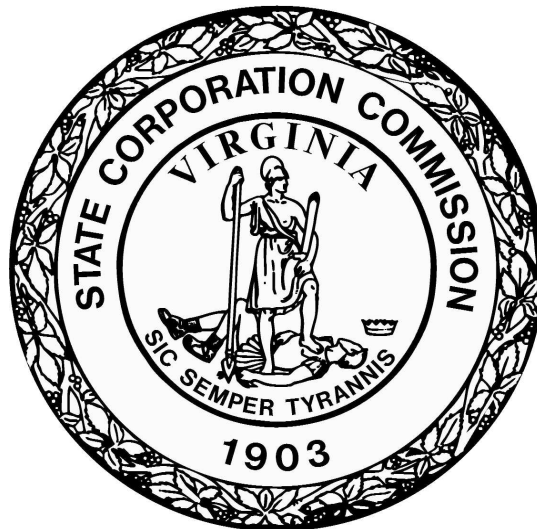


**THE 2008 ANNUAL REPORT
OF THE
BUREAU OF FINANCIAL INSTITUTIONS**

**BANKS
CREDIT UNIONS
SAVINGS INSTITUTIONS
TRUST COMPANIES**

**OPERATING IN VIRGINIA
AT THE CLOSE OF BUSINESS DECEMBER 31, 2008**



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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2008 ANNUAL REPORT

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STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2008 ANNUAL REPORT

STATE CORPORATION COMMISSION

JUDITH WILLIAMS JAGDMANN, Chairman

MARK C. CHRISTIE

JAMES C. DIMITRI

JOEL H. PECK, Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 2008

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the 2008 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
Deputy 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

STEVE W. PEMBERTON
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

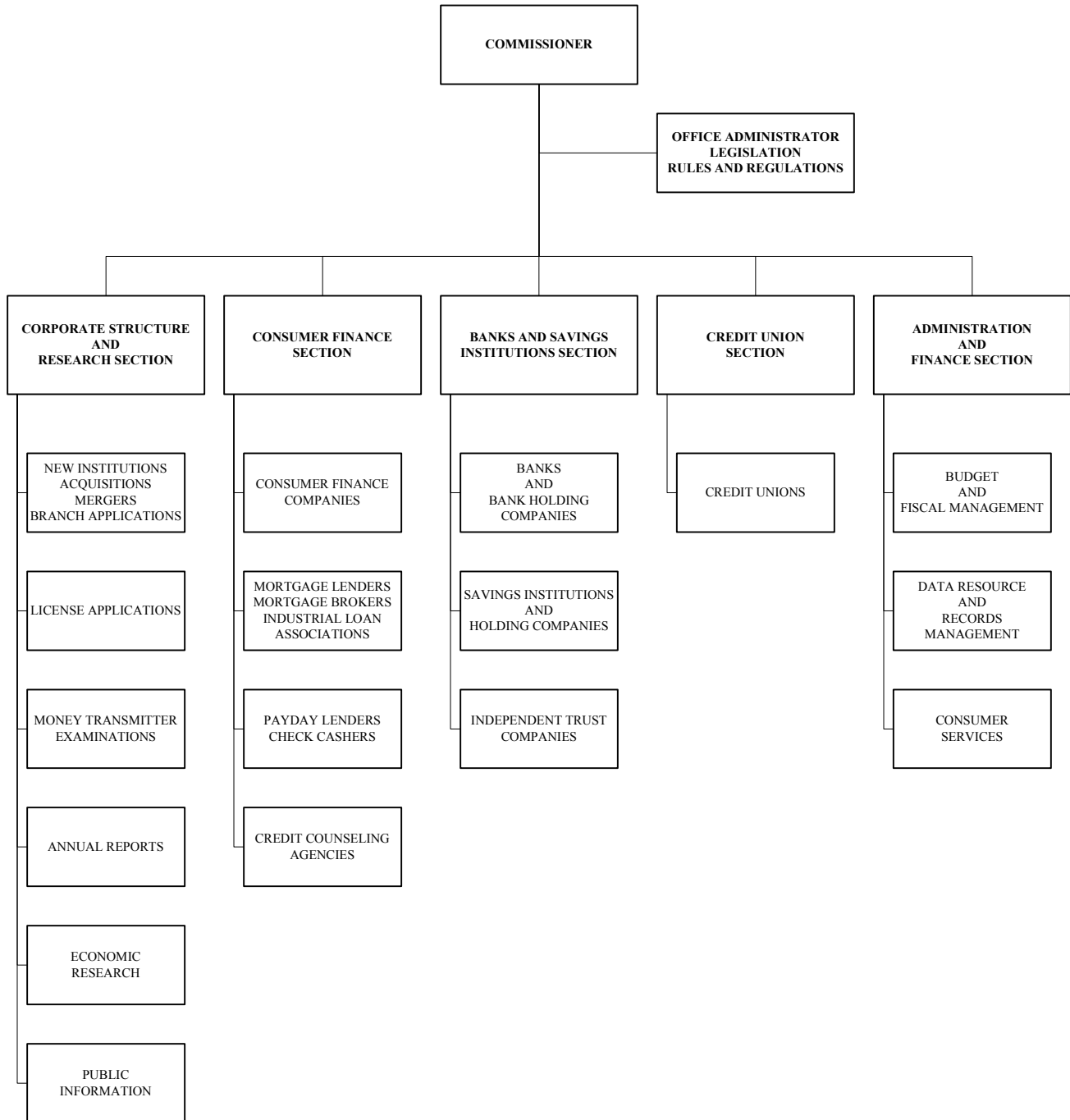
SIDNEY A. BAILEY, July 1, 1978 to June 30, 1997
E. J. FACE, JR., July 1, 1997 to Date

LEGAL HOLIDAYS

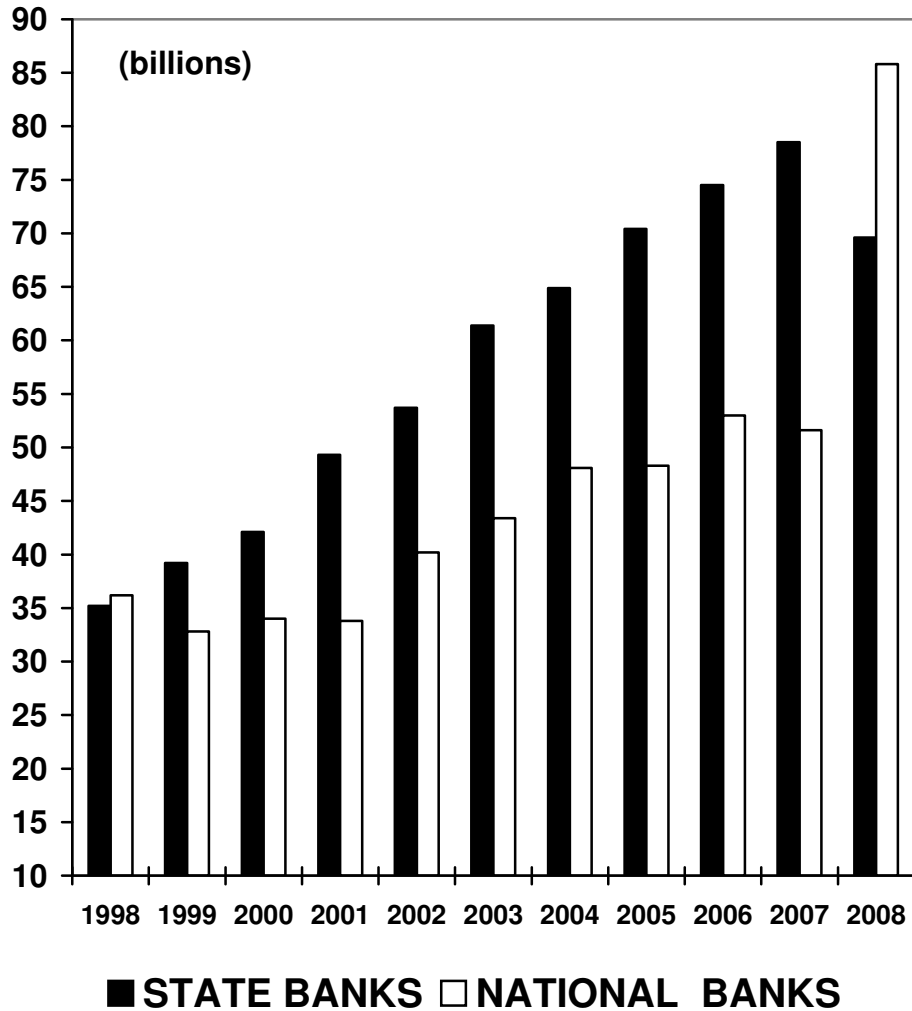
In each year, the first day of January (New Year's Day), the Friday preceding the third Monday in January (Lee-Jackson Day), the third Monday in January (Martin Luther King, Jr. Day), the third Monday in February (George Washington Day), the last Monday in May (Memorial Day), the fourth day of July (Independence 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
2008 ANNUAL REPORT**

**ORGANIZATIONAL CHART
BUREAU OF FINANCIAL INSTITUTIONS**



**DEPOSITS IN VIRGINIA BANK OFFICES
STATE AND NATIONAL 1998 – 2008**



**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2008 ANNUAL REPORT**

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

	December 31, 2007 83 State Banks 785 Branches	December 31, 2008 82 State Banks 863 Branches
ASSETS		
Cash and balances due from depository institutions	\$ 3,167,848	\$ 1,622,633
Noninterest-bearing balances and currency and coin.....	1,403,723	1,074,747
Interest-bearing balances	1,764,125	547,886
Securities	11,306,761	6,257,794
Federal funds sold & securities purchased under agreement to resell	1,459,999	306,003
Loan and lease financing receivables:		
Loans and leases held for sale.....	342,807	381,770
Loans and leases, net of unearned income	51,921,262	33,950,626
LESS: Allowance for loan and lease losses	1,583,492	440,766
Loans and leases, net of unearned income and allowance for losses	50,337,770	33,509,860
Assets held in trading accounts.....	84,950	82,813
Premises and fixed assets (including capitalized leases)	1,640,170	976,063
Other real estate owned.....	52,751	121,887
Intangible assets	909,990	798,952
Other assets	4,599,057	1,376,582
TOTAL ASSETS	\$ 73,902,103	\$ 45,434,357
LIABILITIES		
Deposits:		
In domestic offices	\$ 43,737,539	\$ 35,326,262
(1) Noninterest-bearing	4,572,221	4,991,270
(2) Interest-bearing	39,165,318	30,334,992
In foreign offices, Edge and Agreement subsidiaries, and IBFs...	2,086,209	0
(1) Noninterest-bearing	36,859	0
(2) Interest-bearing	2,049,350	0
Federal funds purchased and securities sold under agreement to repurchase	6,626,321	1,274,010
Other borrowed money	8,058,182	3,456,524
Notes and debentures subordinated to deposits	602,895	62,460
Other liabilities	3,940,772	393,221
TOTAL LIABILITIES	65,051,918	40,512,477
EQUITY CAPITAL		
Perpetual preferred stock		153,209
Common stock	545,616	466,055
Surplus	3,512,404	2,454,243
Undivided profits and capital reserves.....	4,792,165	1,848,373
TOTAL EQUITY	8,850,185	4,921,880
TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 73,902,103	\$ 45,434,357

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2008 ANNUAL REPORT**

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

	2007	2008
INTEREST INCOME:		
Interest and fees on loans	\$ 4,684,657	\$ 2,113,217
Income from lease financing receivables	121	208
Interest on balances due from depository institutions	141,354	6,500
Interest and dividends on securities	502,589	286,299
Interest from assets held in trading accounts	6,103	4,040
Interest on federal funds sold and securities purchased under agreements to resell.....	163,564	18,197
Other Interest Income.....	349,221	11,564
TOTAL INTEREST INCOME.....	5,847,609	2,440,025
INTEREST EXPENSE:		
Interest on deposits in domestic offices	1,530,423	865,831
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	124,689	0
Expense of federal funds purchased and securities sold under agreements to repurchase	176,336	29,445
Interest on trading liabilities and other borrowed money.....	478,563	122,403
Interest on notes and debentures subordinated to deposits.....	42,424	5,048
TOTAL INTEREST EXPENSE.....	2,352,435	1,022,727
NET INTEREST INCOME.....	3,495,174	1,417,298
Provision for loan and lease losses.....	990,620	202,030
NONINTEREST INCOME:		
Income from fiduciary activities	13,744	16,315
Service charges on deposit accounts	106,429	121,433
Trading revenue	(2,672)	(2,328)
Other fee income	4,516,678	110,938
All other noninterest income	2,115,339	118,323
TOTAL NONINTEREST INCOME.....	6,749,518	364,681
Realized gains (losses) on securities	(507)	(41,592)
NONINTEREST EXPENSE:		
Salaries and employee benefits	734,003	644,113
Expenses of premises and fixed assets (net of rental income) ..	211,703	171,205
Other noninterest expense	4,779,689	428,018
TOTAL NONINTEREST EXPENSE.....	5,725,395	1,243,336
INCOME BEFORE INCOME TAXES AND EXTRA- ORDINARY ITEMS AND OTHER ADJUSTMENTS	3,528,170	295,021
APPLICABLE INCOME TAXES.....	1,230,640	81,518
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS.....	2,297,530	213,503
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES.....	0	(769)
NET INCOME.....	\$ 2,297,530	\$ 212,734

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2008 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks
As of December 31, 2008**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Alliance Bank Corporation*	Fairfax	6	572,102	429,024	46,525
Bank of Botetourt	Buchanan	10	294,986	265,172	25,556
The Bank of Charlotte County*	Phenix	4	117,690	98,182	14,094
Bank of Clarke County*	Berryville	12	522,016	387,030	47,440
Bank of Essex*	Tappahannock	17	1,079,127	863,575	160,847
The Bank of Fincastle	Fincastle	9	156,699	132,204	23,819
Bank of Floyd*	Floyd	8	210,070	189,394	18,109
The Bank of Hampton Roads*	Chesapeake	18	606,882	487,335	70,689
Bank of Lancaster*	Kilmarnock	8	316,879	251,257	25,144
The Bank of Marion*	Marion	16	332,035	293,006	29,442
Bank of McKenney*	McKenney	6	165,462	142,893	17,368
Bank of the Commonwealth*	Norfolk	21	1,084,583	783,636	105,235
Bank of the James*	Lynchburg	9	328,561	268,545	24,179
The Bank of Southside Virginia	Carson	15	481,978	419,882	58,062
Bank of Virginia*	Midlothian	5	203,712	171,012	16,316
Benchmark Community Bank*	Kenbridge	12	373,447	337,752	33,141
The Blue Grass Valley Bank	Blue Grass	2	34,509	30,514	3,786
Burke & Herbert Bank & Trust Company	Alexandria	20	1,699,507	1,302,831	163,097
The Business Bank	Vienna	6	239,738	216,957	21,873
Cardinal Bank	McLean	25	1,737,738	1,185,600	165,473
Carter Bank & Trust	Martinsville	124	2,800,478	2,470,803	303,529
Central Virginia Bank*	Powhatan	9	485,290	348,510	30,738
Chesapeake Bank*	Kilmarnock	11	533,660	429,773	40,974
Citizens and Farmers Bank	West Point	18	847,034	550,880	80,607
Citizens Bank and Trust Company*	Blackstone	11	298,851	249,721	29,909

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2008 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks
As of December 31, 2008**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Citizens Community Bank*	South Hill	5	154,393	132,897	21,181
Colonial Virginia Bank*	Gloucester	2	110,772	86,789	11,902
Community Bankers' Bank*	Midlothian	1	199,132	91,864	12,883
Community Capital Bank of Virginia*	Christiansburg	1	13,172	6,288	6,825
Consolidated Bank and Trust Company*	Richmond	3	91,330	82,056	8,915
EVB*	Tappahannock	27	1,050,079	818,974	75,118
Farmers & Merchants Bank*	Timberville	9	464,451	342,600	35,702
The Farmers & Merchants Bank of Craig County*	New Castle	2	49,578	41,615	7,761
Farmers and Miners Bank*	Pennington Gap	6	121,686	106,909	14,004
The Farmers Bank of Appomattox*	Appomattox	4	154,407	131,787	18,552
Farmers Bank, Windsor, Virginia*	Windsor	4	375,339	304,109	29,846
The Fauquier Bank*	Warrenton	8	514,232	400,662	44,997
First and Citizens Bank	Monterey	2	102,875	91,052	11,068
First Bank*	Strasburg	11	547,356	447,617	47,939
The First Bank and Trust Company*	Lebanon	19	998,546	822,569	91,424
First Capital Bank*	Glen Allen	7	431,582	336,343	39,894
First Sentinel Bank*	Richlands	5	148,781	136,765	11,203
First State Bank	Danville	1	27,655	25,101	2,205
First Virginia Community Bank*	Fairfax	2	102,619	82,148	19,620
The Freedom Bank of Virginia*	Vienna	2	144,201	120,904	22,705
Frontier Community Bank*	Waynesboro	1	34,403	25,845	8,409
Heritage Bank*	Norfolk	5	265,478	215,864	25,414
Highlands Community Bank*	Covington	2	80,270	71,801	8,186
Highlands Union Bank*	Abingdon	14	667,986	523,867	41,187
HomeTown Bank*	Roanoke	5	234,195	188,411	25,135

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2008 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks
As of December 31, 2008**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
John Marshall Bank*	Baileys Crossroads	2	136,407	95,420	30,088
Lee Bank & Trust Company	Pennington Gap	4	166,186	144,553	19,659
MainStreet Bank*	Herndon	2	187,373	142,458	22,475
Middleburg Bank*	Middleburg	9	978,360	746,207	75,946
Miners Exchange Bank*	Coeburn	7	95,894	87,283	8,013
Monarch Bank*	Chesapeake	9	597,198	496,218	69,740
New Peoples Bank, Inc.*	Honaker	31	807,237	706,633	70,472
Northern Neck State Bank*	Warsaw	9	349,475	307,006	29,009
The Page Valley Bank*	Luray	4	104,389	81,810	7,699
Peoples Bank of Virginia*	Richmond	4	259,603	219,082	34,503
The Peoples Bank	Ewing	5	79,832	66,293	6,519
Peoples Community Bank*	Montross	5	109,786	95,987	12,158
Pioneer Bank*	Stanley	6	152,954	129,151	13,415
Select Bank*	Forest	2	73,289	60,644	11,981
Shore Bank*	Onley	8	318,479	195,358	52,285
StellarOne Bank*	Christiansburg	63	2,933,064	2,356,725	374,730
SuffolkFirst Bank*	Suffolk	3	184,158	130,285	16,709
Towne Bank	Portsmouth	17	3,133,589	2,245,386	419,671
TruPoint Bank*	Grundy	11	501,381	393,896	50,955
Union Bank and Trust Company*	Bowling Green	43	2,033,806	1,518,372	223,664
United Bank*	Fairfax	58	4,169,787	2,864,736	580,549
Valley Bank*	Roanoke	8	668,407	485,354	50,839
Village Bank	Midlothian	15	557,373	466,954	51,105
Virginia Bank and Trust Company*	Danville	7	149,080	122,933	23,388
Virginia Business Bank*	Richmond	2	167,843	136,904	11,570

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2008 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks
As of December 31, 2008**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Virginia Commerce Bank*	Arlington	27	2,713,694	2,172,699	316,168
Virginia Commonwealth Bank*	Petersburg	9	310,352	261,063	37,792
Virginia Community Bank*	Louisa	8	195,473	154,060	16,764
Virginia Company Bank	Newport News	2	103,264	73,587	8,898
Virginia Heritage Bank*	Fairfax	3	242,178	171,269	29,745
Virginia Partners Bank*	Fredericksburg	3	46,803	27,521	19,278
WashingtonFirst Bank	Reston	9	299,377	230,284	27,089

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2008 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

New Banks

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
10/10/07	WashingtonFirst Co.	11636 Plaza America Drive Reston, Fairfax County, VA	Approved 03/18/08
12/10/07	Virginia Partners Bank	421-425 William Street City of Fredericksburg, VA	Approved 03/18/08
04/02/08	Virginia Commonwealth Bank	1965 Wakefield Street City of Petersburg, VA	Approved 05/23/08
06/23/08	First Financial Bank	10777 Main Street City of Fairfax, VA	Approved 12/04/08
11/17/08	Sonabank	6830 Old Dominion Drive McLean, Fairfax County, VA	Approved 12/22/08

Mergers

<u>Received</u>	<u>Description</u>	<u>Activity</u>
10/10/07	WashingtonFirst Co., Reston, VA to merge into it WashingtonFirst Bank	Approved 03/18/08
12/21/07	Union Bank and Trust Company, Bowling Green, VA to merge into it Prosperity Bank & Trust Company	Approved 02/05/08
04/01/08	Second Bank & Trust, Fredericksburg, VA to merge into it Planters Bank & Trust Company of Virginia	Approved 05/09/08
04/01/08	Second Bank & Trust, Fredericksburg, VA to merge into it First National Bank	Approved 05/09/08
05/15/08	EagleBank, Bethesda, MD to merge into it Fidelity & Trust Bank	No Objection 05/16/08
05/30/08	TD Bank, National Association, Portland, ME to merge into it Commerce Bank, N.A.	No Objection 11/26/08
06/30/08	Union Bank and Trust Company, Bowling Green, VA to merge into it Bay Community Bank	Approved 08/11/08
06/30/08	Bank of Essex, Tappahannock, VA to merge into it TransCommunity Bank, N. A.	Approved 07/25/08
07/24/08	Village Bank, Midlothian, VA to merge into it River City Bank	Approved 09/26/08

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

<u>Received</u>	<u>Description</u>	<u>Activity</u>
01/24/08	Community Bankers Trust Corporation, Glen Allen, VA to acquire 100% of the voting shares of TransCommunity Financial Corporation	Approved 04/07/08
01/25/08	Community Bankers Trust Corporation, Glen Allen, VA to acquire 100% of the voting shares of BOE Financial Services of Virginia, Inc.	Approved 04/07/08
04/02/08	Virginia BanCorp, Inc., Richmond, VA to acquire 100% of the voting shares of Virginia Commonwealth Bank	Approved 05/23/08
04/04/08	Hampton Roads Bankshares, Inc., Norfolk, VA to acquire 100% of the voting shares of Shore Financial Corporation	Approved 05/16/08

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2008 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

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

<u>Received</u>	<u>Description</u>	<u>Activity</u>
04/16/08	First Bankshares, Inc., Suffolk, VA to acquire 100% of the voting shares of SuffolkFirst Bank	Approved 05/20/08
07/24/08	Village Bank and Trust Financial Corp., Midlothian, VA to acquire 100% of the voting shares of River City Bank	Approved 09/26/08
12/01/08	VBB Financial Corporation, Richmond, VA to acquire 100% of the voting shares of Virginia Business Bank	Pending
12/09/08	CBB Financial Corp., Midlothian, VA to acquire 100% of the voting shares of Community Bankers' Bank	Pending

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

<u>Received</u>	<u>Description</u>	<u>Activity</u>
08/18/08	First Community Bancshares, Inc., Bluefield, VA to acquire Coddle Creek Financial Corp.	Approved 09/17/08
11/10/08	Hampton Roads Bankshares, Inc., Norfolk, VA to acquire Gateway Financial Holdings, Inc.	Approved 12/09/08

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
11/30/07	Branch Banking and Trust Company Winston-Salem, NC	11990 Market Street Reston, VA	No Objection 01/04/08
12/14/07	First Bank of Virginia Troy, NC	131 Ivanhoe Road, Unit 131D Max Meadows, Wythe County, VA	No Objection 01/04/08
01/02/08	SunTrust Bank Atlanta, GA	10000 Southpoint Parkway Spotsylvania County, VA	No Objection 01/24/08
01/09/08	Gateway Bank & Trust Co. Elizabeth City, NC	100 Dominion Drive Emporia, VA	No Objection 01/29/08
01/10/08	First Virginia Community Bank Fairfax, VA	7900 Sudley Road Prince William County, VA	Approved 02/08/08
01/24/08	EVB Tappahannock, VA	8821 West Broad Street Henrico County, VA	Approved 02/19/08
01/24/08	EVB Tappahannock, VA	3400 Boulevard City of Colonial Heights, VA	Approved 02/19/08
01/28/08	Virginia Partners Bank Fredericksburg, VA	2101 Plank Road City of Fredericksburg, VA	Approved 03/18/08
01/28/08	Virginia Partners Bank Fredericksburg, VA	317-319 William Street City of Fredericksburg, VA	Approved 03/18/08
02/26/08	Bank of Marion, The Marion, VA	201 Valley Street Abingdon, Washington County, VA	Approved 03/20/08
02/27/08	Branch Banking and Trust Company Winston-Salem, NC	8727 Staples Mill Road Henrico County, VA	No Objection 03/21/08
02/29/08	Towne Bank Portsmouth, VA	1510 Quarterpath Road City of Williamsburg, VA	Approved 03/17/08

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2008 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
02/29/08	Towne Bank Portsmouth, VA	5806 Harbour View Boulevard City of Suffolk, VA	Approved 03/17/08
03/04/08	Highlands Union Bank Abingdon, VA	1824 Veterans Boulevard Sevierville, TN	Approved 03/24/08
04/16/08	HomeTown Bank Roanoke, VA	1540 Roanoke Street Christiansburg, Montgomery County, VA	Approved 05/13/08
04/21/08	Village Bank Midlothian, VA	15521 Midlothian Turnpike Midlothian, Chesterfield County, VA	Approved 05/27/08
04/23/08	Bank of the James Lynchburg, VA	1405 Ole Dominion Boulevard City of Bedford, VA	Approved 05/14/08
04/25/08	United Central Bank Garland, TX	7140 Little River Turnpike Fairfax County, VA	No Objection 05/29/08
05/09/08	SunTrust Bank Atlanta, GA	9933 Sowder Village Square Prince William County, VA	No Objection 05/29/08
05/19/08	Valley Bank Roanoke, VA	4003 Challenger Avenue Roanoke County, VA	Approved 06/09/08
05/28/08	Benchmark Community Bank Kenbridge, VA	290 South Main Street Halifax, Halifax County, VA	Approved 06/19/08
06/05/08	New Peoples Bank, Inc. Honaker, VA	3996 Coal Heritage Road Bluwell, WV	Approved 08/04/08
06/09/08	Branch Banking and Trust Company Winston-Salem, NC	The intersection of Routes 1 and 17 City of Fredericksburg, VA	No Objection 07/01/08
06/09/08	Branch Banking and Trust Company Winston-Salem, NC	5224 Monticello Avenue City of Williamsburg, VA	No Objection 07/01/08
06/27/08	River City Bank Mechanicsville, VA	10374 S. Leadbetter Road Ashland, Hanover County, VA	Approved 07/16/08
07/07/08	Virginia Commerce Bank Arlington, VA	Celebrate Shopping Center Celebrate Virginia Parkway Stafford County, VA	Withdrawn 09/08/08
07/07/08	Virginia Commerce Bank Arlington, VA	SW Corner of Jefferson Davis Hwy & Pine Bluff Drive, Princeton Woods SC Dumfries, Prince William County, VA	Approved 09/05/08
07/24/08	Bank of Hampton Roads, The Norfolk, VA	1635 Laskin Road City of Virginia Beach, VA	Approved 08/11/08
07/29/08	Union Bank and Trust Company Bowling Green, VA	10131 Jefferson Davis Highway Spotsylvania County, VA	Approved 09/03/08
07/30/08	Peoples Bank, The Ewing, VA	419 Erin Drive Knoxville, TN	Approved 10/14/08
07/31/08	Burke & Herbert Bank & Trust Company Alexandria, VA	302 Maple Avenue West Vienna, Fairfax County, VA	Approved 08/19/08
08/04/08	Virginia Business Bank Richmond, VA	1317 Executive Boulevard, Suite 110 City of Chesapeake, VA	Approved 09/03/08

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2008 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
08/06/08	New Peoples Bank, Inc. Honaker, VA	127 Tempur Pedic Road Duffield, Scott County, VA	Withdrawn 08/06/08
08/07/08	John Marshall Bank Baileys Crossroads, VA	842 South King Street Leesburg, Loudoun County, VA	Approved 09/03/08
08/07/08	John Marshall Bank Baileys Crossroads, VA	12165 Darnestown Road Offices 3 and 4 Gaithersburg, MD	Approved 09/03/08
08/11/08	Bank of Marion, The Marion, VA	2975 Lee Highway City of Bristol, VA	Approved 09/04/08
08/18/08	Fauquier Bank, The Warrenton, VA	10250 Bristow Center Drive Bristow Shopping Center Bristow, Prince William County, VA	Approved 09/11/08
08/25/08	StellarOne Bank Christiansburg, VA	4109 Plank Road Spotsylvania County, VA	Approved 09/15/08
08/28/08	Bank of the James Lynchburg, VA	815 Main Street Altavista, Campbell County, VA	Approved 09/15/08
09/02/08	Heritage Bank Norfolk, VA	1756 Laskin Road City of Virginia Beach, VA	Approved 10/14/08
09/03/08	Branch Banking and Trust Company Winston-Salem, NC	43865 Freedom Station Plaza Ashburn, VA	No Objection 09/26/08
10/06/08	Business Bank, The Vienna, VA	1750 Tyson's Boulevard, Suite 100 McLean, Fairfax County, VA	Approved 10/30/08
10/10/08	Peoples Community Bank Montross, VA	5082 James Madison Parkway King George County, VA	Approved 11/05/08
10/28/08	Fulton Bank Lancaster, PA	Princess Anne Road and Dam Neck Road City of Virginia Beach, VA	No Objection 11/14/08
10/30/08	John Marshall Bank Baileys Crossroads, VA	2300 Wilson Boulevard Arlington County, VA	Approved 11/19/08
11/07/08	SunTrust Bank Atlanta, GA	8170 Stonewall Shops Square Gainesville, Prince William County, VA	No Objection 12/05/08
11/10/08	United Bank Vienna, VA	Chesterbrook Residences 2030 Westmoreland Street Fairfax County, VA	Approved 12/02/08
11/20/08	Bank of Essex Tappahannock, VA	2001 Grayson Highway Grayson, GA	Approved 11/21/08
11/20/08	Bank of Essex Tappahannock, VA	10105 Highway 142 Covington, GA	Approved 11/21/08
11/20/08	Bank of Essex Tappahannock, VA	4581 Atlanta Highway Loganville, GA	Approved 11/21/08
11/20/08	Bank of Essex Tappahannock, VA	2238 Main Street East Snellville, GA	Approved 11/21/08
11/21/08	TruPoint Bank Grundy, VA	600 East Main Street Abingdon, Washington County, VA	Approved 12/12/08

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

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/01/08	Business Bank, The Vienna, VA	44933 George Washington Boulevard Suite 100 Ashburn, Loudoun County, VA	Approved 12/22/08
12/04/08	United Bank Vienna, VA	One Montrose Metro 11921 Rockville Pike, Suite 110 Rockville, MD	Approved 12/22/08
12/05/08	First Bank and Trust Company, The Lebanon, VA	Southern intersection of Forest Road and Cloverdale Boulevard Forest, Bedford County, VA	Approved 12/22/08
12/23/08	Union Bank and Trust Company Bowling Green, VA	8983 Staples Mill Road Henrico County, VA	Pending

Branch Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/21/07	Middleburg Bank Middleburg, VA	From: 20955 Professional Plaza Ashburn, Loudoun County, VA To: 43325 Junction Plaza Ashburn, Loudoun County, VA	Approved 01/16/08
03/07/08	Planters Bank & Trust Company of Virginia Staunton, VA	From: 2201 North Augusta Street City of Staunton, VA To: 2813 N. Augusta Street City of Staunton, VA	Approved 04/01/08
04/02/08	HomeTown Bank Roanoke, VA	From: 4227 Colonial Avenue, Suite 1A Roanoke County, VA To: 4225 Colonial Avenue Roanoke County, VA	Approved 04/21/08
04/28/08	Towne Bank Portsmouth, VA	From: 2101 Parks Avenue, Suite 100 City of Virginia Beach, VA To: 600 22nd Street, Suite 100 City of Virginia Beach, VA	Approved 05/19/08
06/06/08	Middleburg Bank Middleburg, VA	From: 211 Fort Evans Road, NE Leesburg, Loudoun County, VA To: 538 Fort Evans Road, NE Leesburg, Loudoun County, VA	Approved 07/02/08
06/20/08	First Capital Bank Glen Allen, VA	From: 1504 Santa Rosa Road, Suite 102 Henrico County, VA To: 7100 Three Chopt Road City of Richmond, VA	Approved 07/07/08
10/14/08	Fauquier Bank, The Warrenton, VA	From: 216 Broadview Avenue Warrenton, Fauquier County, VA To: 87 Lee Highway Warrenton, Fauquier County, VA	Approved 11/04/08

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2008 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

Branch Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
10/20/08	Bank of Virginia Midlothian, VA	From: 6657 Lake Harbour Drive Midlothian, Chesterfield County, VA To: 15100 Hull Street Road Chesterfield County, VA	Pending
11/05/08	First Bank and Trust Company, The Lebanon, VA	From: 150 West Main Street Wytheville, Wythe County, VA To: 1290 N. 4th Street Wytheville, Wythe County, VA	Approved 11/24/08

Main Office Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
02/04/08	Select Bank Lynchburg, VA	From: 213 Gristmill Drive Bedford County, VA To: 211 Gristmill Drive Bedford County, VA	Approved 02/28/08
03/10/08	First Capital Bank Glen Allen, VA	From: 4101 Dominion Boulevard Henrico County, VA To: 11001 West Broad Street Glen Allen, Henrico County, VA	Approved 04/01/08

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- Status Changes

New Banks

February	06	Frontier Community Bank opened for business at 400 Lew Dewitt Boulevard, City of Waynesboro, VA
April	25	WashingtonFirst Co. opened for business at 11636 Plaza America Drive, Reston, Fairfax County, VA
July	08	Virginia Partners Bank opened for business at 421-425 William Street, City of Fredericksburg, VA
August	20	Community Capital Bank of Virginia opened for business at 990 Cambria Street, N.E., Christiansburg, Montgomery County, VA

Mergers

March	14	Union Bank and Trust Company, Bowling Green, VA merged into it Prosperity Bank & Trust Company
March	15	Fulton Bank, Lancaster, PA merged into it Resource Bank
April	25	WashingtonFirst Co., Reston, VA merged into it WashingtonFirst Bank
May	23	Second Bank & Trust, Fredericksburg, VA merged into it First National Bank
May	23	Second Bank & Trust, Fredericksburg, VA merged into it Planters Bank & Trust Company of Virginia
July	31	Bank of Essex, Tappahannock, VA merged into it TransCommunity Bank, N. A.
October	14	Village Bank, Midlothian, VA merged into it River City Bank
October	31	Union Bank and Trust Company, Bowling Green, VA merged into it Bay Community Bank
November	26	TD Bank, National Association, Portland, ME merged into it Commerce Bank, N.A.

Conversions - Savings Institutions to State Banks

October	01	First Federal Savings Bank of Virginia, Petersburg, VA converted to a state chartered bank under the title of Virginia Commonwealth Bank
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Conversions - State Bank to National Bank

March	01	Capital One Bank, Glen Allen, VA converted to a national bank under the title of Capital One Bank (USA), National Association
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Changes in Title

May	23	Second Bank & Trust, Fredericksburg, VA changes its name to StellarOne Bank
July	23	Security One Bank, Baileys Crossroads, VA changed its name to John Marshall Bank

Branch Openings

January	02	Bank of Essex, Tappahannock, VA opened a branch office at 654 Northumberland Highway, Callao, Northumberland County, VA
January	07	Bank of Virginia, Midlothian, VA opened a branch office at 10501 Patterson Avenue, Henrico County, VA
January	11	Burke & Herbert Bank & Trust Company, Alexandria, VA opened a branch office at Northeast Corner of U.S. Route 1 and Wayside Drive, Dumfries, Prince William County, VA
January	14	Virginia Commerce Bank, Arlington, VA opened a branch office at Central Park Town Center, 1304 Central Park Boulevard, City of Fredericksburg, VA
January	22	HSBC National Bank USA, Bethesda, MD opened a branch office at 4075 Wilson Boulevard, Arlington County, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- Status Changes

Branch Openings

February	04	Bank of Botetourt, Buchanan, VA opened a branch office at 9 Lloyd Tolley Road, Natural Bridge Station, Rockbridge County, VA
February	05	Resource Bank, Virginia Beach, VA opened a branch office at 9102 Church Street, City of Manassas, VA
February	07	Gateway Bank & Trust Co., Elizabeth City, NC opened a branch office at 100 Dominion Drive, Emporia, VA
February	25	Bank of Hampton Roads, The, Norfolk, VA opened a branch office at 204 Carmichael Way, City of Chesapeake, VA
February	25	Heritage Bank, Norfolk, VA opened a branch office at 601 Lynnhaven Parkway, City of Virginia Beach, VA
March	10	HSBC National Bank USA, Bethesda, MD opened a branch office at 11842 Spectrum Center, Reston, Fairfax County, VA
March	10	First Bank of Virginia, Troy, NC opened a branch office at 131 Ivanhoe Road, Unit 131D, Max Meadows, Wythe County, VA
March	17	EVB, Tappahannock, VA opened a branch office at 3400 Boulevard, City of Colonial Heights, VA
March	17	EVB, Tappahannock, VA opened a branch office at 8821 West Broad Street, Henrico County, VA
April	15	Alliance Bank Corporation, Fairfax, VA opened a branch office at 7023 Little River Turnpike, Annandale, Fairfax County, VA
April	21	Virginia Commerce Bank, Arlington, VA opened a branch office at Dulles 606 Retail Center, 23510 Overland Drive, Dulles, Loudoun County, VA
April	21	Citizens Community Bank, South Hill, VA opened a branch office at 778 Old Farm Road South, Roanoke Rapids, NC
April	23	First Bank and Trust Company, The, Lebanon, VA opened a branch office at 851 Lew Dewitt Boulevard, Augusta County, VA
April	28	Gateway Bank & Trust Co., Elizabeth City, NC opened a branch office at 204 Albemarle Square, Charlottesville, VA
May	05	Woodforest National Bank, The Woodlands, TX opened a branch office at 10 Riverton Commons Drive, Front Royal, Warren County, VA
June	04	Bank of Lancaster, Kilmarnock, VA opened a branch office at 15104 Northumberland Highway, Burgess, Northumberland County, VA
June	09	First Virginia Community Bank, Fairfax, VA opened a branch office at 7900 Sudley Road, Prince William County, VA
June	10	Bank of the Commonwealth, Norfolk, VA opened a branch office at 562 Carotoke Highway, Moyock, NC
June	16	First Capital Bank, Glen Allen, VA opened a branch office at 2810 Buford Road, Chesterfield County, VA
June	19	HomeTown Bank, Roanoke, VA opened a branch office at 1540 Roanoke Street, Christiansburg, Montgomery County, VA
July	08	Virginia Partners Bank, Fredericksburg, VA opened a branch office at 317-319 William Street, City of Fredericksburg, VA
July	18	Benchmark Community Bank, Kenbridge, VA opened a branch office at 290 South Main Street, Halifax, Halifax County, VA
July	21	Bank of the Commonwealth, Norfolk, VA opened a branch office at 2261 Upton Drive, City of Virginia Beach, VA
August	11	Village Bank, Midlothian, VA opened a branch office at 15521 Midlothian Turnpike, Midlothian, Chesterfield County, VA

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Banks -- Status Changes

Branch Openings

August	14	New Peoples Bank, Inc., Honaker, VA opened a branch office at 3996 Coal Heritage Road, Bluewell, WV
September	02	Bank of Marion, The, Marion, VA opened a branch office at 201 Valley Street, Abingdon, Washington County, VA
September	19	Bank of Marion, The, Marion, VA opened a branch office at 2975 Lee Highway, City of Bristol, VA
September	25	Burke & Herbert Bank & Trust Company, Alexandria, VA opened a branch office at 9103 Centreville Road, City of Manassas, VA
September	29	EVB, Tappahannock, VA opened a branch office at 2599 New Kent Highway, Quinton, New Kent County, VA
October	06	United Central Bank, Garland, TX opened a branch office at 7140 Little River Turnpike, Fairfax County, VA
October	22	Virginia Partners Bank, Fredericksburg, VA opened a branch office at 2101 Plank Road, City of Fredericksburg, VA
October	24	Bank of the James, Lynchburg, VA opened a branch office at 1405 Ole Dominion Boulevard, City of Bedford, VA
October	27	Union Bank and Trust Company, Bowling Green, VA opened a branch office at 10131 Jefferson Davis Highway, Spotsylvania County, VA
October	31	John Marshall Bank, Baileys Crossroads, VA opened a branch office at 12165 Darnestown Road, Offices 3 and 4, Gaithersburg, MD
November	12	Bank of the Commonwealth, Norfolk, VA opened a branch office at 221 Western Avenue, City of Suffolk, VA
November	17	Highlands Union Bank, Abingdon, VA opened a branch office at 1824 Veterans Boulevard, Sevierville, TN
November	17	Bank of the James, Lynchburg, VA opened a branch office at 815 Main Street, Altavista, Campbell County, VA
November	24	Bank of Essex, Tappahannock, VA opened a branch office at 10105 Highway 142, Covington, GA
November	24	Bank of Essex, Tappahannock, VA opened a branch office at 4581 Atlanta Highway, Loganville, GA
November	24	Bank of Essex, Tappahannock, VA opened a branch office at 2001 Grayson Highway, Grayson, GA
November	24	Bank of Essex, Tappahannock, VA opened a branch office at 2238 Main Street East, Snellville, GA
November	29	Burke & Herbert Bank & Trust Company, Alexandria, VA opened a branch office at 302 Maple Avenue West, Vienna, Fairfax County, VA
December	01	StellarOne Bank, Christiansburg, VA opened a branch office at 4109 Plank Road, Spotsylvania County, VA
December	01	Virginia Business Bank, Richmond, VA opened a branch office at 1317 Executive Boulevard, Suite 110, City of Chesapeake, VA
December	15	Bank of the Commonwealth, Norfolk, VA opened a branch office at 3732 North Croatan Highway, Kitty Hawk, NC
December	15	Virginia Commerce Bank, Arlington, VA opened a branch office at 7115 Leesburg Pike, Fairfax County, VA
December	15	Business Bank, The, Vienna, VA opened a branch office at 1750 Tyson's Boulevard, Suite 100, McLean, Fairfax County, VA

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Banks -- Status Changes

Main Office Redesignations

August	11	Village Bank redesignated its main office from 1231 Alverser Drive, Midlothian, Chesterfield County, VA to 15521 Midlothian Turnpike, Midlothian, Chesterfield County, VA
November	01	The Business Bank redesignated its main office from 8399 Leesburg Pike, Vienna, Fairfax County, VA to 133 Maple Avenue, Unit 100, Vienna, Fairfax County, VA
May	23	StellarOne Bank redesignated its main office from 4805 Lassen Lane, Spotsylvania County, VA to 105 Arbor Drive, Christiansburg, Montgomery County, VA

Main Office Relocations

August	25	First Capital Bank, Glen Allen, VA relocated its main office from 4101 Dominion Boulevard, Henrico County, VA to 11001 West Broad Street, Glen Allen, Henrico County, VA
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Branch Relocations

January	22	Middleburg Bank, Middleburg, VA relocated a branch office from 20955 Professional Plaza, Ashburn, Loudoun County, VA to 43325 Junction Plaza, Ashburn, Loudoun County, VA
January	28	EVB, Tappahannock, VA relocated a branch office from 8071 Mechanicsville Turnpike, Mechanicsville, Hanover County, VA to 8123 Mechanicsville Turnpike, Mechanicsville, Hanover County, VA
February	04	Monarch Bank, Chesapeake, VA relocated a branch office from 601 Battlefield Boulevard South, City of Chesapeake, VA to 1034 S. Battlefield Boulevard, City of Chesapeake, VA
February	19	Towne Bank, Portsmouth, VA relocated a branch office from 1103 William Styron Square South, City of Newport News, VA to 1030 Loftis Boulevard Suite 100, City of Newport News, VA
April	01	Planters Bank & Trust Company of Virginia, Staunton, VA relocated a branch office from 2201 North Augusta Street, City of Staunton, VA to 2813 N. Augusta Street, City of Staunton, VA
May	05	HomeTown Bank, Roanoke, VA relocated a branch office from 4227 Colonial Avenue, Suite 1A, Roanoke County, VA to 4225 Colonial Avenue, Roanoke County, VA
July	07	Shore Bank, Onley, VA relocated a branch office from 1516 S. Salisbury Boulevard, Salisbury, MD to 1503 S. Salisbury Boulevard, Salisbury, MD
September	02	Shore Bank, Onley, VA relocated a branch office from 21220 N. Bayside Road, Cheriton, Northampton County, VA to 22468 Lankford Highway, Cape Charles, Northampton County, VA
September	08	Valley Bank, Roanoke, VA relocated a branch office from 2203 Crystal Spring Avenue, SW, City of Roanoke, VA to 110 McClanahan Street, SW, City of Roanoke, VA

Branch Closings

February	13	Second Bank & Trust, Fredericksburg, VA closed its branch office at 1920E Medical Avenue, City of Harrisonburg, VA
February	25	Heritage Bank, Norfolk, VA closed its branch office at 3500 Virginia Beach Boulevard, Little Neck Towers Bldg., Suite 110, City of Virginia Beach, VA
August	11	Village Bank, Midlothian, VA closed its branch office at 1231 Alverser Drive, Midlothian, Chesterfield County, VA
August	29	Pioneer Bank, Stanley, VA closed its branch office at 932 West Market Street, City of Harrisonburg, VA
September	26	EVB, Tappahannock, VA closed its branch office at 3300 New Kent Highway, Quinton, New Kent County, VA
October	31	StellarOne Bank, Christiansburg, VA closed its branch office at 2201 Graves Mill Road, Suites C & D, Forest, Bedford County, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- Status Changes

Branch Closings

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| December | 12 | Business Bank, The, Vienna, VA closed its branch office at 8399 Leesburg Pike, Vienna, Fairfax County, VA |
| December | 12 | StellarOne Bank, Christiansburg, VA closed its branch office at 1924 Arlington Boulevard, City of Charlottesville, VA |

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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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
7023 Little River Turnpike, Annandale
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
9 Lloyd Tolley Road, Natural Bridge Station
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
108 West Main Street, 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
Goochland County
1949 Sandy Hook Road, Goochland
100 Broad Street Road, Manakin-Sabot
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
Louisa County
217 East Main Street, Louisa
Northumberland County
South side of Northumberland Highway, 0.1 miles west
of Route 644, Burgess
654 Northumberland Highway, Callao
Powhatan County
2320 Anderson Highway, Powhatan
Rockbridge County
744 North Lee Highway
Georgia
10105 Highway 142, Covington
2001 Grayson Highway, Grayson
4581 Atlanta Highway, Loganville

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Banks -- List by Name

Bank of Essex (Continued)

Georgia
2238 Main Street East, Snellville

Bank of Fincastle, The

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

Offices

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

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

999 Waterside Drive, Ste. 200
Norfolk 23510
C.E.O.- Jack W. Gibson, President
Cashier- Lorelle L Fritsch, Chief Financial Officer

Offices

City of Chesapeake
1400 Kempsville Road, Suite 102
1500 Mt Pleasant Road
201 Volvo Parkway

Bank of Hampton Roads, The (Continued)

City of Chesapeake
204 Carmichael Way
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 Suite 101 *
City of Suffolk
117 Market Street
City of Virginia Beach
1100 Dam Neck Road
1316 North Great Neck Road
5472 Indian River Road
Pembroke One Building, Suite 100, 281 Independence
Boulevard

Bank of Lancaster

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

Offices

Lancaster County
100 Main Street, Kilmarnock *
Lancaster Square Shopping Center, North Main Street,
Kilmarnock
State Route 3, Ice House Field Shopping Center, White
Stone
Northumberland County
15104 Northumberland Highway, Burgess
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

City of Bristol
2975 Lee Highway
Russell County
36 Library Drive, Honaker
Scott County
196 East Jackson Street, Gate City
2768 US Highway 23 North, Weber City

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Banks -- List by Name

Bank of Marion, The (Continued)

Smyth County
1155 E. Lee Highway, Chilhowie
101 East Main Street, Marion
102 West Main Street, Marion *
1026 S. Main Street, Marion
1600 North Main Street, Marion
101 Bank Street, Saltville
Washington County
201 Valley Street, Abingdon
744 Beaver Dam Avenue, Suite A, Damascus
656 S. Monte Vista Drive, 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

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- Shirley O. Wilkinson, Chief Financial Officer
Offices
City of Colonial Heights
764 East Ellerslie 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

Bank of Southside Virginia, The (Continued)

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
Henrico County
10501 Patterson Avenue

Bank of the Commonwealth

403 Boush Street
Norfolk 23510
C.E.O.- Edward J. Woodard, Jr., President
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 Suffolk
221 Western Avenue
City of Virginia Beach
1124 First Colonial Road
1870 Kempsville Road
2261 Upton Drive
2712 North Mall Drive
3720 Virginia Beach Boulevard
5460 Wesleyan Drive

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2008 ANNUAL REPORT

Banks -- List by Name

Bank of the Commonwealth (Continued)

North Carolina
3732 North Croatan Highway, Kitty Hawk
562 Carotoke Highway, Moyock
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 Bedford
1405 Ole Dominion Boulevard
City of Lynchburg
4935 Boonsboro Road, Suite C
5204 Fort Avenue
615 Church Street
828 Main Street *
Amherst County
164 South Main Street, Amherst
4698 S. Amherst Highway, Madison Heights
Bedford County
17000 Forest Road, Forest
Campbell County
815 Main Street, Altavista

Benchmark Community Bank

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

Offices

Brunswick County
220 W. Fifth Avenue, Lawrenceville
Halifax County
290 South Main Street, Halifax
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 *
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
City of Manassas
9103 Centreville Road
Arlington County
500 South 23rd Street
Fairfax County
4235 Annandale Road, Annandale
6200 Backlick Road, Springfield
302 Maple Avenue West, Vienna
2604 Sherwood Hall Lane
5519 Franconia Road
5705 Seminary Road
5731 Telegraph Road
6210 Interparcel Road
8736-38 Cooper Road
Prince William County
Northeast Corner of U.S. Route 1 and Wayside Drive,
Dumfries
14008 Smoketown Road, Woodbridge

Business Bank, The

133 Maple Avenue East
Vienna 22180
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
1750 Tyson's Boulevard, Suite 100, McLean

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2008 ANNUAL REPORT

Banks -- List by Name

Business Bank, The (Continued)

Fairfax County
1900 Centennial Park Drive, Reston
133 Maple Avenue, Unit 100, Vienna *
Loudoun County
45975 Nokes Boulevard, Suite 130, Sterling

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.
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

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2008 ANNUAL REPORT**

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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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- Charles F. Catlett, III, Chief Financial Officer

Offices

Chesterfield County
2500 Promenade Parkway, Midlothian
4901 Millridge Parkway East, Midlothian
Village Marketplace Shopping Center, Midlothian
Turnpike & Old Buckingham, Midlothian
Cumberland County
2288 Cartersville Road, Cartersville
1422 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, 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
778 Old Farm Road South, Roanoke Rapids

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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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 *

Community Capital Bank of Virginia

990 Cambria Street, N.E.
Christiansburg 24073-1602
C.E.O.- Jane Henderson, President
Cashier- Clyde A. Cornett, Jr., Chief Financial Officer

Offices

Montgomery County
990 Cambria Street, N.E., Christiansburg *

Consolidated Bank and Trust Company

320 North 1st Street
Richmond 23219
C.E.O.- Joseph L. Williams, President
Cashier- Richard Stark, Senior Vice President

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

City of Colonial Heights
3400 Boulevard

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
8123 Mechanicsville Turnpike, Mechanicsville
9495 Charter Gate Drive, Mechanicsville

Henrico County
8821 West Broad Street

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

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Banks -- List by Name

EVB (Continued)

Middlesex County
291 Virginia Street, Urbanna
New Kent County
2599 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
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.- Robert L. Caldwell

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 *

Farmers Bank of Appomattox, The (Continued)

Appomattox County
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- Douglas C. Haskett, II, Chief Operating Officer

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 *

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

Fauquier Bank, The (Continued)

Fauquier County
216 Broadview Avenue, Warrenton
Southeast corner of the Intersection, of U.S. Route 29
and State Route 600
Prince William County
8091 Sudley Road

First Bank

112 West King Street
Strasburg 22657-2220
C.E.O.- Harry S. Smith, President
Cashier- M. Shane Bell, Chief Financial Officer

Offices

City of Winchester
1835 Valley Avenue
661 North Loudoun Street
Frederick County
695 Fairfax Pike, Stephens City
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
851 Lew Dewitt Boulevard
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

First Bank and Trust Company, The (Continued)

Washington County
Intersection of US Routes 19 and 11
Wise County
303 West Main Street
Wythe County
150 West Main Street, Wytheville
Tennessee
1314 Volunteer Parkway, Bristol
2100 Forest Drive, Gray
1185 North State of Franklin Road, Johnson City
1108 East Stone Drive, Kingsport

First Capital Bank

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

Offices

Henrico County
1504 Santa Rosa Road, Suite 102
City of Richmond
1776 Staples Mill Road
One James Center, 901 East Cary St.
Chesterfield County
1580 Koger Center Boulevard
2810 Buford Road
Hanover County
409 South Washington Highway, Ashland
Henrico County
11001 West Broad Street, Glen Allen *

First Sentinel Bank

P O Box 1050
Richlands 24641-1050
C.E.O.- J. Robert Buchanan, President
Cashier- Randall L. Deel, Treasurer

Offices

Russell County
66 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
201 N Union Street *

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

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 *
Prince William County
7900 Sudley Road

First and Citizens Bank

P O Box 529
Monterey 24465-0529

C.E.O.- Vernon D. Wooddell, President
Cashier- Tracey S. McCray, Chief Financial Officer

Offices

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

Freedom Bank of Virginia, The

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 *

Frontier Community Bank

400 Lew Dewitt Blvd
Waynesboro 22980

C.E.O.- Wayne L. Turner, President
Cashier- Frederick Galway, Jr., Chief Financial Officer

Offices

City of Waynesboro
400 Lew Dewitt Boulevard *

Heritage Bank

150 Granby Street, Suite 150
Norfolk 23510

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 *

Heritage Bank (Continued)

City of Virginia Beach
601 Lynnhaven Parkway

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
1824 Veterans Boulevard, Sevierville

HomeTown Bank

202 S. Jefferson Street
Roanoke 24011

C.E.O.- Susan K. Still, 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

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Banks -- List by Name

HomeTown Bank (Continued)

Montgomery County
1540 Roanoke Street, Christiansburg
Roanoke County
4225 Colonial Avenue

John Marshall Bank

6601 Little River Turnpike, Ste. 400
Alexandria 22312-1303
C.E.O.- John R. Maxwell, Chairman of the Board
Cashier- Carl E. Dodson, Executive Vice President
Offices
Fairfax County
5860 Columbia Pike, Suite 104 , Baileys Crossroads *
Maryland
12165 Darnestown Road, Offices 3 and 4, Gaithersburg

Lee Bank & Trust Company

P O Box 100
Pennington Gap 24277-0100
C.E.O.- Lewis S. Oatts, President
Offices
City of Bristol
707 Gate City Highway
Lee County
Corner of Church & Institute Streets, Jonesville
600 West Morgan Avenue, Pennington Gap *
Washington County
17510 Lee Highway, Abingdon

MainStreet Bank

727 Elden Street
Herndon 20170
C.E.O.- Jeffrey W. Dick, President
Cashier- Thomas J. Chmelik, Chief Financial Officer
Offices
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.- Gary R. Shook, President
Offices
Fairfax County
1779 Fountain Drive, Reston
Fauquier County
8383 West Main Street, Marshall
530 Blackwell Road, Warrenton
Loudoun County
43325 Junction Plaza, Ashburn
211 Fort Evans Road, NE, Leesburg
4 South King Street, Leesburg

Middleburg Bank (Continued)

Loudoun County
Harrison Street and Catoclin 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- Jeffrey Johnson, 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

1101 Executive Boulevard
Chesapeake 23320-2817
C.E.O.- William F. Rountree, Jr., President
Cashier- Brad E. Schwartz, Chief Financial Officer
Offices
City of Chesapeake
1034 S. Battlefield Boulevard
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

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

New Peoples Bank, Inc. (Continued)

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
53 Commerce 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

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
3996 Coal Heritage Road, Bluewell
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

Northern Neck State Bank (Continued)

Northumberland County
15043 Northumberland Highway, Burgess
Route 360 - Main Street, Reedville

Richmond County
5839 Richmond Road, Warsaw *

Time Square Shopping Center, U.S. Route 360,
Warsaw

Westmoreland County
State Route 3, Montross

Page Valley Bank, The

P O Box 609
Luray 22835-0609
C.E.O.- Monte L. Layman, President
Cashier- Diana B. Embrey

Offices

Page County
17 West Main Street, Luray *
612 East Main Street, Luray
600 S. 3rd Street, Shenandoah

Rockingham County
9972 Spotswood Trail, McGaheysville

Peoples Bank of Virginia

P O Box 71960
Richmond 23255-1960
C.E.O.- James H. Atkinson, Jr.
Cashier- Vera H. Primm, Chief Financial Officer

Offices

Chesterfield County
14441 Sommerville Court, Midlothian
5734 Hopkins Road
6951 Commons Plaza

Henrico County
2702 North Parham Road *

Peoples Bank, The

One Main Street
Ewing 24248
C.E.O.- Robert R. Bryant

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

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Banks -- List by Name

Peoples Community Bank

P O Box 306
Montross 22520-0306
C.E.O.- Robert K. Bailey III, 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
Greene County
8315 Spotswood Trail, Stanardsville
Page County
800 East Main Street, Luray
511 South Third Street, Shenandoah
252 E. Main Street, Stanley *

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

Shore Bank (Continued)

Northampton County
22468 Lankford Highway, Cape Charles
4071 Lankford Highway, Exmore
Maryland
103 Pocomoke Marketplace, Pocomoke
100 Downtown Plaza, Salisbury
1503 S. Salisbury Boulevard, Salisbury

StellarOne Bank

105 Arbor Drive
Christiansburg 24073
C.E.O.- Gregory W. Feldmann, President
Cashier- Jeffrey W. Farrar, Chief Financial Officer

Offices

City of Bedford
125 West Main Street
City of Buena Vista
2101 Forest Avenue
City of Covington
450 West Main Street
City of Fredericksburg
1016 Charles Street
City of Harrisonburg
1391 S. High Street
390 University Boulevard
City of Lynchburg
2102 Langhorne Road
City of Radford
50 West Main Street
City of Roanoke
1611 Hershberger Road, NW
302 Market Street, SE
3804 Brandon Avenue, SW
City of Salem
1251 West Main Street
1406 Colorado Street
220 East Main Street
City of Staunton
2307 West Beverly Street
24 South Augusta Street
2813 N. Augusta Street
City of Waynesboro
100 Lucy Lane
251 North Poplar Avenue
Albemarle County
1330 Parham Circle
1807 Seminole Trail
Augusta County
12 Parkway Lane, Fishersville
2600 Stuarts Draft Highway, Stuarts Draft
374 Lee Highway, Verona
115 Lee Jackson Highway
Bedford County
12130 East Lynchburg Salem Turnpike, Forest
14915 Forest Road, Forest

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Banks -- List by Name

StellarOne Bank (Continued)

Bedford County
14739 Moneta Road, Moneta

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

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

Floyd County
680 East Main Street, Floyd

Franklin County
369 Franklin Street, Rocky Mount

Giles County
605 Wenonah Avenue, Pearisburg

Henrico County
3900 Westerre Parkway, Suite 102

Madison County
1174 North Main Street, Madison

Montgomery County
1206 South Main Street, Blacksburg
1872 Pratt Drive, Suite 1125, Blacksburg
601 North Main Street, Blacksburg
105 Arbor Drive, Christiansburg *
1675 Roanoke Street, SE, Christiansburg
50 North Franklin Street, Christiansburg
4055 Riner Road, Riner
250 Alleghany Spring Road, Shawsville

Orange County
36081 Goodwin Drive, Locust Grove
134-136 West Main Street, Orange

Prince Edward County
1508 South Main Street, Farmville

Pulaski County
2 Town Center Drive, Dublin

Roanoke County
1006 Hardy Road, Vinton
2103 Electric Road
4203 Electric Road
7337 Williamson Road

Rockbridge County
1197 North Lee Highway

Rockingham County
106 Sixth Street, Grottoes

Shenandoah County
300 West Reservoir Road, Woodstock

Spotsylvania County
4109 Plank Road
4805 Lassen Lane
5996 Plank Road

Stafford County
25 Greenbank Road

Wythe County
320 West Main Street, Wytheville

StellarOne Bank (Continued)

Wythe County
900 North 4th Street, Wytheville

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
1030 Loftis Boulevard, Suite 100
11001 Warwick Boulevard

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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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

Offices

City of Charlottesville
2151 Barracks Road
400 East Main Street
City of Fredericksburg
2811 Fall Hill Avenue
700 Kenmore Avenue
City of Newport News
603 Pilot House Drive
City of Williamsburg
171 Monticello 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
Fairfax County
6050 A Burke Commons Road, Burke
5803 Rolling Road, Springfield
6975-A Springfield Blvd, Springfield
Fluvanna County
5980 Thomas Jefferson Parkway, Palmyra
Hanover County
9665 Sliding Hill Road, Ashland
U.S. Route 1 & State Route 657, Ashland

Union Bank and Trust Company (Continued)

Hanover County
6479 Mechanicsville Turnpike, Mechanicsville
8300 Bell Creek Road, Mechanicsville
9534 Chamberlayne Road, Mechanicsville
Henrico County
11163 Nuckols Road, Glen Allen
4690 Pouncey Tract Road, Glen Allen
1773 Parham Road
James City County
5125 John Tyler Highway
King George County
10045 Kings Highway, 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
10131 Jefferson Davis Highway
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
840 McKinney Boulevard, Colonial Beach
York County
5030 George Washington Memorial Hwy, Grafton

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

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Banks -- List by Name

United Bank (Continued)

City of Winchester
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
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.
1275 Pennsylvania Avenue, N. W.
1667 K Street, N.W.
1875 Eye Street, N. W.
2301 M Street, N.W.
3050 Military Road, N.W.
4900 Massachusetts Avenue, N.W.
Maryland
5272 River Road, Bethesda

United Bank (Continued)

Maryland
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
110 McClanahan Street, SW
1327 Grandin Road, SW
1518 Hershberger Road, N.W.
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
13531 Midlothian Turnpike, Midlothian
15521 Midlothian Turnpike, Midlothian *
6736 Southshore Drive, Midlothian
11450 Robious Road
13521 Waterford Place
6551 Centralia Road

Hanover County
10374 S. Ledbetter Road, Ashland
6127 Mechanicsville Turnpike, Mechanicsville
8051 Mechanicsville Turnpike, Mechanicsville

Henrico County
109 E. Nine Mile Road, Highland Springs
1401 Santa Rosa Road
1650 Willow Lawn Drive

Powhatan County
1793 South Creek One

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Banks -- List by Name

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

Virginia Business Bank

9020 Stony Point Parkway, Suite 225
Richmond 23235

C.E.O.- L. Frank King, Jr., President
Cashier- Roger C. Gillispie, Chief Financial Officer

Offices

City of Chesapeake
1317 Executive Boulevard, Suite 110

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 Fredericksburg
Central Park Town Center, 1304 Central Park
Boulevard

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

Virginia Commerce Bank (Continued)

Fairfax County
1356 Chain Bridge Road, McLean
8251 Greensboro Drive, McLean
11820 Spectrum Center, Reston
7830 Backlick Road, Suite 101, Springfield
374 Maple Avenue, Vienna
7115 Leesburg Pike
7901 Richmond Highway

Loudoun County
21885 Ryan Center Way, Ashburn
Dulles 606 Retail Center, 23510 Overland Drive,
Dulles
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 Commonwealth Bank

P O Box 1777
Petersburg 23805
C.E.O.- C. Franklin Scott, III, President
Cashier- James A. Wilson, Jr., Chief Financial Officer

Offices

City of Colonial Heights
3209 Boulevard

City of Hopewell
1421 City Point Road

City of Petersburg
1955 South Sycamore Street
1965 Wakefield Street *

City of Suffolk
1703 North Main Street

Chesterfield County
4600 West Hundred Road, Chester
1118 Courthouse Road
4222 Bonniebank Road

Henrico County
405 North Ridge Road

Virginia Community Bank

P O Box 888
Louisa 23093-0888
C.E.O.- A. Pierce Stone, President
Cashier- James M Fisher, Chief Financial Officer

Offices

Culpeper County
701 South Main Street, Culpeper

Goochland County
3009 River Road West

Louisa County
Main Street & Cutler Avenue, Louisa
State Route 22 & U.S. Route 33, Louisa *
Mineral Avenue & Fouth Street, Mineral

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Banks -- List by Name

Virginia Community Bank (Continued)

Louisa County
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

WashingtonFirst Bank (Continued)

District of Columbia
1025 Connecticut Avenue, NW
1146 19th Street, NW
1500 K Street, NW
Maryland
6329 Greenbelt Road, College Park
3030 Queens Chapel Road, Hyattsville
6089 Oxon Hill Road, Oxon Hill

Virginia Company Bank

601 Thimble Shoals Blvd., Ste. 201
Newport News 23606
C.E.O.- Mark C. Hanna, President
Cashier- Michael R. McAllister, Treasurer

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.- David P. Summers, President
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

Virginia Partners Bank

Post Office Box 8029
Fredericksburg 22404-8029
C.E.O.- William B. Young
Cashier- Catherine Phillips

Offices

City of Fredericksburg
2101 Plank Road
317-319 William Street
421-425 William Street *

WashingtonFirst Bank

11636 Plaza America Drive
Reston 20190
C.E.O.- Shaza L. Andersen
Cashier- Matthew R. Johnson, Chief Financial Officer

Offices

Fairfax County
9851 Georgetown Pike, Great Falls
11636 Plaza America Drive, Reston *
Loudoun County
46901 Cedar Lakes Plaza, Sterling

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

C.E.O. - Robert W. Walker
Consolidated Bank and Trust Company, Richmond, VA
The Adams National Bank, Washington, DC

Access National Corporation, 1800 Robert Fulton Drive, Suite 300, Reston, VA 20191

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

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

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

American National Bankshares Inc., 628 Main Street, Danville, VA 24541

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

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

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

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

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

Bank of the James Financial Group, Inc., 828 Main Street, Lynchburg, VA 24504-1525

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

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

C.E.O. - Austin L. Roberts, III, President
Bank of Lancaster, Kilmarnock, VA
Bay Trust Company, 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
The Page Valley Bank, 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

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Holding Companies with Bank Subsidiaries Headquartered in Virginia

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 (USA), National Association, Glen Allen, VA
Capital One, National Association, McLean, VA

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

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

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

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

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

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

Chain Bridge Bancorp, Inc., 1445-A Laughlin Avenue, McLean, VA 22101

C.E.O. - John J. Brough, President
Chain Bridge Bank, National Association, McLean, VA

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

C.E.O. - Jeffrey M. Szyperski
Chesapeake Bank, Kilmarnock, VA
Chesapeake Trust Company, 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

Commonwealth Bankshares, Inc., 403 Boush Street, Norfolk, VA 23510

C.E.O. - Edward J. Woodard, Jr., President
Bank of the Commonwealth, Norfolk, VA

Community Bankers Trust Corporation, 4235 Innslake Drive Suite 200, Glen Allen, VA 23060

Bank of Essex, Tappahannock, 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

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Holding Companies with Bank Subsidiaries Headquartered in Virginia

F & M Bank Corp, P O Box 1111, Timberville, VA 22853-1111

C.E.O. - Dean W. Withers, President
Farmers & Merchants Bank, Timberville, VA

Fauquier Bankshares, Inc., P O Box 561, Warrenton, VA 20188-0561

C.E.O. - Randy K. Ferrell, President
The Fauquier Bank, Warrenton, VA

First Bancorp, Inc., P O Box 457, Lebanon, VA 24266

C.E.O. - William H. Hayter, President
The First Bank and Trust Company, Lebanon, VA

First Bankshares, Inc., 3535 Bridge Road, Suffolk, VA 23435

SuffolkFirst Bank, Suffolk, VA

First Capital Bancorp, Inc., 4222 Cox Road, Suite 200, Glen Allen, VA 23060

C.E.O. - John M. Presley
First Capital Bank, Glen Allen, VA

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 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. - J. Robert Buchanan
First Sentinel Bank, Richlands, VA

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

C.E.O. - Bobby G. Reese, President
Grundy National Bank, Grundy, VA

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

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

Hampton Roads Bankshares, Inc., 999 Waterside Drive, Suite 200, Norfolk, VA 23510

C.E.O. - Jack W. Gibson, President
The Bank of Hampton Roads, Norfolk, VA
Shore Bank, Onley, VA
Gateway Bank & Trust Company, Elizabeth City, NC

Heritage Bankshares, Inc., 150 Granby Street, Suite 150, Norfolk, VA 23510

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Holding Companies with Bank Subsidiaries Headquartered in Virginia

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
Middleburg Trust Company, 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
The National Bank of Blacksburg, Blacksburg, VA

New Peoples Bankshares, Inc., 64 Commerce Drive, Honaker, VA 24260-1810

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
The Old Point National Bank of Phoebus, Hampton, VA

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

C.E.O. - Robert K. Bailey, III, President
Peoples Community Bank, Montross, VA

Pinnacle Bankshares Corporation, 622 Broad Street, Altavista, VA 24517

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

Southern National Bancorp of Virginia, Inc., 1002 Wisconsin Avenue, N.W., Washington, DC 20007

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
The Bank of Marion, Marion, VA

StellarOne Corporation, 590 Peter Jefferson Parkway, Charlottesville, VA 22911-0000

C.E.O. - O.R. Barham, Jr., President
StellarOne Bank, Christiansburg, VA

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

C.E.O. - G. William Beale, President
Northern Neck State Bank, Warsaw, VA
The Rappahannock National Bank of Washington, 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, Vienna, VA
United Bank, Parkersburg, WV

United Financial Banking Companies, Inc., 133 Maple Avenue East, Vienna, VA 22180

C.E.O. - Harold C. Rauner, President
The Business Bank, 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., P O Box 330, Midlothian, VA 23113

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

Virginia BanCorp, Inc., 407 N. Ridge Road, Richmond, VA 23229

C.E.O. - C. Franklin Scott, Jr., Chairman of the Board
Virginia Commonwealth Bank, Petersburg, 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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

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

**Elizabeth Building and Loan Association,
Incorporated**

519 Washington Street
Portsmouth, VA

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

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2008 ANNUAL REPORT**

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

	2007	2008
ASSETS		
Loans.....	\$3,205,501,776	\$3,455,128,533
LESS: Allowance for loan losses	20,276,771	27,135,567
Cash.....	209,349,973	221,286,677
Available for Sale securities.....	351,677,996	404,941,310
Held to Maturity securities.....	227,537,688	358,484,862
Shares, deposits & certificates in Corporate Centrals	308,093,388	153,739,942
Shares, deposits & certificates in banks, S&L's & MSB's	61,734,379	125,572,803
Shares, deposits & certificates in other credit unions.....	5,969,847	8,296,255
All other investments	9,906,602	13,843,555
Land and buildings (net of depreciation)	87,506,454	95,758,903
Other fixed assets (net of depreciation).....	23,375,695	21,503,527
Share insurance capitalization deposit	35,793,742	37,540,645
All other assets	67,576,903	66,712,096
TOTAL ASSETS	\$4,573,747,672	\$4,935,673,541
LIABILITIES & SAVINGS EQUITY		
Notes/interest payable	\$23,128,773	\$84,464,610
Accounts payable	30,496,082	44,790,347
Dividends payable.....	1,685,788	1,019,488
TOTAL LIABILITIES.....	\$55,310,643	\$130,274,445
Share certificates	\$1,450,438,827	\$1,507,794,245
Share draft accounts	462,180,033	506,594,208
IRA accounts.....	398,711,741	471,329,143
Other shares.....	1,680,976,366	1,770,066,923
TOTAL SHARES	\$3,992,306,967	\$4,255,784,519
Regular/statutory reserve.....	\$84,600,700	\$83,784,143
Other reserves	64,488,397	68,601,087
Unrealized Gains (Losses) on available for sale securities	(8,914,715)	(5,585,803)
Undivided earnings	385,955,680	402,815,150
TOTAL EQUITY.....	\$526,130,062	\$549,614,577
TOTAL LIABILITIES & EQUITY	\$4,573,747,672	\$4,935,673,541
Number of credit unions in operation.....	54	51

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2008 ANNUAL REPORT**

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

	2007	2008
INCOME		
Interest on loans (gross).....	\$217,249,831	\$227,768,916
LESS: Interest refunded.....	266,241	
Income from investments.....	53,397,671	47,039,962
Fee income.....	36,657,501	39,805,017
Other operating income	28,609,517	30,452,887
TOTAL GROSS INCOME.....	335,648,279	345,066,782
EXPENSES		
Employee compensation & benefits	82,022,492	87,911,510
Travel & conference expense	2,165,620	2,370,076
Office occupancy expense	8,395,725	9,754,020
Office operations expense.....	36,502,032	40,090,473
Education & promotional expenses	5,188,564	5,933,192
Loan servicing expense.....	15,555,806	16,340,723
Professional & outside services	8,558,522	9,089,344
Provision for loan losses	14,248,471	26,591,635
Members insurance	790,837	627,079
Operating fees (examination & supervision fees).....	1,054,014	1,126,906
Miscellaneous operating expenses.....	3,104,206	3,417,308
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS	177,586,289	203,252,266
NET INCOME (LOSS) BEFORE DIVIDENDS.....	158,061,990	141,814,516
Gains (losses) on investments.....	\$58,932	3,290,402
Gains (losses) on deposition of fixed assets.....	(31,803)	(44,830)
Other non-operating income (expense).....	224,700	262,947
TOTAL NON-OPERATING GAINS (LOSSES).....	251,829	3,508,519
Total net income (loss) before dividends.....	158,313,819	145,323,035
Interest on borrowed money	1,418,339	1,467,795
Dividends.....	127,443,055	119,169,836
Net income (loss) after dividends	29,452,425	24,685,404
LESS: Required transfer to statutory reserve (net)	1,126,294	557,015
Change to undivided earnings as a result of operations	\$ 28,326,131	\$ 24,128,389

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**Selected Data For Virginia State Chartered-Credit Unions
As of December 31, 2008**

Credit Union Name	Principal Location	Assets (\$000)	Deposits (\$000)	Equity (\$000)
A B & W Credit Union, Incorporated	Alexandria	27,769	23,063	4,320
Augusta Health Care Credit Union, Incorporated	Fishersville	9,373	8,643	712
Beacon Credit Union, Incorporated	Lynchburg	41,201	34,252	3,791
Belt Line Employees Credit Union, Incorporated	Portsmouth	3,572	3,114	459
Cadmus Credit Union, Incorporated	Richmond	2,858	2,194	658
Campbell County Employee's Credit Union, Inc.	Concord	730	619	110
C.C.C. Martinsville Employees Credit Union, Incorporated	Martinsville	709	590	119
Centra Health Credit Union	Lynchburg	5,731	4,248	1,480
Chesapeake City Employees Credit Union	Chesapeake	4,618	4,033	578
Chesapeake Public School Employee's Credit Union, Inc.	Chesapeake	8,050	6,928	1,098
Dominion Credit Union	Richmond	177,817	154,193	22,689
DuPont Community Credit Union	Waynesboro	654,211	554,574	63,520
Goodyear-Danville Family Credit Union	Danville	8,944	7,582	1,303
Hampton City Employees Credit Union, Incorporated	Hampton	6,134	5,495	596
Hampton Roads Educators Credit Union, Inc.	Hampton	26,035	23,028	2,846
Hampton Roads Postal Credit Union, Inc.	Hampton	3,191	2,906	271
Home Town Community Credit Union	Smithfield	2,542	1,676	895
Klann Employees Credit Union, Incorporated	Waynesboro	110	49	61
Landmark Communications Employees Credit Union, Inc.	Norfolk	2,098	1,791	305
Life Line Credit Union, Inc.	Richmond	8,721	8,082	626
Loudoun Credit Union	Leesburg	22,432	19,097	2,969
Martinsville Du Pont Employees Credit Union, Incorporated	Martinsville	255,622	221,035	34,191
Martinsville Postal Credit Union, Incorporated	Martinsville	295	229	66
membersTrust Credit Union	Virginia Beach	47,353	37,980	5,916
N.C.S.E. Credit Union, Inc.	Lovingston	929	750	179
Nabisco Employees Credit Union	Richmond	7,322	4,920	2,389

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**Selected Data For Virginia State Chartered-Credit Unions
As of December 31, 2008**

Credit Union Name	Principal Location	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Newport News Municipal Employees Credit Union, Incorporated	Newport News	36,357	32,339	3,910
Newport News Shipbuilding Employees' Credit Union, Inc. d/b/a Bayport Credit Union	Newport News	1,010,377	824,352	137,473
Norfolk Southern Employees' Credit Union, Incorporated	Chesapeake	2,117	1,741	371
Norfolk, Va., Postal Credit Union, Incorporated	Norfolk	5,038	4,236	799
Northern Star Credit Union, Incorporated	Portsmouth	99,836	75,619	12,319
Old Dominion University Credit Union, Inc.	Norfolk	18,338	16,016	2,184
P.W.C. Employees Credit Union	Woodbridge	32,650	27,822	4,691
Petersburg Federal Reformatory Credit Union, Incorporated	Petersburg	1,952	1,343	608
PFD Firefighters Credit Union, Incorporated	Portsmouth	19,931	18,336	1,482
Piedmont Credit Union	Danville	33,942	30,266	3,581
Portsmouth Police Credit Union, Incorporated	Portsmouth	1,460	1,131	329
Prime Care Credit Union, Incorporated	Norfolk	13,328	11,488	1,744
Richmond Fire Department Credit Union, Incorporated	Richmond	14,159	12,060	1,952
Richmond Police Department Credit Union, Incorporated	Richmond	4,764	3,769	854
Richmond Postal Credit Union Incorporated, The	Richmond	78,287	68,147	10,396
Riverside Health System Employees' Credit Union, Incorporated	Newport News	7,191	5,849	1,233
Spruance Cellophane Credit Union	Richmond	6,022	5,193	824
University of Virginia Community Credit Union, Inc.	Charlottesville	395,036	343,872	44,807
Valley Industrial Credit Union	Waynesboro	5,656	4,883	757
Virginia Credit Union, Inc.	Richmond	1,689,819	1,523,858	147,819
Virginia Educators' Credit Union	Newport News	42,931	36,361	6,361
Virginia Gas, Credit Union, Incorporated	Staunton	3,232	2,684	453
Virginia United Methodist Credit Union, Inc.	Richmond	19,831	18,286	1,499
Waynesboro Employees Credit Union, Inc.	Waynesboro	3,662	3,127	522
WECCU Credit Union	Covington	59,834	51,935	7,902

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

New Service Facilities

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
02/05/08	Virginia Credit Union, Inc.	9951 Jefferson Davis Highway Fredericksburg, VA	Approved 02/20/08
02/29/08	Martinsville Du Pont Employees Credit Union, Incorporated	679 Lake Center, Suite C-1 Moneta, VA	Approved 03/25/08
03/26/08	Martinsville Du Pont Employees Credit Union, Incorporated	951 Fairystone Park Highway Stanleytown, VA	Approved 04/10/08
05/15/08	University of Virginia Community Credit Union, Inc.	757 Davis Highway Mineral, VA	Approved 06/02/08
05/16/08	Virginia Credit Union, Inc.	9961 Iron Bridge Road Chesterfield, VA	Approved 06/03/08
08/18/08	University of Virginia Community Credit Union, Inc.	49 Sommerfield Drive Gordonsville, VA	Approved 09/15/08

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Credit Unions -- Status Changes

Mergers

March 24 Home Town Community Credit Union, Smithfield, VA merged into it Smithfield Packing Employees' Credit Union, Smithfield, VA

Office Relocations

July 28 C.C.C. Martinsville Employees Credit Union, Incorporated, Martinsville, VA moved an office from 810 Starling Avenue, Martinsville, VA to 2412 Greensboro Road, Martinsville, VA

July 28 Martinsville Postal Credit Union, Incorporated, Martinsville, VA moved an office from 810 Starling Avenue, Martinsville, VA to 2412 Greensboro Road, Martinsville, VA

August 30 Norfolk Southern Employees' Credit Union, Incorporated, Chesapeake, VA moved an office from 1417 North Battlefield Boulevard, Chesapeake, VA to 100 Volvo Parkway, Suite 310, Chesapeake, VA

March 11 University of Virginia Community Credit Union, Inc., Charlottesville, VA moved an office from 5766 Thomas Jefferson Parkway, Palmyra, VA to 6042 Thomas Jefferson Parkway, Palmyra, VA

April 01 University of Virginia Community Credit Union, Inc., Charlottesville, VA moved an office from 222 Lee Street, Charlottesville, VA to 1018 West Main Street, Charlottesville, VA

July 29 Virginia Credit Union, Inc., Richmond, VA moved an office from 2101 Plank Road, Fredericksburg, VA to 2150 Gordon W. Shelton Boulevard, Fredericksburg, VA

New Service Facilities

January 23 University of Virginia Community Credit Union, Inc. opened a service facility at State Route 151, Nellysford, VA

February 06 Newport News Shipbuilding Employees' Credit Union, Inc. opened a service facility at 11820 Fountain Way, Newport News, VA

March 25 Martinsville Du Pont Employees Credit Union, Incorporated opened a service facility at 679 Lake Center, Suite C-1, Moneta, VA

March 31 Virginia Credit Union, Inc. opened a service facility at 9951 Jefferson Davis Highway, Fredericksburg, VA

April 10 Martinsville Du Pont Employees Credit Union, Incorporated opened a service facility at 951 Fairystone Park Highway, Stanleytown, VA

July 01 Virginia Credit Union, Inc. opened a service facility at 9961 Iron Bridge Road, Chesterfield, VA

December 03 University of Virginia Community Credit Union, Inc. opened a service facility at 757 Davis Highway, Mineral, 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 4319
Lynchburg, VA 24502
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**

2412 Greensboro Road
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

Dominion Credit Union

One James River Plaza Lobby Level
P.O. Box 26646
Richmond, VA 23261
Treasurer- Judy Gavant
Service Facilities -
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
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

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Credit Unions -- List by Name

Goodyear-Danville Family Credit Union

1901 Goodyear Boulevard
P.O. Box 2117
Danville, VA 24541
Treasurer- Thomas T. Walker
Service Facility -
2321 Riverside Drive
Danville, VA 24540

**Hampton City Employees Credit Union,
Incorporated**

City Hall Building 22 Lincoln Street
Hampton, VA 23669
Treasurer- William Adams

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

2130 Cunningham Drive
Hampton, VA 23666
Treasurer- Donald O. Sandridge

Hampton Roads Postal Credit Union, Inc.

4013 W. Mercury Boulevard
Hampton, VA 23666
Treasurer- Donald Tatum

Home Town Community Credit Union

1921 South Church Street, Unit 6
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 Credit Union

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
679 Lake Center, Suite C-1
Moneta, VA 24121
7176 Greensboro Road
Ridgeway, VA 24148
1080 Old Franklin Turnpike
Rocky Mount, VA 24151
850 Tanyard Road
Rocky Mount, VA 24151
951 Fairystone Park Highway
Stanleytown, VA 24168
221 Johnson Street
Stuart, VA 24171

**Martinsville Postal Credit Union,
Incorporated**

2412 Greensboro Road
Martinsville, VA 24112
Treasurer- Gwendolyn Penn

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

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

membersTrust Credit Union (Continued)

Service Facilities -

2130 Cunningham Drive
Hampton, VA 23666

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
11820 Fountain Way
Newport News, VA 23606
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
Northrup Grumman Newport News
Building 907, 210 47th Street
Newport News, VA 23607
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**

100 Volvo Parkway, Suite 310
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- Paul Dunston

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 Facilities -

830 Kempsville Road,
Sentara Leigh Hospital
Norfolk, VA 23502

2800 Godwin Boulevard
Suffolk, VA 23434

**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

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

3300 Berkmar Drive
Charlottesville, VA 22901

Treasurer- Charles T. Gillet

Service Facilities -

1018 West Main Street
Charlottesville, VA 22908

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University of Virginia Community Credit Union, Inc. (Continued)

Service Facilities -

1936 Arlington Boulevard
Charlottesville, VA 22903
220 Wayles Lane
Charlottesville, VA 22911
300 Preston Avenue
Charlottesville, VA 22902
325 Four Leaf Lane, Suite 1
Charlottesville, VA 22903
5820 Railroad Avenue
Crozet, VA 22932
757 Davis Highway
Mineral, VA 23117
3033 Rockfish Valley Highway
Nellysford, VA 22958
6042 Thomas Jefferson Parkway
Palmyra, VA 22963
56 Stoneridge Drive South
Ruckersville, VA 22968

Valley Industrial Credit Union

501 W. Broad St.
P.O. Box 1784
Waynesboro, VA 22980
Treasurer- Thomas R. Gray

Virginia Credit Union, Inc.

720 East Broad Street
Richmond, VA 23225
Treasurer- Raymond D. Vaughan

Service Facilities -

9961 Iron Bridge Road
Chesterfield, VA 23832
301 Temple Lake Drive
Colonial Heights, VA 23834
100 MidTown Avenue
Farmville, VA 23901
1301 College Avenue
Fredericksburg, VA 22401
2150 Gordon W. Shelton Boulevard
Fredericksburg, VA 22401
9951 Jefferson Davis Highway
Fredericksburg, VA 22408
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

Virginia Credit Union, Inc. (Continued)

Service Facilities -

10165 Brook Road
Richmond, VA 23227
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

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Waynesboro Employees Credit Union, Inc.

250-E North Poplar Avenue

Waynesboro, VA 22980

Treasurer- Nancy Via