	Approved 08/14/07
07/27/07	Valley Bank Roanoke, VA	From: 2203 Crystal Spring Avenue, SW City of Roanoke, VA To: 2101 Crystal Spring Avenue, SW City of Roanoke, VA	Approved 08/16/07
09/06/07	Monarch Bank Chesapeake, VA	From: 240 East Main Street City of Norfolk, VA To: 150 Boush Street, Suite 100 City of Norfolk, VA	Approved 09/26/07

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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>
09/06/07	Monarch Bank Chesapeake, VA	From: 601 Battlefield Boulevard South City of Chesapeake, VA To: 1034 S. Battlefield Boulevard City of Chesapeake, VA	Approved 09/26/07
09/24/07	EVB Tappahannock, VA	From: 17348 General Puller Highway Deltaville, Middlesex County, VA To: 16273-D General Puller Highway Deltaville, Middlesex County, VA	Approved 10/15/07
11/27/07	Towne Bank Suffolk, VA	From: 1103 William Styron Square South City of Newport News, VA To: 1030 Loftis Boulevard Suite 100 City of Newport News, VA	Approved 12/19/07
12/21/07	Middleburg Bank Middleburg, VA	From: 20955 Professional Plaza Ashburn, Loudoun County, VA To: 43325 Junction Plaza Ashburn, Loudoun County, VA	Pending

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**Banks -- Status Changes**

**New Banks**

June	04	Select Bank opened for business at 213 Gristmill Drive, Suite B, Forest, Bedford County, VA
November	27	First Virginia Community Bank opened for business at 11325 Random Hills Road, Fairfax County, VA

**Mergers**

February	15	Sandy Spring Bank, Olney, MD merged into it Potomac Bank of Virginia
February	16	Second Bank & Trust, Fredericksburg, VA merged into it Virginia Heartland Bank
June	25	Summit Community Bank, Inc., Moorefield, WV merged into it Shenandoah Valley National Bank
July	13	United Bank, Vienna, VA merged into it The Marathon Bank
July	13	United Bank, Vienna, VA merged into it Rockingham Heritage Bank
November	12	Lexington State Bank, Greensboro, NC merged into it FNB Southeast

**Mergers into National Banks**

June	29	Bank of Rockbridge, VA merged into TransCommunity Bank, N. A.
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**Branch Openings**

January	02	Woodforest National Bank, The Woodlands, TX opened a branch office at 780 Commonwealth Drive, City of Norton, VA
January	09	Citizens and Farmers Bank, West Point, VA opened a branch office at 12308 Patterson Avenue, Goochland County, VA
January	16	Monarch Bank, Chesapeake, VA opened a branch office at 5225 Providence Road, City of Virginia Beach, VA
January	22	Manufacturers and Traders Trust Company, Buffalo, NY opened a branch office at 7918 Jones Branch Drive, McLean, Fairfax County, VA
January	24	Bank of the James, Lynchburg, VA opened a branch office at 164 South Main Street, Amherst, Amherst County, VA
January	30	The First Bank and Trust Company, Lebanon, VA opened a branch office at 150 Peppers Ferry Road, Christiansburg, Montgomery County, VA
January	31	Cardinal Bank, McLean, VA opened a branch office at 7315 Wisconsin Avenue, Bethesda, MD
February	01	Woodforest National Bank, The Woodlands, TX opened a branch office at 1841 West Main Street, City of Salem, VA
February	05	Towne Bank, Suffolk, VA opened a branch office at 1 Colley Avenue, Suite 100, City of Norfolk, VA
February	09	Potomac Bank of Virginia, Fairfax, VA opened a branch office at 19460 Golf Vista Plaza, Loudoun County, VA
February	14	Bank of the Commonwealth, Norfolk, VA opened a branch office at 1020 London Boulevard, City of Portsmouth, VA
February	26	First Capital Bank, Glen Allen, VA opened a branch office at One James Center, 901 East Cary St., City of Richmond, VA
February	26	Middleburg Bank, Middleburg, VA opened a branch office at 8383 West Main Street, Marshall, Fauquier County, VA
March	05	First-Citizens Bank & Trust Company, Raleigh, NC opened a branch office at 8500 Leesburg Pike, Suite 101, Vienna, Fairfax County, VA

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**Banks -- Status Changes**

**Branch Openings**

March	09	Cardinal Bank, McLean, VA opened a branch office at 3434 N. Washington Boulevard, Arlington County, VA
March	14	Virginia Heritage Bank, Fairfax, VA opened a branch office at 7905 Heritage Village Plaza , Gainesville, Prince William County, VA
March	15	New Peoples Bank, Inc., Honaker, VA opened a branch office at Southeast Corner of Maine and, Brick Streets, Bramwell, WV
March	19	Citizens and Farmers Bank, West Point, VA opened a branch office at 4820 West Hundred Road, Chester, Chesterfield County, VA
March	22	HomeTown Bank, Roanoke, VA opened a branch office at 4227 Colonial Avenue, Suite 1A, Roanoke County, VA
March	26	Bank of the Commonwealth, Norfolk, VA opened a branch office at Sampat Professional Center, 8468 Caratoke Highway, Powells Point, NC
April	02	MainStreet Bank, Herndon, VA opened a branch office at 4029 Chain Bridge Road, City of Fairfax, VA
April	02	Woodforest National Bank, The Woodlands, TX opened a branch office at 5225 Alexander Road, Pulaski County, VA
April	30	First Sentinel Bank, Richlands, VA opened a branch office at 810 S. College Avenue, Bluefield, Tazewell County, VA
May	01	Bank of Floyd, Floyd, VA opened a branch office at 7349 Peppers Ferry Boulevard, Fairlawn, Pulaski County, VA
May	02	Woodforest National Bank, The Woodlands, TX opened a branch office at 1800 Carl D. Silver Parkway, City of Fredericksburg, VA
May	02	Woodforest National Bank, The Woodlands, TX opened a branch office at 10001 Southpoint Parkway, Spotsylvania County, VA
May	14	Monarch Bank, Chesapeake, VA opened a branch office at 3708 Croatan Highway N., Unit 1, Kitty Hawk, NC
May	18	Virginia Commerce Bank, Arlington, VA opened a branch office at 21885 Ryan Center Way, Ashburn, Loudoun County, VA
May	21	Bank of the Commonwealth, Norfolk, VA opened a branch office at 2600 Taylor Road, City of Chesapeake, VA
May	21	Provident Bank of Maryland, Baltimore, MD opened a branch office at 10791 W. Broad Street, Henrico County, VA
May	26	Woodforest National Bank, The Woodlands, TX opened a branch office at 1126 East Lynchburg Salem Turnpike, Bedford County, VA
May	27	Virginia Commerce Bank, Arlington, VA opened a branch office at 10800-A Courthouse Road, Spotsylvania County, VA
June	01	Bank of Georgetown, Washington, DC opened a branch office at 2300 Wilson Boulevard, Arlington County, VA
June	04	Second Bank & Trust, Fredericksburg, VA opened a branch office at 4805 Lassen Lane, Spotsylvania County, VA
June	04	Village Bank, Midlothian, VA opened a branch office at 1120 Huguenot Road, Midlothian, Chesterfield County, VA
June	04	Virginia Community Bank, Louisa, VA opened a branch office at the Intersection of U.S. Route 15 and U.S. Route 250, Zion Crossroads, Louisa County, VA

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**Banks -- Status Changes**

**Branch Openings**

June	06	Woodforest National Bank, The Woodlands, TX opened a branch office at 1140 E. Stuart Drive, City of Galax, VA
June	06	Woodforest National Bank, The Woodlands, TX opened a branch office at 345 Commonwealth Drive, Wytheville, Wythe County, VA
June	16	Woodforest National Bank, The Woodlands, TX opened a branch office at 197 Madison Heights Square, Madison Heights, Amherst County, VA
June	21	New Peoples Bank, Inc., Honaker, VA opened a branch office at 155 East Lee Highway, Chilhowie, Smyth County, VA
June	21	Fidelity & Trust Bank, Bethesda, MD opened a branch office at 8601 Westwood Center Drive, Vienna, Fairfax County, VA
June	23	Woodforest National Bank, The Woodlands, TX opened a branch office at 7430 Bell Creek Road, Mechanicsville, Hanover County, VA
June	25	Bank of Virginia, Midlothian, VA opened a branch office at 906 Branchway Road, Chesterfield County, VA
July	02	New Peoples Bank, Inc., Honaker, VA opened a branch office at 700 East Morgan Avenue, Pennington Gap, Lee County, VA
July	02	New Peoples Bank, Inc., Honaker, VA opened a branch office at 600 Trent Street, City of Norton, VA
July	04	Woodforest National Bank, The Woodlands, TX opened a branch office at 2400 N. Franklin Street, Christiansburg, Montgomery County, VA
July	07	Woodforest National Bank, The Woodlands, TX opened a branch office at 632 Grass Field Parkway, City of Chesapeake, VA
July	11	HomeTown Bank, Roanoke, VA opened a branch office at 3521 Franklin Road, S.W., City of Roanoke, VA
July	12	Bank of the Commonwealth, Norfolk, VA opened a branch office at St. Waves Plaza, Unit 1, 26006 NC Highway 12, Waves, NC
July	23	Bank of the Commonwealth, Norfolk, VA opened a branch office at 1304 Greenbrier Parkway, City of Chesapeake, VA
July	30	HSBC National Bank USA, Bethesda, MD opened a branch office at 1800 Tysons Boulevard, McLean, Fairfax County, VA
August	01	Woodforest National Bank, The Woodlands, TX opened a branch office at 1233 N. Lee Highway, City of Lexington, VA
August	13	Village Bank, Midlothian, VA opened a branch office at 1401 Santa Rosa Road, Henrico County, VA
August	27	Virginia Commerce Bank, Arlington, VA opened a branch office at CentreLee Business Park Condominium, 14701 Lee Highway, Units A107 & 108, Centreville, Fairfax County, VA
September	04	TruPoint Bank, Grundy, VA opened a branch office at 1320 Governor George C. Peery Hwy, Pounding Mill, Tazewell County, VA
September	10	First-Citizens Bank & Trust Company, Raleigh, NC opened a branch office at 2013 Abbey Road, Albemarle County, VA
September	10	Woodforest National Bank, The Woodlands, TX opened a branch office at 2021 Lynnhaven Parkway, City of Virginia Beach, VA
September	10	Union Bank and Trust Company, Bowling Green, VA opened a branch office at 2208 Ivy Road, Albemarle County, VA
September	12	WashingtonFirst Bank, Washington, DC opened a branch office at 9851 Georgetown Pike, Great Falls, Fairfax County, VA

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**Banks -- Status Changes**

**Branch Openings**

September	15	Woodforest National Bank, The Woodlands, TX opened a branch office at 4524 Challenger Avenue, Roanoke County, VA
September	17	The Business Bank, Vienna, VA opened a branch office at 4300 Wilson Boulevard, Arlington County, VA
September	17	Woodforest National Bank, The Woodlands, TX opened a branch office at 200 Old Fairgrounds Way, Kilmarnock, Lancaster County, VA
September	24	First-Citizens Bank & Trust Company, Raleigh, NC opened a branch office at Daleville Botetourt Commons Office, 65 Kingston Drive, Daleville, Botetourt County, VA
October	15	Bank of Essex, Tappahannock, VA opened a branch office at South side of Northumberland Highway, 0.1 miles west of Route 644, Burgess, Northumberland County, VA
October	15	SuffolkFirst Bank, Suffolk, VA opened a branch office at Shoulders Hill Shopping Center, Outparcel 4, Bennetts Creek Crossing, City of Suffolk, VA
October	22	Highlands Union Bank, Abingdon, VA opened a branch office at at the corner of Mountain Grove Road and Majestic Road, Knoxville, TN
October	25	New Peoples Bank, Inc., Honaker, VA opened a branch office at 427 Main Street, Bland, Bland County, VA
November	05	HSBC National Bank USA, Bethesda, MD opened a branch office at 415 John Carlyle Street, City of Alexandria, VA
November	19	Bank of Botetourt, Buchanan, VA opened a branch office at the intersection of Booker T. Washington Highway & Firstwatch Dr., Moneta, Franklin County, VA
November	26	Bank of the Commonwealth, Norfolk, VA opened a branch office at 5460 Wesleyan Drive, City of Virginia Beach, VA
November	28	Miners Exchange Bank, Coeburn, VA opened a branch office at 1221 Lynn Garden Drive, Kingsport, TN
November	29	Virginia Commerce Bank, Arlington, VA opened a branch office at 341 East Market Street, Leesburg, Loudoun County, VA
November	29	Second Bank & Trust, Fredericksburg, VA opened a branch office at 3900 Westerre Parkway, Suite 102, Henrico County, VA
November	30	Branch Banking and Trust Company, Winston-Salem, NC opened a branch office at 6244A Little River Turnpike, Fairfax County, VA
December	03	HSBC National Bank USA, Bethesda, MD opened a branch office at 3925 Chain Bridge Road, Suite 201, City of Fairfax, VA
December	03	Virginia Company Bank, Newport News, VA opened a branch office at 5360 Discovery Park Boulevard, James City County, VA
December	03	Bank of McKenney, McKenney, VA opened a branch office at 4700 Owens Way, Prince George County, VA
December	03	EVB, Tappahannock, VA opened a branch office at 3300 New Kent Highway, Quinton, New Kent County, VA
December	10	Union Bank and Trust Company, Bowling Green, VA opened a branch office at 5831 Plank Road, Spotsylvania County, VA
December	10	Select Bank, Lynchburg, VA opened a branch office at 7113 Timberlake Road, City of Lynchburg, VA

**Main Office Redesignations**

March	15	Second Bank & Trust, Fredericksburg, VA redesignated its main office from 102 S Main Street, Culpeper, Culpeper County, VA to 4700 Harrison Road, Spotsylvania County, VA
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**Banks -- Status Changes**

**Main Office Redesignations**

June 04 Second Bank & Trust, Fredericksburg, VA redesignated its main office from 4700 Harrison Road, Spotsylvania County, VA to 4805 Lassen Lane, Spotsylvania County, VA

**Branch Relocations**

January 15 Shore Bank, Onley, VA relocated a branch office from 1503 S. Salisbury Boulevard, Salisbury, MD to 1516 S. Salisbury Boulevard, Salisbury, MD

April 16 New Peoples Bank, Inc., Honaker, VA relocated a branch office from 2975 Lee Highway, City of Bristol, VA to 102 Linden Square Drive, City of Bristol, VA

May 23 Benchmark Community Bank, Kenbridge, VA relocated a branch office from 1320 Seymour Drive, Suite B, South Boston, Halifax County, VA to 1135 Huell Matthews Highway, South Boston, Halifax County, VA

June 11 Citizens Community Bank, South Hill, VA relocated a branch office from 4209 Gasburg Road, Gasburg, Brunswick County, VA to 4200 Gasburg Road, Gasburg, Brunswick County, VA

July 28 Carter Bank & Trust, Martinsville, VA relocated a branch office from 2803 Ward Boulevard, Wilson, NC to 200 Forest Hills Road, Wilson, NC

July 28 Carter Bank & Trust, Martinsville, VA relocated a branch office from 901 Hardy Road, Vinton, Roanoke County, VA to 1111 East Washington Avenue, Vinton, Roanoke County, VA

August 13 Heritage Bank, Norfolk, VA relocated a branch office from 200 East Plume Street, City of Norfolk, VA to 150 Granby Street, Suite 175, City of Norfolk, VA

October 09 Virginia Commerce Bank, Arlington, VA relocated a branch office from 10777 Main Street, City of Fairfax, VA to 4021 University Drive, City of Fairfax, VA

October 09 Monarch Bank, Chesapeake, VA relocated a branch office from 240 East Main Street, City of Norfolk, VA to 150 Boush Street, Suite 100, City of Norfolk, VA

November 19 EVB, Tappahannock, VA relocated a branch office from 17348 General Puller Highway, Deltaville, Middlesex County, VA to 16273-D General Puller Highway, Deltaville, Middlesex County, VA

**Branch Closings**

February 23 First Capital Bank, Glen Allen, VA closed its branch office at Southside Regional Medical Center, 801 South Adams Street, City of Petersburg, VA

May 19 Heritage Bank, Norfolk, VA closed its branch office at 1450 South Military Highway, City of Chesapeake, VA

June 01 Bank of McKenney, McKenney, VA closed its branch office at 20815 Chesterfield Plaza, Ettrick, Chesterfield County, VA

June 23 Bank of Virginia, Midlothian, VA closed its branch office at 10014 Robious Road, Chesterfield County, VA

July 28 Carter Bank & Trust, Martinsville, VA closed its branch office at 9166 Mathis Avenue, City of Manassas, VA

August 03 Planters Bank & Trust Company of Virginia, Staunton, VA closed its branch office at 375 North Mason Street, City of Harrisonburg, VA

August 03 Planters Bank & Trust Company of Virginia, Staunton, VA closed its branch office at 9 Lloyd Tolley Road, Natural Bridge Station, Rockbridge County, VA

August 03 Planters Bank & Trust Company of Virginia, Staunton, VA closed its branch office at 20 Jubal Early Highway, Wirtz, Franklin County, VA

August 03 Planters Bank & Trust Company of Virginia, Staunton, VA closed its branch office at Route 250 East, Augusta County, VA

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**Banks -- Status Changes**

**Branch Closings**

August	16	The Bank of Fincastle, Fincastle, VA closed its branch office at 4525 Challenger Avenue, Roanoke County, VA
August	17	United Bank, Vienna, VA closed its branch office at George Mason University, 4400 University Drive, Fairfax County, VA
October	27	Carter Bank & Trust, Martinsville, VA closed its branch office at 208 West Nash Street, Wilson, NC
November	30	Bank of McKenney, McKenney, VA closed its branch office at 4112A Commerce Road, Prince George 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  
Franklin County  
51 Firstwatch Drive, Moneta  
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  
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  
Northumberland County  
South side of Northumberland Highway, 0.1 miles west  
of Route 644, Burgess

**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

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**Banks -- List by Name**

**Bank of Fincastle, The (Continued)**

Botetourt County  
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

**Bank of Floyd**

P O Box 215  
Floyd 24091-0215  
C.E.O.- Ronald Leon Moore, President  
Cashier- J. Alan Dickerson, Chief Financial Officer

*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  
Pulaski County  
7349 Peppers Ferry Boulevard, Fairlawn  
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, Chief Financial Officer

*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

**Bank of Hampton Roads, The (Continued)**

City of Virginia Beach  
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 North 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  
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  
4700 Owens Way

**Bank of Southside Virginia, The**

P O Box 40  
Carson 23830-0040  
C.E.O.- J. Peter Clements, President  
Cashier- M. Stephen Cates, Chief Financial Officer

*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  
Jarrett Avenue

**Bank of Virginia**

Post Office 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  
906 Branchway 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  
1304 Greenbrier Parkway  
2600 Taylor Road  
3343 Western Branch Boulevard  
Las Gaviotas Shopping Center, 1217 Cedar Road  
City of Norfolk  
1901 East Ocean View Avenue  
229 W. Bute Street, Suite 320  
403 Boush Street \*  
4101 Granby Street  
City of Portsmouth  
1020 London Boulevard  
4940 West Norfolk Road  
City of Virginia Beach  
1124 First Colonial Road  
1870 Kempsville Road  
2712 North Mall Drive  
3720 Virginia Beach Boulevard  
5460 Wesleyan Drive  
North Carolina  
Sampat Professional Center, 8468 Caratoke Highway,  
Powells Point  
St. Waves Plaza, Unit 1, 26006 NC Highway 12,  
Waves

**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 \*

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**Banks -- List by Name**

**Bank of the James (Continued)**

Amherst County  
164 South Main Street, Amherst  
4698 S. Amherst Highway, Madison Heights  
Bedford County  
17000 Forest Road, Forest

**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- Janice W. Pernel, Chief Financial Officer

*Offices*

Brunswick County  
220 W. Fifth Avenue, Lawrenceville  
Halifax County  
1135 Huell Matthews Highway, 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 \*

**Blue Grass Valley Bank, The (Continued)**

Highland County  
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 North Paxton Street  
1705 Fern Street  
1775 Jamieson Avenue  
306 East 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*

Arlington County  
4300 Wilson Boulevard Suite 102  
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

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**Banks -- List by Name**

**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 \*  
NON U.S. COUNTRY - CANADA  
North American Centre, 5650/5700 Yonge Street,  
North York, Ontario

**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  
3434 N. Washington Boulevard  
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 Catocin 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, N.W., Washington  
Maryland  
7315 Wisconsin Avenue, Bethesda

**Carter Bank & Trust**

1300 Kings Mountain Road  
Martinsville 24112  
C.E.O.- Worth Harris Carter, Jr., Chairman of the Board  
Cashier- Jane Ann Davis, Chief Financial Officer

*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  
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 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

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**Banks -- List by Name**

**Carter Bank & Trust (Continued)**

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

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

**Carter Bank & Trust (Continued)**

Prince William County  
8402 Sudley Road

Pulaski County  
998 Memorial Drive, Pulaski

Roanoke County  
1111 East Washington Avenue, 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  
1204 Bragg Road

Stafford County  
175 Warrenton Road, Falmouth  
2155 Jefferson Davis Highway, Stafford  
55 Worth Avenue, 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



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**Banks -- List by Name**

**Carter Bank & Trust (Continued)**

North Carolina  
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  
200 Forest Hills Road, Wilson

**Central Virginia Bank**

P O Box 39  
Powhatan 23139-0039  
C.E.O.- Ralph Larry Lyons, President  
Cashier- F. William Kidd  
*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

**Chesapeake Bank (Continued)**

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 R. Black, Chief Financial Officer  
*Offices*  
Brunswick County  
4200 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

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**Banks -- List by Name**

**Citizens and Farmers Bank (Continued)**

Chesterfield County  
4820 West Hundred Road, Chester  
1400 Alverser Plaza, Midlothian

Goochland County  
12308 Patterson Avenue

Hanover County  
7021 Mechanicsville Turnpike, Mechanicsville

Henrico County  
100 East Williamsburg Road, Sandston  
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, President  
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.- Joseph L. Williams, 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 1005  
Tappahannock 22560-1005  
C.E.O.- Joseph A. Shearin, President  
Cashier- Ronald L. 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  
16273-D General Puller Highway, Deltaville  
11290 General Puller Highway, Hartfield  
291 Virginia Street, Urbanna

New Kent County  
3300 New Kent Highway, Quinton

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

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**Banks -- List by Name**

**EVB (Continued)**

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 W. Hayslett, Chief Financial Officer

*Offices*

City of Harrisonburg  
1085 Port Republic Road

Page County

1 East Luray Shopping Center, East Main Street, Luray

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- Dawn S. Tolley, 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

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**Banks -- List by Name**

**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  
208 Crock Wells Mill Drive  
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  
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  
Montgomery County  
150 Peppers Ferry Road, Christiansburg  
Russell County  
236 West Main Street, Lebanon \*  
970 East Main Street, Lebanon  
Washington County  
933 East 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

**First Bank and Trust Company, The (Continued)**

Tennessee  
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 Richmond  
1776 Staples Mill Road  
One James Center, 901 East Cary St.  
Chesterfield County  
1580 Koger Center Boulevard  
Hanover County  
409 South Washington Highway, Ashland  
Henrico County  
1504 Santa Rosa Road, Suite 102  
4101 Dominion Boulevard \*

**First Sentinel Bank**

P. O. Box 1050  
Richlands 24641-1050  
C.E.O.- R. Brian Webb, President  
Cashier- Randall L. Deel, Treasurer  
*Offices*  
Russell County  
700 Townview Drive, Lebanon  
Tazewell County  
810 S. College Avenue, Bluefield  
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 Virginia Community Bank**

11325 Random Hills Road, Suite 240  
Fairfax 22030-6043  
C.E.O.- David W. Pijor, Chairman of the Board  
Cashier- Patricia Ferrick, Chief Financial Officer  
*Offices*  
Fairfax County  
11325 Random Hills Road \*

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**Banks -- List by Name**

**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**

10555 Main Street  
Fairfax 22030  
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 \*

**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 Norfolk  
150 Granby Street, Suite 175  
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  
Corner of Mountain Grove Road and Majestic Road,  
Knoxville  
4020 Highway 66 South, Rogersville  
113 Hardin Lane, Sevierville

**HomeTown Bank**

202 South Jefferson Street  
Roanoke 24011-1702  
C.E.O.- William S. Clark, President  
Cashier- Charles W. Maness, Jr., Chief Financial Officer

*Offices*

City of Roanoke  
202 South Jefferson Street \*  
3521 Franklin Road, S.W.  
Franklin County  
13400 Booker T. Washington Highway, Moneta  
Roanoke County  
4227 Colonial Avenue, Suite 1A

**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

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**Banks -- List by Name**

**MainStreet Bank**

727 Elden Street  
Herndon 20170  
C.E.O.- Jeffrey W. Dick, President  
Cashier- Thomas J. Chmelik, Chief Financial Officer  
*Offices*  
City of Fairfax  
4029 Chain Bridge Road  
Fairfax County  
727 Elden Street, Herndon \*

**Middleburg Bank**

P O Box 5  
Middleburg 20118-0005  
C.E.O.- Joseph L. Boling, Chairman of the Board  
Cashier- Kathleen J. Chappell, Chief Financial Officer  
*Offices*  
Fairfax County  
1779 Fountain Drive, Reston  
Fauquier County  
8383 West Main Street, Marshall  
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  
1221 Lynn Garden Drive, Kingsport

**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

**Monarch Bank (Continued)**

City of Chesapeake  
750 Volvo Parkway \*  
City of Norfolk  
150 Boush Street, Suite 100  
318 West 21st Street  
City of Virginia Beach  
100 Lynnhaven Parkway  
3701 Pacific Avenue  
4216 Virginia Beach Boulevard, Suite 180  
5225 Providence Road  
North Carolina  
3708 Croatan Highway N., Unit 1, Kitty Hawk

**New Peoples Bank, Inc.**

53 Commerce Drive  
P O Box 1810  
Honaker 24260-1810  
C.E.O.- Kenneth D. Hart, President  
Cashier- C. Todd Asbury, Chief Financial Officer  
*Offices*  
City of Bristol  
102 Linden Square Drive  
75 Commonwealth Avenue  
City of Norton  
600 Trent Street  
Bland County  
427 Main Street, Bland  
Buchanan County  
4084 Helen Henderson Highway, Davenport  
20445 Riverside Drive, Grundy  
Dickenson County  
198 Colley Shopping Center Hwy 83, Clintwood  
111 Haysi Main Street, Haysi  
Lee County  
S.W. corner of U.S. Highway 58 & State Route 715,  
Ben Hur  
700 East Morgan Avenue, Pennington Gap  
Russell County  
102 Miners Drive, Castlewood  
Route 2, Cleveland  
2 Gent Drive, Honaker \*  
1421 East Main Street, Lebanon  
Scott County  
18948 Veteran's Memorial Highway, Dungannon  
663 East Jackson Street, Gate City  
1299 U. S. Highway 23 South, Weber City  
Smyth County  
155 East Lee Highway, Chilhowie  
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

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**Banks -- List by Name**

**New Peoples Bank, Inc. (Continued)**

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  
Southeast corner of Maine and Brick Streets, Bramwell  
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  
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

**Peoples Bank of Virginia (Continued)**

Chesterfield County  
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

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**Banks -- List by Name**

**Pioneer Bank (Continued)**

Page County  
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  
390 University Boulevard

City of Lynchburg  
2102 Langhorne Road

City of Staunton  
2201 North Augusta Street  
2307 West Beverly Street  
24 South Augusta Street \*

City of Waynesboro  
100 Lucy Lane  
251 North Poplar Avenue

Augusta County  
12 Parkway Lane, Fishersville  
2600 Stuarts Draft Highway, Stuarts Draft  
374 Lee Highway, Verona  
Greenville Avenue

Bedford County  
2201 Graves Mill Road, Suites C & D, Forest

Franklin County  
369 Franklin Street, Rocky Mount

Prince Edward County  
1508 South Main Street, Farmville

Rockbridge County  
1197 North Lee Highway

Rockingham County  
106 Sixth Street, Grottoes

Shenandoah County  
300 West Reservoir Road, Woodstock

Tazewell County  
1155 Claypool Hill Mall Road, Cedar Bluff  
201 West Main Street, Tazewell

**Prosperity Bank & Trust Company**

5803 Rolling Road  
Springfield 22152-1056  
C.E.O.- Mark E. Wright, President

*Offices*

Fairfax County  
6050 A Burke Commons Road, Burke  
5803 Rolling Road, Springfield \*

**Prosperity Bank & Trust Company (Continued)**

Fairfax County  
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**

P. O. Box 578  
Mechanicsville 23111-0578  
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

**Second Bank & Trust**

P O Box 7267  
Fredericksburg 22404-7267  
C.E.O.- Ronald E. Davis, President  
Cashier- Jeffrey W. Farrar, Chief Financial Officer

*Offices*

City of Charlottesville  
1924 Arlington Boulevard

City of Fredericksburg  
1016 Charles Street

City of Harrisonburg  
1920E Medical Avenue

Albemarle County  
1330 Parham Circle  
1807 Seminole Trail

Caroline County  
268 North Main Street, Bowling Green  
18121 Jefferson Davis Highway, Ruther Glen

Culpeper County  
102 S Main Street, Culpeper



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**Banks -- List by Name**

**Second Bank & Trust (Continued)**

Culpeper County  
231 Southgate Shopping Center, Culpeper  
Dominion Square Shopping Center, 717 James  
Madison Highway, Culpeper  
Henrico County  
3900 Westerre Parkway, Suite 102  
Madison County  
1174 North Main Street, Madison  
Orange County  
36081 Goodwin Drive, Locust Grove  
134-136 West Main Street, Orange  
Spotsylvania County  
4700 Harrison Road  
4805 Lassen Lane \*  
5996 Plank Road  
Stafford County  
25 Greenbank Road

**Security One Bank**

5860 Columbia Pike, Suite 104  
Bailey's Crossroads 22041  
C.E.O.- Carl E. Dodson, President  
Cashier- Daniel E. Burnett, Chief Financial Officer  
*Offices*  
Fairfax County  
5860 Columbia Pike, Suite 104, Baileys Crossroads \*

**Select Bank**

P O BOX 4620  
Lynchburg 24502-0620  
C.E.O.- Wayne L. Carpenter  
Cashier- T. Clay Davis, Chief Financial Officer  
*Offices*  
City of Lynchburg  
7113 Timberlake Road  
Bedford County  
213 Gristmill Drive \*

**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 Road, Cheriton  
4071 Lankford Highway, Exmore  
Maryland  
103 Pocomoke Marketplace, Pocomoke  
100 Downtown Plaza, Salisbury

**Shore Bank (Continued)**

Maryland  
1516 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  
3535 Bridge Road

**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  
1 Colley Avenue, Suite 100  
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

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**Banks -- List by Name**

**TruPoint Bank (Continued)**

Buchanan County  
U.S. Route 460 East, Grundy  
Walnut Street & Main Street, Grundy \*  
U.S. Route 460, 0.2 miles east of State Rt. 624,  
Oakwood  
Anchorage Shopping Center, Vansant  
Russell County  
16-18 Main Street, Lebanon  
Tazewell County  
1320 Governor George C. Peery Hwy, Pounding Mill  
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  
Cashier- D. Anthony Peay, Chief Financial Officer

*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  
2208 Ivy Road  
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

**Union Bank and Trust Company (Continued)**

Henrico County  
1773 Parham Road  
King George County  
State Route 3, King George  
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  
5831 Plank Road  
8520 Jefferson Davis Highway  
Stafford County  
622 Cambridge Street  
Westmoreland County  
State Route 205 - McKinney Boulevard, Colonial  
Beach

**United Bank**

2071 Chain Bridge Rd., Suite 600  
Vienna 22182  
C.E.O.- James J. Consagra, Jr., President  
Cashier- Kimberly F. Shrewsbury, Treasurer

*Offices*

City of Alexandria  
302 South Washington Street  
City of Charlottesville  
100 5th Street, SE  
City of Fairfax  
11185 Main Street \*  
City of Harrisonburg  
110 University Boulevard  
1980 South Main Street  
624 Chicago Avenue  
677 Chicago Avenue  
City of Manassas  
9872 Liberia Avenue  
City of Winchester  
1041 Berryville Avenue  
139 N. Cameron Street  
2252 Valley Avenue  
Albemarle County  
1265 Seminole Trail  
Arlington County  
2300 Ninth Street, South  
5335 Lee Highway  
6402 Williamsburg Blvd  
Quincy Plaza, 907 N. Quincy Street  
Augusta County  
54 Franklin Street, Suite 102, Weyers Cave

\* Legal main office

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**Banks -- List by Name**

**United Bank (Continued)**

Augusta County  
2556 Jefferson Highway, Suite 110  
49 Lee Jackson Highway, Suite 101

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

Frederick County  
4095 Valley Pike, Stephens City  
1447 North Frederick Pike  
199 Front Royal Pike  
2051 Northwestern Pike

Greene County  
8260 Seminole Trail, Ruckersville

Loudoun County  
531-A East Market Street, Leesburg  
21036 Triple Seven Road, Sterling

Prince William County  
18116 Triangle Shopping Plaza, Dumfries

Rockingham County  
309 North Main Street, Bridgewater  
361 South Main Street, Broadway  
410 West Spotswood Trail, Elkton

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

District of Columbia  
1001 G Street, N.W., Washington  
1275 Pennsylvania Avenue, N. W., Washington  
1667 K Street, N.W., Washington  
1875 Eye Street, N. W., Washington  
2301 M Street, N.W., Washington  
3050 Military Road, N.W., Washington  
4900 Massachusetts Avenue, N.W., 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, N.W.  
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  
1120 Huguenot Road, Midlothian  
1231 Alverser Drive, Midlothian \*  
13531 Midlothian Turnpike, Midlothian  
6736 Southshore Drive, Midlothian  
11450 Robious Road  
13521 Waterford Place  
6551 Centralia Road

Henrico County  
1401 Santa Rosa Road  
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. Gillispie, Chief Financial Officer

*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

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**Banks -- List by Name**

**Virginia Business Bank**

9020 Stony Point Parkway, Suite 225  
Richmond 23235  
C.E.O.- Merlin A. Henkel, President  
Cashier- Barbara Kallus, Chief Financial Officer  
*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  
4021 University Drive  
City of Manassas  
9161 Liberia Avenue  
Arlington County  
2930 Wilson Boulevard  
5350 Lee Highway \*  
6500 Williamsburg Boulevard  
Fairfax County  
4230 John Marr Drive, Annandale  
CentreLee Business Park Condominium, 14701 Lee  
Highway, Units A107 & 108, Centreville  
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  
Loudoun County  
21885 Ryan Center Way, Ashburn  
341 East Market Street, Leesburg  
Prince William County  
2030 Old Bridge Road, Lake Ridge  
10830 Balls Ford Road  
Spotsylvania County  
10800-A Courthouse Road

**Virginia Community Bank**

P O Box 888  
Louisa 23093-0888  
C.E.O.- Michael R. McAllister, President  
*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 & Fouth Street, Mineral  
NE Corner Intersection of U.S. Route 15 and U.S.  
Route 250, Zion Crossroads  
Orange County  
185 Madison Rd  
Spotsylvania County  
10645 Courthouse Road

**Virginia Company Bank**

601Thimble 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 \*  
James City County  
5360 Discovery Park Boulevard, Suite 102

**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  
Prince William County  
7905 Heritage Village Plaza, Gainesville

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**Registered Bank Holding Companies**

Abigail Adams National Bancorp, Inc., 1130 Connecticut Ave., NW, Suite 200, Washington, DC 20036-3945

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, Fairfax, 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, 100 North 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  
United States Trust Company, National Association, New York, NY  
LaSalle Bank, National Association, Chicago, IL  
LaSalle Bank Midwest, National Association, Troy, MI  
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

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**Registered Bank Holding Companies**

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

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, Glen Allen, VA  
Capital One, National Association, New Orleans, LA  
Superior Savings of New England, National Association, Branford, CT

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

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**Registered Bank Holding Companies**

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

C.E.O. - Robert D. Falese, Jr.  
Commerce Bank, National Association, Philadelphia, PA  
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 K. Ferrell, President  
Fauquier Bank, The, Warrenton, VA

Fidelity Bancshares (N.C.), Inc., 100 South Main, Fuquay-Varina, NC 27526

C.E.O. - Ernest W. Whitley, Jr.  
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, Lebanon, 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, 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 Citizens BancShares, Inc., CTX 07, Raleigh, NC 27611-7131 (Continued)  
IronStone Bank, Fort Myers, FL

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. - Jerry Baker  
First Tennessee Bank National Association, Memphis, TN

First National Bankshares Corporation, 1 Cedar Street, Ronceverte, WV 24970  
C.E.O. - Benny A. Williams  
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. - R. Brian Webb, 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  
Peoples Bank of Elkton, Elkton, MD  
Hagerstown Trust Company, Hagerstown, MD  
The Columbia Bank, Columbia, MD  
The Bank, Woodbury, NJ  
Skylands Community Bank, Hackettstown, NJ  
Lafayette Ambassador Bank, Easton, PA

GNB Bankshares Corporation, P O Box 2080, Grundy, VA 24614-2080  
C.E.O. - Bobby G. Reese, President  
Grundy National Bank, Grundy, VA

Gateway Financial Holdings, Inc., 1580 Laskin Road, Virginia Beach, VA 23451  
C.E.O. - D. Ben 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



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**Registered Bank Holding Companies**

Green Bankshares, Inc., 100 Main Street, Greeneville, TN 37744

C.E.O. - R. Stan Puckett, Chairman of the Board  
GreenBank, 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

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. - Richard I. Linhart, 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

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, 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

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**Registered Bank Holding Companies**

PNC Financial Services Group, Inc., The, One PNC Plaza, Pittsburgh, PA 12522

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. - Lloyd C. Martin, President  
Powell Valley National Bank, Jonesville, 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

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, 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  
Summit Community Bank, Inc., Moorefield, WV

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**Registered Bank Holding Companies**

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  
TransCommunity Bank, N. A., Goochland, 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, Springfield, VA  
Rappahannock National Bank of Washington, The, Washington, VA  
Union Bank and Trust Company, Bowling Green, VA

United Bankshares, Inc., 514 Market Street, Parkersburg, WV 26101

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

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

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**Registered Bank Holding Companies**

Virginia Financial Group, Inc., P. O. Box 71, Culpeper, VA 22701-0071 (Continued)  
Second Bank & Trust, Culpeper, 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

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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 Lynchburg

203 Archway Court, Suite B

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

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Trust Companies -- Applications Received and/or Acted Upon

Branch Openings

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
05/09/07	Trust Company of Virginia, The Richmond, VA	203 Archway Court, Suite B City of Lynchburg, VA	Approved 07/09/07

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**Trust Companies -- Status Changes**

**Branch Openings**

July 23 Trust Company of Virginia, The, VA opened a branch office at 203 Archway Court, Suite B, City of Lynchburg, VA

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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



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

	2006	2007
<b>ASSETS</b>		
Loans.....	\$3,009,360,393	\$3,205,501,776
LESS: Allowance for loan losses .....	19,035,976	20,276,771
Cash.....	236,686,586	209,349,973
Available for Sale securities.....	360,672,323	351,677,996
Held to Maturity securities.....	323,720,351	227,537,688
Shares, deposits & certificates in Corporate Centrals .....	231,470,095	308,093,388
Shares, deposits & certificates in banks, S&L's & MSB's .....	63,640,839	61,734,379
Shares, deposits & certificates in other credit unions.....	4,561,005	5,969,847
All other investments .....	9,487,846	9,906,602
Land and buildings (net of depreciation) .....	81,048,781	87,506,454
Other fixed assets (net of depreciation).....	22,964,676	23,375,695
Share insurance capitalization deposit .....	33,020,100	35,793,742
All other assets .....	65,226,639	67,576,903
<b>TOTAL ASSETS .....</b>	<b>\$4,422,823,658</b>	<b>\$4,573,747,672</b>
<b>LIABILITIES &amp; SAVINGS EQUITY</b>		
Notes/interest payable .....	\$53,150,726	\$23,128,773
Accounts payable .....	26,107,175	30,496,082
Dividends payable.....	1,818,129	1,685,788
<b>TOTAL LIABILITIES.....</b>	<b>\$81,076,030</b>	<b>\$55,310,643</b>
Share certificates .....	\$1,339,683,450	\$1,450,438,827
Share draft accounts .....	467,207,965	462,180,033
IRA accounts.....	377,869,065	398,711,741
Other shares.....	1,655,054,749	1,680,976,366
<b>TOTAL SHARES .....</b>	<b>\$3,839,815,229</b>	<b>\$3,992,306,967</b>
Regular/statutory reserve.....	\$86,199,546	\$84,600,700
Other reserves .....	63,365,463	64,488,397
Unrealized Gains (Losses) on available for sale securities .....	(5,993,996)	(8,914,715)
Undivided earnings .....	358,361,386	385,955,680
<b>TOTAL EQUITY.....</b>	<b>\$501,932,399</b>	<b>\$526,130,062</b>
<b>TOTAL LIABILITIES &amp; EQUITY .....</b>	<b>\$4,422,823,658</b>	<b>\$4,573,747,672</b>
Number of credit unions in operation.....	59	54

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
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**Consolidated Report of Income for Credit Unions  
For the Year Ended December 31**

	2006	2007
<b>INCOME</b>		
Interest on loans (gross).....	\$197,097,467	\$217,249,831
LESS: Interest refunded.....	168,144	266,241
Income from investments.....	45,391,264	53,397,671
Fee income.....	34,024,537	36,657,501
Other operating income .....	25,059,407	28,609,517
<b>TOTAL GROSS INCOME.....</b>	<b>\$301,404,531</b>	<b>\$335,648,279</b>
<b>EXPENSES</b>		
Employee compensation & benefits .....	\$75,835,633	\$82,022,492
Travel & conference expense .....	1,860,589	2,165,620
Office occupancy expense .....	7,764,329	8,395,725
Office operations expense.....	34,728,936	36,502,032
Education & promotional expenses .....	4,568,009	5,188,564
Loan servicing expense.....	13,935,974	15,555,806
Professional & outside services .....	7,647,765	8,558,522
Provision for loan losses .....	8,263,631	14,248,471
Members insurance .....	850,190	790,837
Operating fees (examination & supervision fees).....	1,034,077	1,054,014
Miscellaneous operating expenses.....	3,234,882	3,104,206
<b>TOTAL OPERATING EXPENSES BEFORE DIVIDENDS .....</b>	<b>\$159,724,015</b>	<b>\$177,586,289</b>
<b>NET INCOME (LOSS) BEFORE DIVIDENDS.....</b>	<b>\$141,680,516</b>	<b>\$158,061,990</b>
Gains (losses) on investments.....	\$(496,693)	\$58,932
Gains (losses) on disposition of fixed assets.....	26,691	(31,803)
Other non-operating income (expense).....	148,258	224,700
<b>TOTAL NON-OPERATING GAINS (LOSSES).....</b>	<b>\$(321,744)</b>	<b>\$251,829</b>
Total net income (loss) before dividends.....	\$141,358,772	\$158,313,819
Interest on borrowed money .....	5,470,913	1,418,339
Dividends.....	100,478,583	127,443,055
Net income (loss) after dividends .....	\$35,409,276	\$29,452,425
LESS: Required transfer to statutory reserve (net) .....	600,730	1,126,294
Change to undivided earnings as a result of operations .....	\$34,808,546	\$28,326,131

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
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**Selected Data For Virginia State Chartered-Credit Unions  
As of December 31, 2007**

<b>Credit Union Name</b>	<b>Principal Location</b>	<b>Assets (\$000)</b>	<b>Deposits (\$000)</b>	<b>Equity (\$000)</b>
A B & W Credit Union, Incorporated	Alexandria	26,706	22,000	4,500
Augusta Health Care Credit Union, Incorporated	Fishersville	9,069	8,374	674
Beacon Credit Union, Incorporated	Lynchburg	36,655	32,958	3,668
Belt Line Employees Credit Union, Incorporated	Portsmouth	3,351	2,870	458
Cadmus Credit Union, Incorporated	Richmond	3,145	2,483	641
Campbell County Employee's Credit Union, Inc.	Concord	701	575	120
C.C.C. Martinsville Employees Credit Union, Incorporated	Martinsville	863	726	137
Centra Health Credit Union	Lynchburg	4,771	3,363	1,404
Chesapeake City Employees Credit Union	Chesapeake	4,537	3,943	593
Chesapeake Public School Employee's Credit Union, Inc.	Chesapeake	7,582	6,470	1,078
City of Alexandria Employees Credit Union, Inc.	Alexandria	27,118	24,022	2,797
Danville Postal Credit Union, Incorporated	Danville	1,017	724	132
Dominion Credit Union	Richmond	151,848	131,767	18,907
DuPont Community Credit Union	Waynesboro	591,945	524,261	60,917
Goodyear-Danville Family Credit Union	Danville	7,056	5,830	1,180
Hampton City Employees Credit Union, Incorporated	Hampton	6,122	5,487	592
Hampton Roads Educators Credit Union, Inc.	Hampton	25,520	22,349	2,858
Hampton Roads Postal Credit Union, Inc.	Hampton	3,318	3,087	286
Home Town Community Credit Union	Smithfield	2,633	1,706	974
Klann Employees Credit Union, Incorporated	Waynesboro	104	46	58
Landmark Communications Employees Credit Union, Inc.	Norfolk	2,277	1,998	276
Life Line Credit Union, Inc.	Richmond	6,673	6,057	615
Loudoun Credit Union	Leesburg	19,752	16,627	2,760

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
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**Selected Data For Virginia State Chartered-Credit Unions  
As of December 31, 2007**

Credit Union Name	Principal Location	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Martinsville Du Pont Employees Credit Union, Incorporated	Martinsville	253,243	219,175	33,628
Martinsville Postal Credit Union, Incorporated	Martinsville	271	215	56
membersTrust Credit Union	Virginia Beach	43,816	37,235	6,218
N.C.S.E. Credit Union, Inc.	Lovingston	901	730	171
Nabisco Employees Credit Union	Richmond	6,796	4,472	2,263
Newport News Municipal Employees Credit Union, Incorporated	Newport News	35,517	31,353	3,968
Newport News Shipbuilding Employees' Credit Union, Inc.	Newport News	929,897	783,432	133,406
Norfolk Southern Employees' Credit Union, Incorporated	Chesapeake	2,086	1,710	369
Norfolk, Va., Postal Credit Union, Incorporated	Norfolk	4,792	3,994	791
Northern Star Credit Union, Incorporated	Portsmouth	99,736	79,479	12,293
Old Dominion University Credit Union, Inc.	Norfolk	16,847	14,804	1,953
P.W.C. Employees Credit Union	Woodbridge	29,260	24,788	4,226
Petersburg Federal Reformatory Credit Union, Incorporated	Petersburg	1,481	895	586
PFD Firefighters Credit Union, Incorporated	Portsmouth	17,382	15,966	1,316
Piedmont Credit Union	Danville	31,071	27,749	3,222
Portsmouth Police Credit Union, Incorporated	Portsmouth	1,491	1,161	329
Prime Care Credit Union, Incorporated	Norfolk	12,376	10,694	1,639
Richmond Fire Department Credit Union, Incorporated	Richmond	13,782	11,619	1,961
Richmond Police Department Credit Union, Incorporated	Richmond	5,030	4,031	923
Richmond Postal Credit Union Incorporated, The	Richmond	79,531	69,360	10,541
Riverside Health System Employees' Credit Union, Incorporated	Newport News	6,181	4,866	1,206
Spruance Cellophane Credit Union	Richmond	6,106	5,291	807
T.M.C. Employees Credit Union, Inc.	Lynchburg	1,028	877	146

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**Selected Data For Virginia State Chartered-Credit Unions  
As of December 31, 2007**

<b>Credit Union Name</b>	<b>Principal Location</b>	<b>Assets (\$000)</b>	<b>Deposits (\$000)</b>	<b>Equity (\$000)</b>
University of Virginia Community Credit Union, Inc.	Charlottesville	358,962	314,430	42,118
Valley Industrial Credit Union	Waynesboro	5,631	4,920	693
Virginia Credit Union, Inc.	Richmond	1,541,083	1,382,036	148,288
Virginia Educators' Credit Union	Newport News	40,107	33,746	6,070
Virginia Gas, Credit Union, Incorporated	Staunton	3,073	2,502	440
Virginia United Methodist Credit Union, Inc.	Richmond	18,709	17,112	1,564
Waynesboro Employees Credit Union, Inc.	Waynesboro	3,577	3,054	513
WECCU Credit Union	Covington	61,195	52,863	7,454

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**Credit Unions -- Applications Received and/or Acted Upon**

**Mergers**

<u>Received</u>	<u>Description</u>	<u>Activity</u>
09/04/07	Home Town Community Credit Union, Smithfield, VA to merge into it Smithfield Packing Employees' Credit Union, Smithfield, VA	Approved 10/26/07

**New Service Facilities**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/27/06	DuPont Community Credit Union	47 W. Kaylor Park Drive Harrisonburg, VA	Approved 01/16/07
01/17/07	University of Virginia Community Credit Union, Inc.	325 Four Leaf Lane, Suite 1 Charlottesville, VA	Approved 02/05/07
02/08/07	University of Virginia Community Credit Union, Inc.	State Route 151 Nellysford, VA	Approved 03/06/07
08/03/07	Newport News Shipbuilding Employees' Credit Union, Inc.	11820 Fountain Way Newport News, VA	Approved 09/07/07
08/27/07	Virginia Credit Union, Inc.	100 MidTown Avenue Farmville, VA	Approved 09/18/07
08/29/07	Northern Star Credit Union, Incorporated	5885 Harbor View Boulevard Suffolk, VA	Approved 10/18/07

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**Credit Unions -- Status Changes**

**Mergers**

May 21 membersTrust Credit Union, Virginia Beach, VA merged into it Fort Monroe Credit Union, Incorporated, Hampton, VA

**Mergers - State Credit Unions Into Federal Credit Unions**

February 02 P.W.H. Employees Credit union, Inc., Manassas, VA merged into Healthcare Systems Federal Credit Union, Falls Church, VA

February 21 The Nansemond Credit Union, Incorporated merged into ABNB Federal Credit Union, Chesapeake, VA

**Conversions**

August 24 Associates Credit Union, Inc. converted to a federal credit union under the Title of Assurance Federal Credit Union

**Changes in Title**

April 20 Tidewater Telephone Employees Credit Union, Incorporated, Virginia Beach, VA changed its name to membersTrust Credit Union

**New Service Facilities**

January 10 Newport News Shipbuilding Employees' Credit Union, Inc. opened a service facility at 12525 Jefferson Avenue, Newport News, VA

February 09 Newport News Shipbuilding Employees' Credit Union, Inc. opened a service facility at 5200 West Mercury Boulevard, Hampton, VA

February 15 DuPont Community Credit Union opened a service facility at 47 W. Kaylor Park Drive, Harrisonburg, VA

February 20 University of Virginia Community Credit Union, Inc. opened a service facility at 325 Four Leaf Lane, Suite 1, Charlottesville, VA

March 15 Northern Star Credit Union, Incorporated opened a service facility at 237 Hanbury Road East, Suites 22&23, Chesapeake, VA

March 15 Northern Star Credit Union, Incorporated opened a service facility at 237 Hanbury Road East, Chesapeake, VA

May 07 Newport News Shipbuilding Employees' Credit Union, Inc. opened a service facility at 4171 Ironbound Road, Williamsburg, VA

October 15 Virginia Credit Union, Inc. opened a service facility at 100 MidTown Avenue, Farmville, VA

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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

**Augusta Health Care Credit Union,  
Incorporated**

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

**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- Elizabeth Keaton

**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

**DuPont Community Credit Union**

140 Lucy Lane  
P. O. Box 1365  
Waynesboro, VA 22980  
Treasurer- Maurice Gresham  
*Service Facilities -*  
47 W. Kaylor Park Drive  
Harrisonburg, VA 22801



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**Credit Unions -- List by Name**

**DuPont Community Credit Union (Continued)**

*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

**Goodyear-Danville Family Credit Union**

1901 Goodyear Boulevard  
P.O. Box 2117  
Danville, VA 24541  
Treasurer- Bruce M. Clayton

*Service Facility -*

2321 Riverside Drive  
Danville, VA 24540

**Hampton City Employees Credit Union,  
Incorporated**

City Hall Building 22 Lincoln Street  
Hampton, VA 23669  
Treasurer- Terri Tennessee

**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- Tammy G. McWhorter

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

150 West Brambleton Avenue  
Norfolk, VA 23510  
Treasurer- Claudette Watkins

**Life Line Credit Union, Inc.**

5855 Bremono 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  
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

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**Credit Unions -- List by Name**

**Martinsville Postal Credit Union,  
Incorporated**

810 Starling Avenue  
Martinsville, VA 24112  
Treasurer- Gwendolyn Penn

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

6919 Thomas Nelson Highway  
P. O. Box 276  
Lovingston, VA 22949  
Treasurer- Phyllis M. Drumheller

**Nabisco Employees Credit Union**

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

**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. d/b/a Bayport Credit Union**

3711 Huntington Avenue  
Newport News, VA 23607  
Treasurer- Robert L. Sterling  
*Service Facilities -*  
2445 Old Taylor Road  
Chesapeake, VA 23321  
5028 George Washington Memorial Hwy.  
Grafton, VA 23692  
2300 Cunningham Drive  
Hampton, VA 23666  
500 West Park Lane  
Hampton, VA 23666  
5200 West Mercury Boulevard  
Hampton, VA 23605  
Gateway 2000, 22 Enterprise Parkway  
Suite 160  
Hampton, VA 23666  
2369 George Washington Memorial Hwy.  
Hayes, VA 23072  
12512 Warwick Boulevard  
Newport News, VA 23606  
12525 Jefferson Avenue  
Newport News, VA 23602  
230 41st Street, Building 520  
Newport News, VA 23607

**Newport News Shipbuilding Employees' Credit Union,  
Inc. d/b/a Bayport Credit Union (Continued)**

*Service Facilities -*  
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  
4171 Ironbound Road  
Williamsburg, VA 23188

**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

**Northern Star Credit Union, Incorporated**

5100 George Washington Highway  
P O Box 1397  
Portsmouth, VA 23705  
Treasurer- Sue R. King  
*Service Facilities -*  
237 Hanbury Road East  
Chesapeake, VA 23322  
237 Hanbury Road East, Suites 22&23  
Chesapeake, VA 23322  
3325 Taylor Road  
Chesapeake, VA 23325

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**Credit Unions -- List by Name**

**Northern Star Credit Union, Incorporated (Continued)**

*Service Facilities -*

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

**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

**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

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**Credit Unions -- List by Name**

**University of Virginia Community Credit Union, Inc.**

3300 Berkmar Drive  
Charlottesville, VA 22901  
Treasurer- Pamela Turner

*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  
325 Four Leaf Lane, Suite 1  
Charlottesville, VA 22903  
5820 Railroad Avenue  
Crozet, VA 22932  
5766 Thomas Jefferson Parkway  
Suite 201  
Palmyra, VA 22963  
56 Stoneridge Drive  
Ruckersville, VA 22968

**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  
100 MidTown Avenue  
Farmville, VA 23901  
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

**Virginia Credit Union, Inc. (Continued)**

*Service Facilities -*

1200 Koger Center Boulevard  
Richmond, VA 23235  
1302 B Gaskins Road  
Richmond, VA 23233  
2300 W 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

**Virginia Educators' Credit Union**

12626 Nettles Drive  
Newport News, VA 23606

Treasurer- Eugene Johnson

*Service Facilities -*

12368 Warwick Boulevard, Suite A106  
Newport News, VA 23606  
812 Main Street  
Newport News, VA 23605

**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- David Vest  
*Service Facility -*  
210 Westvaco Road  
Low Moor, VA 24457

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

**Waynesboro Employees Credit Union, Inc.**

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

**membersTrust Credit Union**

5648 Southern Boulevard  
Virginia Beach, VA 23462  
Treasurer- Robert H. Propster

*Service Facilities -*

Fort Monroe Post Exchange (PX) Bldg  
102 Griffith Street  
Fort Monroe, VA 23651  
108 West Mercury Blvd.  
Hampton, VA 23669  
2130 Cunningham Drive  
Hampton, VA 23666