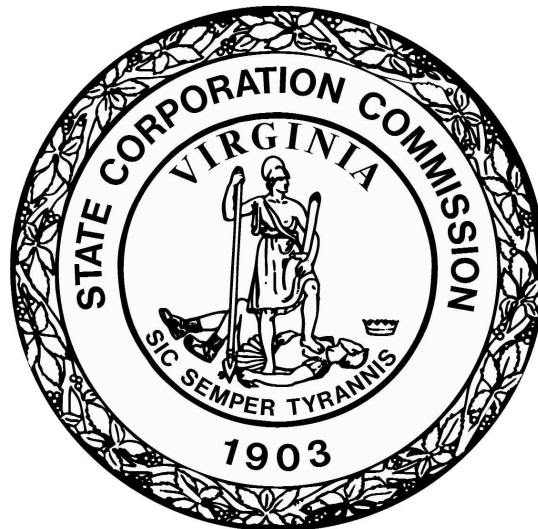


**THE 2009 ANNUAL REPORT
OF THE
BUREAU OF FINANCIAL INSTITUTIONS**

**BANKS
CREDIT UNIONS
SAVINGS INSTITUTIONS
TRUST COMPANIES**

**OPERATING IN VIRGINIA
AT THE CLOSE OF BUSINESS DECEMBER 31, 2009**



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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT

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**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT**

STATE CORPORATION COMMISSION

MARK C. CHRISTIE, Chairman

JUDITH WILLIAMS JAGDMANN

JAMES C. DIMITRI

JOEL H. PECK, Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 2009

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the 2009 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

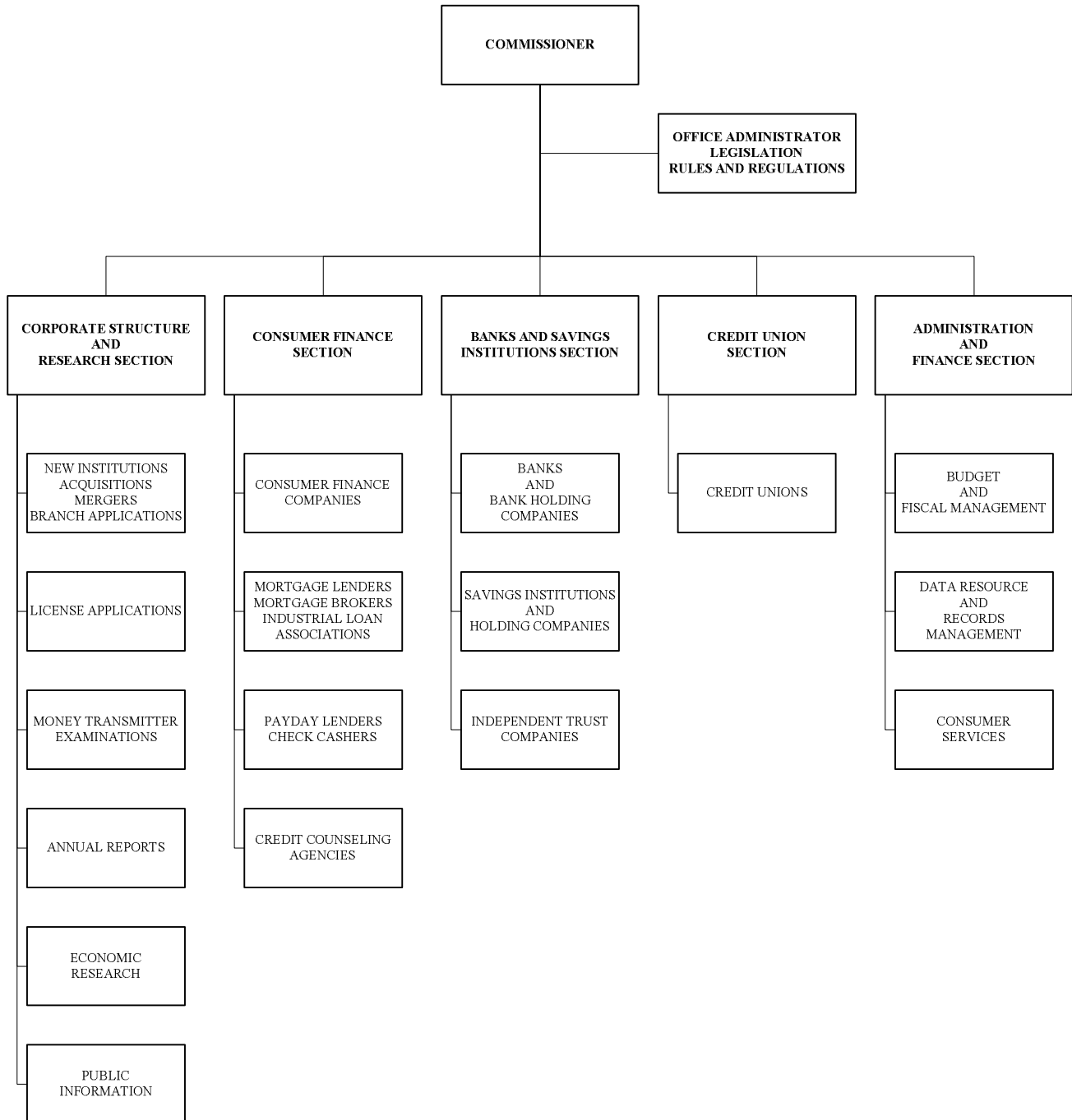
SIDNEY A. BAILEY, July 1, 1978 to June 30, 1997
E. J. FACE, JR., July 1, 1997 to Date

LEGAL HOLIDAYS

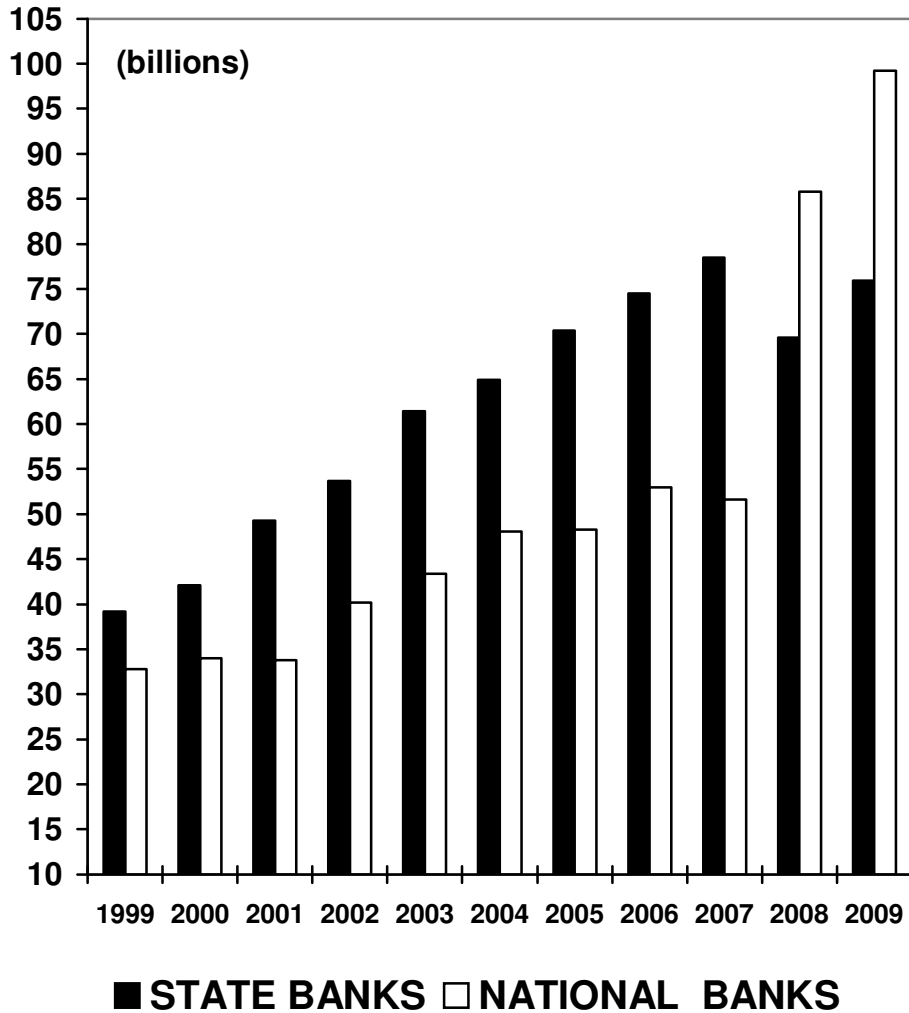
In each year, the first day of January (New Year's Day), the Friday preceding the third Monday in January (Lee-Jackson Day), the third Monday in January (Martin Luther King, Jr. Day), the third Monday in February (George Washington Day), the last Monday in May (Memorial Day), the fourth day of July (Independence 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
2009 ANNUAL REPORT**

**ORGANIZATIONAL CHART
BUREAU OF FINANCIAL INSTITUTIONS**



**DEPOSITS IN VIRGINIA BANK OFFICES
STATE AND NATIONAL 1999 – 2009**



**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT**

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

	December 31, 2008 82 State Banks 863 Branches	December 31, 2009 83 State Banks 929 Branches
ASSETS		
Cash and balances due from depository institutions	\$ 1,622,633	\$ 2,383,060
Noninterest-bearing balances and currency and coin.....	1,074,747	751,311
Interest-bearing balances	547,886	1,631,749
Securities	6,257,794	7,479,932
Federal funds sold & securities purchased under agreement to resell	306,003	424,771
Loan and lease financing receivables:		
Loans and leases held for sale.....	381,770	581,412
Loans and leases, net of unearned income	33,950,626	37,490,977
LESS: Allowance for loan and lease losses	440,766	742,976
Loans and leases, net of unearned income and allowance for losses	33,509,860	37,329,413
Assets held in trading accounts.....	82,813	7,734
Premises and fixed assets (including capitalized leases)	976,063	1,078,682
Other real estate owned.....	121,887	258,569
Intangible assets	798,952	814,593
Other assets	1,376,582	1,999,671
TOTAL ASSETS	\$ 45,434,357	\$ 51,776,425
LIABILITIES		
Deposits:		
In domestic offices	\$ 35,326,262	\$ 41,630,665
(1) Noninterest-bearing	4,991,270	5,233,729
(2) Interest-bearing	30,334,992	36,396,936
In foreign offices, Edge and Agreement subsidiaries, and IBFs...	0	0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
Federal funds purchased and securities sold under agreement to repurchase	1,274,010	905,829
Other borrowed money	3,456,524	3,338,030
Notes and debentures subordinated to deposits	62,460	75,745
Other liabilities	393,221	361,485
TOTAL LIABILITIES	40,512,477	46,311,754
EQUITY CAPITAL		
Perpetual preferred stock	153,209	153,487
Common stock	466,055	497,548
Surplus	2,454,243	3,100,185
Undivided profits and capital reserves.....	1,848,373	1,713,451
TOTAL EQUITY	4,921,880	5,464,671
TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 45,434,357	\$ 51,776,425

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT**

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

	2008	2009
INTEREST INCOME:		
Interest and fees on loans	\$ 2,113,217	\$ 2,244,235
Income from lease financing receivables	208	192
Interest on balances due from depository institutions	6,500	5,913
Interest and dividends on securities	286,299	314,193
Interest from assets held in trading accounts	4,040	1,485
Interest on federal funds sold and securities purchased under agreements to resell.....	18,197	1,460
Other Interest Income.....	11,564	4,405
TOTAL INTEREST INCOME	2,440,025	2,571,883
INTEREST EXPENSE:		
Interest on deposits in domestic offices	865,831	782,139
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	0	0
Expense of federal funds purchased and securities sold under agreements to repurchase	29,445	8,969
Interest on trading liabilities and other borrowed money.....	122,403	113,856
Interest on notes and debentures subordinated to deposits.....	5,048	4,688
TOTAL INTEREST EXPENSE	1,022,727	909,652
NET INTEREST INCOME	1,417,298	1,662,231
Provision for loan and lease losses.....	202,030	607,164
NONINTEREST INCOME:		
Income from fiduciary activities	16,315	14,094
Service charges on deposit accounts	121,433	121,703
Trading revenue	(2,328)	179
Other fee income	110,938	152,652
All other noninterest income	118,323	157,394
TOTAL NONINTEREST INCOME	364,681	446,022
Realized gains (losses) on securities	(41,592)	(17,856)
NONINTEREST EXPENSE:		
Salaries and employee benefits	644,113	747,651
Expenses of premises and fixed assets (net of rental income) ..	171,205	191,675
Other noninterest expense	428,018	668,963
TOTAL NONINTEREST EXPENSE	1,243,336	1,608,289
INCOME BEFORE INCOME TAXES AND EXTRA- ORDINARY ITEMS AND OTHER ADJUSTMENTS	295,021	(125,056)
APPLICABLE INCOME TAXES	81,518	(25,594)
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	213,503	(99,462)
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES	(769)	10,996
NET INCOME	\$ 212,734	\$ (88,466)

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks
As of December 31, 2009**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Alliance Bank Corporation*	Fairfax	6	575,387	432,332	42,491
Bank of Botetourt	Buchanan	10	309,139	280,484	26,566
The Bank of Charlotte County*	Phenix	4	117,234	97,098	14,904
Bank of Clarke County*	Berryville	12	528,698	398,422	51,887
The Bank of Fincastle	Fincastle	9	170,199	145,586	23,995
Bank of Floyd*	Floyd	8	229,906	209,424	19,979
The Bank of Hampton Roads*	Chesapeake	52	2,723,880	2,263,131	235,612
Bank of Lancaster*	Kilmarnock	9	329,194	264,638	25,843
The Bank of Marion*	Marion	16	334,698	292,683	32,840
Bank of McKenney*	McKenney	6	183,858	160,385	18,585
Bank of the Commonwealth*	Norfolk	21	1,275,784	1,081,302	99,413
Bank of the James*	Lynchburg	9	437,592	377,032	29,388
The Bank of Southside Virginia	Carson	15	494,563	427,092	61,510
Bank of Virginia*	Midlothian	5	222,089	193,143	17,733
Benchmark Community Bank*	Kenbridge	12	383,760	343,842	35,537
The Blue Grass Valley Bank	Blue Grass	2	35,151	30,341	3,830
Burke & Herbert Bank & Trust Company	Alexandria	21	2,012,577	1,571,959	197,487
The Business Bank	Vienna	7	264,816	236,477	26,665
Cardinal Bank	McLean	25	1,966,054	1,330,150	202,078
Carter Bank & Trust	Martinsville	124	3,388,923	3,053,352	310,799
Central Virginia Bank*	Powhatan	9	472,227	386,113	30,257
Chesapeake Bank*	Kilmarnock	11	582,088	487,325	48,312
Citizens and Farmers Bank	West Point	18	883,523	607,058	104,888
Citizens Bank and Trust Company*	Blackstone	11	314,868	269,405	32,712
Citizens Community Bank*	South Hill	5	171,862	142,306	21,397

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks
As of December 31, 2009**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Colonial Virginia Bank*	Gloucester	3	125,330	105,863	11,648
Community Bankers' Bank*	Midlothian	1	152,784	115,739	13,869
Community Capital Bank of Virginia*	Christiansburg	1	24,990	18,155	6,709
Consolidated Bank and Trust Company*	Richmond	2	77,276	70,035	6,857
Essex Bank*	Tappahannock	25	1,240,040	1,031,762	140,800
EVB*	Tappahannock	27	1,126,189	861,047	98,784
Farmers & Merchants Bank*	Timberville	9	534,622	420,788	40,110
The Farmers & Merchants Bank of Craig County*	New Castle	2	51,885	43,521	8,199
Farmers and Miners Bank*	Pennington Gap	6	127,949	112,931	14,487
The Farmers Bank of Appomattox*	Appomattox	4	165,755	135,758	19,909
Farmers Bank, Windsor, Virginia*	Windsor	5	420,525	342,677	38,903
The Fauquier Bank*	Warrenton	10	568,266	466,157	46,526
First and Citizens Bank	Monterey	3	111,243	97,584	11,745
First Bank*	Strasburg	12	551,233	464,080	63,393
The First Bank and Trust Company*	Lebanon	20	1,130,091	946,065	100,814
First Capital Bank*	Glen Allen	7	529,784	426,103	49,418
First Sentinel Bank*	Richlands	5	166,433	152,055	13,758
First State Bank	Danville	1	28,144	26,398	1,663
First Virginia Community Bank*	Fairfax	2	142,602	118,046	18,710
The Freedom Bank of Virginia*	Vienna	2	157,282	137,435	19,059
Frontier Community Bank*	Waynesboro	1	54,157	45,892	7,576
Heritage Bank*	Norfolk	6	272,181	229,230	33,891
Highlands Community Bank*	Covington	2	90,599	80,916	9,304
Highlands Union Bank*	Abingdon	14	648,363	521,604	42,984
HomeTown Bank*	Roanoke	5	337,843	276,821	28,628

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks
As of December 31, 2009**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
John Marshall Bank*	Baileys Crossroads	4	234,643	186,339	28,971
Lee Bank & Trust Company	Pennington Gap	4	166,985	145,440	20,251
MainStreet Bank*	Herndon	3	236,124	189,838	22,399
Middleburg Bank*	Middleburg	9	970,428	810,799	95,016
Miners Exchange Bank*	Coeburn	7	103,404	94,223	8,523
Monarch Bank*	Chesapeake	10	689,665	558,323	59,697
New Peoples Bank, Inc.*	Honaker	31	858,068	761,153	67,529
Northern Neck State Bank*	Warsaw	9	355,033	306,929	31,070
The Page Valley Bank*	Luray	4	130,622	101,904	8,737
Peoples Bank of Virginia*	Richmond	4	281,470	242,007	36,099
The Peoples Bank	Ewing	6	99,853	92,295	5,935
Peoples Community Bank*	Montross	5	127,889	114,969	12,344
Pioneer Bank*	Stanley	6	156,524	132,089	14,384
Select Bank*	Forest	2	90,499	78,847	10,956
Shore Bank*	Onley	8	306,115	236,493	24,291
Sonabank*	McLean	14	611,366	459,413	93,679
StellarOne Bank*	Christiansburg	58	3,015,291	2,468,952	404,692
Towne Bank	Portsmouth	18	3,606,457	2,576,623	457,623
TruPoint Bank*	Grundy	12	491,493	393,053	44,659
Union Bank and Trust Company*	Bowling Green	41	2,037,566	1,484,695	229,348
United Bank*	Fairfax	58	4,044,034	3,062,671	595,620
Valley Bank*	Roanoke	8	712,769	556,246	62,561
Village Bank	Midlothian	15	584,153	501,120	48,670
Virginia Bank and Trust Company*	Danville	7	151,508	125,645	24,063

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks
As of December 31, 2009**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Virginia Business Bank*	Richmond	2	151,790	125,907	9,435
Virginia Commerce Bank*	Arlington	27	2,721,105	2,229,496	280,752
Virginia Commonwealth Bank*	Petersburg	9	317,931	270,567	35,775
Virginia Community Bank*	Louisa	8	208,477	173,357	16,604
Virginia Company Bank	Newport News	2	106,850	82,288	13,792
Virginia Heritage Bank*	Fairfax	4	341,034	258,457	31,020
Virginia Partners Bank*	Fredericksburg	3	107,137	89,651	17,384
WashingtonFirst Bank	Reston	8	355,133	278,805	40,950
Xenith Bank*	Richmond	4	200,669	113,516	54,152

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

New Banks

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
07/20/09	FMB-UBSH Interim Bank	111 Virginia Street, Suite 200 City of Richmond, VA	Approved 09/18/09

Mergers

<u>Received</u>	<u>Description</u>	<u>Activity</u>
04/01/09	Bank of Hampton Roads, The, Norfolk, VA to merge into it Gateway Bank & Trust Co.	Approved 04/29/09
09/16/09	Wells Fargo Bank, National Association, Minneapolis, MN to merge into it Wachovia Bank, National Association	No Objection 09/21/09

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

<u>Received</u>	<u>Description</u>	<u>Activity</u>
12/01/08	VBB Financial Corporation, Richmond, VA to acquire 100% of the voting shares of Virginia Business Bank	Approved 01/28/09
12/09/08	CBB Financial Corp., Midlothian, VA to acquire 100% of the voting shares of Community Bankers' Bank	Approved 01/14/09
12/12/08	HomeTown Bankshares Corporation, Roanoke, VA to acquire 100% of the voting shares of HomeTown Bank	Approved 01/18/09
03/27/09	WashingtonFirst Bankshares, Inc., Reston, VA to acquire 100% of the voting shares of WashingtonFirst Bank	Approved 05/07/09
05/26/09	Xenith Corporation, Richmond, VA to acquire 76% of the voting shares of First Bankshares, Inc.	Approved 09/25/09
07/20/09	Union Bankshares Corporation, Bowling Green, VA to acquire 100% of the voting shares of FMB-UBSH Interim Bank	Approved 09/18/09

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

<u>Received</u>	<u>Description</u>	<u>Activity</u>
03/05/09	Premier Financial Bancorp, Inc., Huntington, WV to acquire Abigail Adams National Bancorp, Inc.	Approved 08/17/09
05/18/09	First Community Bancshares, Inc., Bluefield, VA to acquire TriStone Community Bank	Approved 06/15/09
05/26/09	BankCap Partners Fund I, L.P., Dallas, TX to acquire 65% of First Bankshares, Inc.	Approved 09/25/09

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/23/08	Union Bank and Trust Company Bowling Green, VA	8983 Staples Mill Road Henrico County, VA	Approved 01/08/09
01/23/09	Middleburg Bank Middleburg, VA	5372 Discovery Park Boulevard Suite 101 James City County, VA	Approved 02/19/09

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
01/29/09	Bank of Essex Tappahannock, VA	9023 Woodyard Road Clinton, MD	Approved 01/30/09
01/29/09	Bank of Essex Tappahannock, VA	1101 Nelson Street Rockville, MD	Approved 01/30/09
01/29/09	Bank of Essex Tappahannock, VA	1460 Ritchie Highway Arnold, MD	Approved 01/30/09
01/29/09	Bank of Essex Tappahannock, VA	1230 Race Road Rosedale, MD	Approved 01/30/09
01/29/09	Bank of Essex Tappahannock, VA	7467 Annapolis Road Landover Hills, MD	Approved 01/30/09
01/29/09	Bank of Essex Tappahannock, VA	1000 Ingleside Avenue Catonsville, MD	Approved 01/30/09
01/29/09	Bank of Essex Tappahannock, VA	2120 Baldwin Avenue Crofton, MD	Approved 01/30/09
02/20/09	Capon Valley Bank Wardensville, WV	5511 S. Main Street Stephens City, VA	No Objection 03/20/09
03/18/09	Bank of Essex Tappahannock, VA	Winterfield Place, 3740 Winterfield Road Powhatan County, VA	Approved 05/14/09
03/26/09	Fauquier Bank, The Warrenton, VA	15240 Washington Street Haymarket, Prince William County, VA	Approved 04/16/09
03/31/09	Branch Banking and Trust Company Winston-Salem, NC	555 Radford Lane Crozet, Albemarle County, VA	No Objection 04/24/09
04/10/09	First and Citizens Bank Monterey, VA	23 Scenic Highway Churchville, Augusta County, VA	Approved 05/06/09
04/10/09	Woodforest National Bank The Woodlands, TX	Route 17 and Village Parkway Stafford, VA	No Objection 05/01/09
04/10/09	Woodforest National Bank The Woodlands, TX	7901 Brook Road Henrico County, VA	No Objection 05/01/09
04/10/09	Woodforest National Bank The Woodlands, TX	11400 West Broad Street Road Glen Allen, Henrico County, VA	No Objection 05/01/09
04/13/09	Virginia Company Bank Newport News, VA	2198 Coliseum Drive City of Hampton, VA	Approved 05/15/09
05/01/09	Woodforest National Bank The Woodlands, TX	Highway 15 and Highway 64 Gordonsville, VA	No Objection 05/22/09
05/01/09	Woodforest National Bank The Woodlands, TX	8386 Sudley Road Manassas, Prince William County, VA	No Objection 05/22/09
05/29/09	Monarch Bank Chesapeake, VA	2525 S. Croatan Highway Nags Head, NC	Approved 06/22/09
06/22/09	Woodforest National Bank The Woodlands, TX	45415 Dulles Crossing Plaza Sterling, Loudoun County, VA	No Objection 07/17/09
06/22/09	Virginia Heritage Bank Fairfax, VA	8245 Boone Boulevard Vienna, Fairfax County, VA	Approved 07/13/09

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
06/23/09	Sonabank McLean, VA	11-A Main Street Warrenton, Fauquier County, VA	Approved 07/13/09
06/25/09	Branch Banking and Trust Company Winston-Salem, NC	1500 Heathcote Boulevard Haymarket, Prince William County, VA	No Objection 07/17/09
07/06/09	SuffolkFirst Bank Richmond, VA	901 East Cary Street, Suite 1700 City of Richmond, VA	Approved 09/29/09
07/07/09	Woodforest National Bank The Woodlands, TX	125 Washington Square Plaza Stafford County, VA	No Objection 07/23/09
07/09/09	Burke & Herbert Bank & Trust Company Alexandria, VA	9516 Old Keene Mill Road Burke, Fairfax County, VA	Approved 07/28/09
07/23/09	MainStreet Bank Herndon, VA	1000 N. Highland Street Arlington County, VA	Approved 08/12/09
07/24/09	Farmers Bank, Windsor, Virginia Windsor, VA	6255 College Drive, Suite L City of Suffolk, VA	Approved 08/12/09
07/30/09	Woodforest National Bank The Woodlands, TX	145 Hill Carter Parkway Ashland, Hanover County, VA	No Objection 08/28/09
07/31/09	Woodforest National Bank The Woodlands, TX	12200 Chattanooga Plaza Midlothian, Chesterfield County, VA	No Objection 08/28/09
08/03/09	First Bank of Virginia Troy, NC	109 Roanoke Street Christiansburg, Montgomery County, VA	No Objection 08/28/09
08/11/09	Sandy Spring Bank Olney, MD	1 Catocin Circle, N.E. Leesburg, Loudoun County, VA	No Objection 08/28/09
08/12/09	First Bank Strasburg, VA	300 West Reservoir Road Woodstock, Shenandoah County, VA	Approved 09/01/09
08/27/09	Woodforest National Bank The Woodlands, TX	4210 Franklin Road Roanoke County, VA	No Objection 09/17/09
08/27/09	Woodforest National Bank The Woodlands, TX	Route 221 and Route 501 City of Lynchburg, VA	No Objection 09/17/09
08/27/09	Woodforest National Bank The Woodlands, TX	Highway 13 Onley, Accomack County, VA	No Objection 09/17/09
09/02/09	The Foster Bank Chicago, IL	7410-A Little River Turnpike Annandale, VA	No Objection 10/16/09
09/04/09	SunTrust Bank Atlanta, GA	Intersection Loudoun City Parkway & Ryan Road Ashburn, Loudoun County, VA	No Objection 10/01/09
09/04/09	SunTrust Bank Atlanta, GA	15601 City View Drive Midlothian, Chesterfield County, VA	No Objection 10/01/09
09/15/09	Woodforest National Bank The Woodlands, TX	Edinburgh Chesapeake, VA	No Objection 10/01/09
09/15/09	First Capital Bank Glen Allen, VA	6296 Mechanicsville Turnpike Mechanicsville, Hanover County, VA	Withdrawn 09/23/09
09/18/09	MainStreet Bank Herndon, VA	6832 Old Dominion Drive, Suite 105 McLean, Fairfax County, VA	Approved 10/05/09

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
10/29/09	Farmers Bank of Appomattox, The Appomattox, VA	1508 South Main Street Farmville, Prince Edward County, VA	Approved 11/16/09
11/17/09	Branch Banking and Trust Company Winston-Salem, NC	1600 Westbrook Avenue Henrico County, VA	No Objection 12/04/09
11/18/09	Monarch Bank Chesapeake, VA	1635 Laskin Road City of Virginia Beach, VA	Approved 12/07/09
11/20/09	John Marshall Bank Alexandria, VA	4315 50th Street, NW, Suite 4 Washington, DC	Approved 12/14/09
12/02/09	Sonabank McLean, VA	1 South Royal Avenue Front Royal, Warren County, VA	Approved 12/03/09
12/02/09	Sonabank McLean, VA	10700 Parkridge Boulevard, Suite 110 Reston, Fairfax County, VA	Approved 12/03/09
12/02/09	Sonabank McLean, VA	9484 Congress Street New Market, Shenandoah County, VA	Approved 12/03/09
12/02/09	Sonabank McLean, VA	43086 Peacock Market Plaza South Riding, Loudoun County, VA	Approved 12/03/09
12/02/09	Sonabank McLean, VA	11834 Rockville Pike Rockville, MD	Approved 12/03/09
12/10/09	WashingtonFirst Bank Reston, VA	7708 Woodmont Avenue Bethesda, MD	Pending
12/15/09	Cardinal Bank McLean, VA	2505 Wilson Boulevard Arlington County, VA	Pending
12/29/09	Virginia Bank and Trust Company Danville, VA	1729 Calohan Road Rustburg, Campbell County, VA	Pending
12/29/09	Xenith Bank Richmond, VA	8200 Greensboro Drive, Suite 1400 McLean, Fairfax County, VA	Pending

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: 15001 Dogwood Villas Drive Chesterfield County, VA	Approved 01/14/09
01/15/09	SunTrust Bank Atlanta, GA	From: 9883 Georgetown Pike Great Falls, Fairfax County, VA To: 9912 Georgetown Pike Great Falls, Fairfax County, VA	No Objection 02/05/09
01/26/09	StellarOne Bank Christiansburg, VA	From: 302 Market Street, SE City of Roanoke, VA To: 111 Franklin Road, SE, Suite 110 City of Roanoke, VA	Approved 02/20/09

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

Branch Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
02/06/09	StellarOne Bank Christiansburg, VA	From: 1872 Pratt Drive, Suite 1125 Blacksburg, Montgomery County, VA To: 2280 Kraft Drive, Suite 1000 Blacksburg, Montgomery County, VA	Approved 03/04/09
02/17/09	First-Citizens Bank & Trust Company Raleigh, NC	From: 1500 Piney Forest Road City of Danville, VA To: 1296 Piney Forest Road City of Danville, VA	No Objection 03/13/09
04/14/09	Virginia Company Bank Newport News, VA	From: 5360 Discovery Park Boulevard James City County, VA To: 1430 Richmond Road City of Williamsburg, VA	Approved 05/15/09
05/11/09	United Bank Vienna, VA	From: 12101 Rockville Pike Rockville, MD To: 12127 Rockville Pike Rockville, MD	Approved 06/02/09
05/14/09	Bank of the James Lynchburg, VA	From: 815 Main Street Altavista, Campbell County, VA To: 1110 Main Street Altavista, Campbell County, VA	Approved 06/02/09
07/14/09	First Bank and Trust Company, The Lebanon, VA	From: Southern intersection of Forest Road Forest, Bedford County, VA To: 101 Annjo Court Forest, Bedford County, VA	Approved 08/03/09
08/13/09	SunTrust Bank Atlanta, GA	From: 801 James Madison Highway Culpeper, Culpeper County, VA To: 15345 Creativity Drive Culpeper, Culpeper County, VA	No Objection 09/04/09
11/10/09	Lee Bank & Trust Company Pennington Gap, VA	From: Corner of Church & Institute Streets Jonesville, Lee County, VA To: U.S. Highway 58 at State Route 1223 Jonesville, Lee County, VA	Pending
11/30/09	Monarch Bank Chesapeake, VA	From: 318 West 21st Street City of Norfolk, VA To: 500 West 21st Street City of Norfolk, VA	Approved 12/21/09

Main Office Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
09/23/09	Virginia Partners Bank Fredericksburg, VA	From: 421-425 William Street City of Fredericksburg, VA To: 410 William Street City of Fredericksburg, VA	Approved 10/13/09

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT

Banks -- Status Changes

Mergers

May 08 Bank of Hampton Roads, The, Norfolk, VA merged into it Gateway Bank & Trust Co.

Conversions - National Banks to State Banks

January 01 Sonabank, National Association, McLean, VA converted to a state chartered bank under the title of Sonabank

Changes in Title

April 20 Bank of Essex, Tappahannock, VA changed its name to Essex Bank

December 23 SuffolkFirst Bank, Richmond, VA changed its name to Xenith Bank

Branch Openings

January 12 John Marshall Bank, Alexandria, VA opened a branch office at 842 South King Street, Leesburg, Loudoun County, VA

January 26 Heritage Bank, Norfolk, VA opened a branch office at 1756 Laskin Road, City of Virginia Beach, VA

January 31 Bank of Essex, Tappahannock, VA opened a branch office at 2120 Baldwin Avenue, Crofton, MD

January 31 Bank of Essex, Tappahannock, VA opened a branch office at 1460 Ritchie Highway, Arnold, MD

January 31 Bank of Essex, Tappahannock, VA opened a branch office at 1000 Ingleside Avenue, Catonsville, MD

January 31 Bank of Essex, Tappahannock, VA opened a branch office at 9023 Woodyard Road, Clinton, MD

January 31 Bank of Essex, Tappahannock, VA opened a branch office at 7467 Annapolis Road, Landover Hills, MD

January 31 Bank of Essex, Tappahannock, VA opened a branch office at 1101 Nelson Street, Rockville, MD

January 31 Bank of Essex, Tappahannock, VA opened a branch office at 1230 Race Road, Rosedale, MD

February 02 First-Citizens Bank & Trust Company, Raleigh, NC opened a branch office at 950 North Glebe Road, Suite 100, Arlington, VA

February 17 Virginia Commerce Bank, Arlington, VA opened a branch office at Centreridge Market Place, 6375 Multiplex Drive, Centreville, Fairfax County, VA

March 02 Peoples Bank, The, Knoxville, TN opened a branch office at 419 Erin Drive, Knoxville, TN

March 02 United Bank, Vienna, VA opened a branch office at One Montrose Metro, 11921 Rockville Pike, Suite 110, Rockville, MD

March 03 Union Bank and Trust Company, Bowling Green, VA opened a branch office at 8983 Staples Mill Road, Henrico County, VA

March 11 Bank of Lancaster, Kilmarnock, VA opened a branch office at 680 McKinney Boulevard, Colonial Beach, Westmoreland County, VA

April 06 John Marshall Bank, Alexandria, VA opened a branch office at 2300 Wilson Boulevard, Arlington County, VA

May 13 TruPoint Bank, Grundy, VA opened a branch office at 600 East Main Street, Abingdon, Washington County, VA

May 26 Business Bank, The, Vienna, VA opened a branch office at 44933 George Washington Boulevard, Suite 100, Ashburn, Loudoun County, VA

June 05 United Bank, Vienna, VA opened a branch office at Chesterbrook Residences, 2030 Westmoreland Street, Fairfax County, VA

June 25 Colonial Virginia Bank, Gloucester, VA opened a branch office at 7791 Invicta Lane, New Kent, New Kent County, VA

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Banks -- Status Changes

Branch Openings

July	13	Fauquier Bank, The, Warrenton, VA opened a branch office at 10260 Bristow Center Drive, Bristow Shopping Center, Bristow, Prince William County, VA
August	01	Woodforest National Bank, The Woodlands, TX opened a branch office at 7901 Brook Road, Henrico County, VA
August	01	Woodforest National Bank, The Woodlands, TX opened a branch office at 11400 West Broad Street Road, Glen Allen, Henrico County, VA
August	20	First Bank and Trust Company, The, Lebanon, VA opened a branch office at Southern intersection of Forest Road and Cloverdale Boulevard, Forest, Bedford County, VA
September	21	Woodforest National Bank, The Woodlands, TX opened a branch office at 8386 Sudley Road, Manassas, Prince William County, VA
September	25	Sonabank, McLean, VA opened a branch office at 11-A Main Street, Warrenton, Fauquier County, VA
October	13	Towne Bank, Suffolk, VA opened a branch office at 1510 Quarterpath Road, City of Williamsburg, VA
October	26	First and Citizens Bank, Monterey, VA opened a branch office at 23 Scenic Highway, Churchville, Augusta County, VA
November	04	Farmers Bank, Windsor, Virginia, Windsor, VA opened a branch office at 6255 College Drive, Suite L, City of Suffolk, VA
November	06	Burke & Herbert Bank & Trust Company, Alexandria, VA opened a branch office at 9516 Old Keene Mill Road, Burke, Fairfax County, VA
November	09	First Bank, Strasburg, VA opened a branch office at 300 West Reservoir Road, Woodstock, Shenandoah County, VA
November	09	Virginia Heritage Bank, Fairfax, VA opened a branch office at 8245 Boone Boulevard, Vienna, Fairfax County, VA
December	05	Sonabank, McLean, VA opened a branch office at 10700 Parkridge Boulevard, Suite 110, Reston, Fairfax County, VA
December	05	Sonabank, McLean, VA opened a branch office at 43086 Peacock Market Plaza, South Riding, Loudoun County, VA
December	05	Sonabank, McLean, VA opened a branch office at 9484 Congress Street, New Market, Shenandoah County, VA
December	05	Sonabank, McLean, VA opened a branch office at 1 South Royal Avenue, Front Royal, Warren County, VA
December	05	Sonabank, McLean, VA opened a branch office at 11834 Rockville Pike, Rockville, MD
December	07	Fauquier Bank, The, Warrenton, VA opened a branch office at 15240 Washington Street, Haymarket, Prince William County, VA
December	07	Sandy Spring Bank, Olney, MD opened a branch office at 1 Catoctin Circle, N.E., Leesburg, Loudoun County, VA
December	14	MainStreet Bank, Herndon, VA opened a branch office at 6832 Old Dominion Drive, Suite 105, McLean, Fairfax County, VA
December	14	Monarch Bank, Chesapeake, VA opened a branch office at 2525 S. Croatan Highway, Nags Head, NC
December	23	SuffolkFirst Bank, Richmond, VA opened a branch office at 901 East Cary Street, Suite 1700, City of Richmond, VA

Main Office Relocations

January	19	Select Bank, Lynchburg, VA relocated its main office from 213 Gristmill Drive, Bedford County, VA to 211 Gristmill Drive, Bedford County, VA
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STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- Status Changes

Main Office Relocations

December 14 Virginia Partners Bank, Fredericksburg, VA relocated its main office from 421-425 William Street, City of Fredericksburg, VA to 410 William Street, City of Fredericksburg, VA

Branch Relocations

March 02 First Capital Bank, Glen Allen, VA relocated a branch office from 1504 Santa Rosa Road, Suite 102, Henrico County, VA to 7100 Three Chopt Road, City of Richmond, VA

April 06 Fulton Bank, Lancaster, PA relocated a branch office from 8730 Stony Point Parkway, Suite 100, City of Richmond, VA to 9030 Stony Point Parkway, City of Richmond, VA

April 06 Towne Bank, Suffolk, VA relocated a branch office from 2101 Parks Avenue, Suite 100, City of Virginia Beach, VA to 600 22nd Street, Suite 100, City of Virginia Beach, VA

May 04 StellarOne Bank, Christiansburg, VA relocated a branch office from 302 Market Street, SE, City of Roanoke, VA to 111 Franklin Road, SE, Suite 110, City of Roanoke, VA

May 08 StellarOne Bank, Christiansburg, VA relocated a branch office from 1872 Pratt Drive, Suite 1125, Blacksburg, Montgomery County, VA to 2280 Kraft Drive, Suite 1000, Blacksburg, Montgomery County, VA

June 15 Bank of the James, Lynchburg, VA relocated a branch office from 815 Main Street, Altavista, Campbell County, VA to 1110 Main Street, Altavista, Campbell County, VA

August 20 First Bank and Trust Company, The, Lebanon, VA relocated a branch office from Southern intersection of Forest Road, Forest, Bedford County, VA to 101 Annjo Court, Forest, Bedford County, VA

August 24 Bank of Virginia, Midlothian, VA relocated a branch office from 6657 Lake Harbour Drive, Midlothian, Chesterfield County, VA to 15001 Dogwood Villas Drive, Chesterfield County, VA

August 31 United Bank, Vienna, VA relocated a branch office from 12101 Rockville Pike, Rockville, MD to 12127 Rockville Pike, Rockville, MD

October 30 First-Citizens Bank & Trust Company, Raleigh, NC relocated a branch office from 1500 Piney Forest Road, City of Danville, VA to 1296 Piney Forest Road, City of Danville, VA

Branch Closings

February 13 Virginia Commerce Bank, Arlington, VA closed its branch office at CentreLee Business Park Condominium, 14701 Lee Highway, Units A107 & 108, Centreville, Fairfax County, VA

February 27 StellarOne Bank, Christiansburg, VA closed its branch office at 1406 Colorado Street, City of Salem, VA

February 28 Union Bank and Trust Company, Bowling Green, VA closed its branch office at 11625 Brock Road, Spotsylvania County, VA

February 28 Union Bank and Trust Company, Bowling Green, VA closed its branch office at 8520 Jefferson Davis Highway, Spotsylvania County, VA

April 24 StellarOne Bank, Christiansburg, VA closed its branch office at 268 North Main Street, Bowling Green, Caroline County, VA

May 08 StellarOne Bank, Christiansburg, VA closed its branch office at 1206 South Main Street, Blacksburg, Montgomery County, VA

May 08 Consolidated Bank and Trust Company, Richmond, VA closed its branch office at 5214 Chamberlayne Avenue, Henrico County, VA

May 15 United Bank, Vienna, VA closed its branch office at 5081 Nicholas Road, Rockville, MD

August 07 Union Bank and Trust Company, Bowling Green, VA closed its branch office at 4690 Pouncey Tract Road, Glen Allen, Henrico County, VA

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

Branch Closings

September	25	StellarOne Bank, Christiansburg, VA closed its branch office at 12130 East Lynchburg Salem Turnpike, Forest, Bedford County, VA
October	01	United Bank, Vienna, VA closed its branch office at 19701 Frederick Avenue, Germantown, MD
November	12	StellarOne Bank, Christiansburg, VA closed its branch office at 300 West Reservoir Road, Woodstock, Shenandoah County, VA
December	04	Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 575 Cedar Road, City of Chesapeake, VA
December	04	Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 4460 Corporation Lane, City of Virginia Beach, 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- Kathleen J. Chappell, 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 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 Connors
Grove, Willis

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

Bank of Floyd (Continued)

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
Cashier- Lorelle L Fritsch, Chief Financial Officer

Offices

City of Chesapeake
111 Gainsborough Square
1400 Kempsville Road, Suite 102
1403 Greenbrier Parkway, Suite 110
1500 Mt Pleasant Road
201 Volvo Parkway
204 Carmichael Way
239 Battlefield Boulevard South
4108 Portsmouth Boulevard
4720 Battlefield Boulevard South
712 Liberty Street
852 N. George Washington Highway
City of Emporia
520 S. Main Street
City of Norfolk
4037 East Little Creek Road
4500 East Princess Anne Road
500 Plume Street East, Suite 100
539 21st Street
999 Waterside Drive Suite 101 *
City of Richmond
5300 Patterson Avenue
City of Suffolk
117 Market Street
2825 Godwin Boulevard
City of Virginia Beach
1100 Dam Neck Road
1316 North Great Neck Road
1580 Laskin Road
2098 Princess Anne Road
3001 Shore Drive
3801 Pacific Avenue
5472 Indian River Road
641 Lynnhaven Parkway, Suite 101
713 Independence Boulevard
Pembroke One Building, Suite 100, 281 Independence
Boulevard
Albemarle County
204 Albemarle Square
Chesterfield County
13804 Hull Street, Midlothian

Bank of Hampton Roads, The (Continued)

Chesterfield County
2730 Buford Road
Greensville County
100 Dominion Drive
Henrico County
12090 West Broad Street
8209 West Broad Street
North Carolina
4725 SW Cary Parkway, Cary
504 Meadowmont Village Circle, Chapel Hill
322 South Broad Street, Edenton
1145 North Road Street, Elizabeth City
1404 West Ehringhaus Street, Elizabeth City
400 West Ehringhaus Street, Elizabeth City
3600 North Croatan Highway, Kitty Hawk
5406 North Croatan Highway, Kitty Hawk
100 Moyock Commons Drive, Moyock
2808 South Croatan Highway, Nags Head
433 US Highway 64 East, Plymouth
2235 Gateway Access Point, Raleigh
8470 Falls of the Neuse Road, Suite 100, Raleigh
102 West Buncombe Street, Roper
152 Capcom Avenue, Unit 101, Wake Forest
901 Military Cutoff Road, Wilmington

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
680 McKinney Boulevard, Colonial Beach
Route 3 Kings Highway, Montross

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Banks -- List by Name

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
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 Eilerslie Ave

Bank of Southside Virginia, The (Continued)

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

Bank of Virginia

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

Offices

Chesterfield County
4023 West Hundred Road, Chester
11730 Hull Street Road, Midlothian *
15001 Dogwood Villas Drive
906 Branchway Road
Henrico County
10501 Patterson Avenue

Bank of the Commonwealth

P O Box 1177
Norfolk 23501
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

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

Bank of the Commonwealth (Continued)

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

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
1110 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

Benchmark Community Bank (Continued)

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.- Edmund Hunt Burke, 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
9516 Old Keene Mill Road, Burke
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

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

Burke & Herbert Bank & Trust Company (Continued)

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
1900 Centennial Park Drive, Reston
133 Maple Avenue, Unit 100, Vienna *
Loudoun County
44933 George Washington Boulevard, Suite 100,
Ashburn
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

Cardinal Bank (Continued)

Loudoun County
440 East Main Street, Purcellville
46005 Regal Plaza, Suite 180, Sterling
Prince William County
13870 Smoketown Road, Woodbridge
14000 Jefferson Davis Highway, Woodbridge
Stafford County
289 Garrisonville Road
District of Columbia
1776 K Street, N.W., Washington
Maryland
7315 Wisconsin Avenue, Bethesda

Carter Bank & Trust

1300 Kings Mountain Road
Martinsville 24112-7268
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

* Legal main office

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT

Banks -- List by Name

Carter Bank & Trust (Continued)

City of Salem
1400 Electric Road
City of Staunton
478 Frontier Drive
City of Waynesboro
2701 West Main Street
Albemarle County
4430 Ivy Road
Amherst County
221 Ambriar Drive, Amherst
4498 South Amherst Highway, Madison Heights
Augusta County
2782 Stuarts Draft Highway, Stuarts Draft
81 Franklin Street, Weyers Cave
Bath County
Route 1, Box 543-E, Hot Springs
Bedford County
8334 Moneta Road
Botetourt County
2728 Lee Highway South, Troutville
721 Blue Ridge Boulevard
Campbell County
3203 Waterlick Road
Carroll County
220 Main Street, Hillsville
Craig County
300 Main Street, New Castle
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

Carter Bank & Trust (Continued)

Montgomery County
200 College Street NW, Christiansburg
370 Arbor Drive, Christiansburg
Patrick County
4952 Ararat Highway, Ararat
125 East Blue Ridge Street, Stuart
9747 Woolwine Highway, Woolwine
Pittsylvania County
5406 U.S. 29 North, Blairs
140 South Main Street, Chatham
307 South Main Street, Gretna
140 Kentuck Road
Prince William County
12791 Harbor Drive, Lake Ridge
12912 Fitzwater Drive, Nokesville
8402 Sudley Road
Pulaski County
998 Memorial Drive, Pulaski
Roanoke County
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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT

Banks -- List by Name

Carter Bank & Trust (Continued)

North Carolina
704 Oak Street, Forest City
4004 West Wendover Avenue, Greensboro
5715 High Point Road, Greensboro
2100 West Arlington Boulevard, Greenville
300 Dabney Drive Ext., Henderson
821 4th Street Drive SW, Hickory
345 North Bridge Street, Jonesville
127 Main Street NW, Lenoir
341 East Main Street, Lincolnton
205 South Bickett Boulevard, Louisburg
4601 Fayetteville Road, Lumberton
604 North Chestnut Street, Lumberton
231 East Plaza Drive, Mooresville
301 Carbon City Road, Morganton
507 Willow Street, Mount Airy
215 North Center Street, Mt. Olive
100 Turner Drive, Reidsville
305 South Main Street, Reidsville
823 North Main Street, Roxboro
1001 South Horner Boulevard, Sanford
2009 East Dixon Boulevard, Shelby
101 East Raleigh Street, Siler City
107 South Henry Street, Stoneville
1606 Curtis Bridge Road, Wilkesboro
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
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, Chief Financial Officer
Offices
City of Colonial Heights
497 Southpark Circle
Amelia County
State Route 38 & Church Street, Amelia
Chesterfield County
10001 Courtview Lane
Mecklenburg County
622 E. Atlantic Street, South Hill
Nottoway County
101 N Main Street(D-I), Blackstone
126 S Main Street, Blackstone *
State Routes 40 & 46, Blackstone
Agnew Street & Namozine Avenue, Burkeville
210 Carter Street, Crewe
Prince Edward County
1517 West Third Street, Farmville
1712 S. Main Street, Farmville

Citizens Community Bank

800 N. Mecklenburg Avenue
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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT

Banks -- List by Name

Citizens Community Bank (Continued)

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
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 Hwy

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 *

Colonial Virginia Bank (Continued)

Gloucester County
1553 George Washington Memorial Hwy, Gloucester
Point
New Kent County
7791 Invicta Lane, New Kent

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.- Duane Bickings
Cashier- Karen Troutman, Chief Financial Officer
Offices
City of Hampton
101 N Armstead Ave
City of Richmond
320 N First Street *

EVB

P O Box 1005
Tappahannock 22560-1005
C.E.O.- Joe 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, Glenss
7132 George Washington Memorial Hwy, Gloucester
1953 George Washington Memorial Hwy., Gloucester
Point

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

EVB (Continued)

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
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

Essex Bank

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
14598 Northumberland Highway, Burgess
654 Northumberland Highway, Callao

Essex Bank (Continued)

Powhatan County
2320 Anderson Highway, Powhatan
Winterfield Place, 3740 Winterfield Road

Rockbridge County
744 North Lee Highway

Georgia
10105 Highway 142, Covington
2001 Grayson Highway, Grayson
4581 Atlanta Highway, Loganville
2238 Main Street East, Snellville

Maryland
1460 Ritchie Highway, Arnold
1000 Ingleside Avenue, Catonsville
9023 Woodyard Road, Clinton
2120 Baldwin Avenue, Crofton
7467 Annapolis Road, Landover Hills
1101 Nelson Street, Rockville
1230 Race Road, Rosedale

Farmers & Merchants Bank

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

Offices

City of Harrisonburg
1085 Port Republic Road

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

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

Shenandoah County
120 South Main Street, Edinburg
161 South Main Street, Woodstock

Farmers & Merchants Bank of Craig County, The

P O Box 400
New Castle 24127-0400
C.E.O.- Phil W. Shelton
Cashier- Sandra K. Dudding, Chief Financial Officer

Offices

Craig County
189 Main Street, New Castle *
N.W. Corner of Walnut & Court Street, New Castle

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

Farmers Bank of Appomattox, The

P O Box 216
Appomattox 24522-0216
C.E.O.- John R. Caldwell, President
Cashier- Dawn S. Tolley, Chief Financial Officer

Offices

Appomattox County
18 Main Street, Appomattox *
Triangle Plaza Shopping Center, Route 460,
Appomattox
Buckingham County
Southeast corner of State Rt. 20 and U.S. Route 15,
Dillwyn
Campbell County
Highway 24, Concord

Farmers Bank, Windsor, Virginia

P O Box 285
Windsor 23487-0285
C.E.O.- Richard J. Holland, Jr., President
Cashier- Douglas C. Haskett, II, Chief Operating Officer

Offices

City of Suffolk
1008 West Washington Street
3100 Godwin Boulevard
6255 College Drive, Suite L
Isle of Wight County
1119 South Church Street, Smithfield
50 E Windsor Boulevard, Windsor *

Farmers and Miners Bank

403 W Morgan Avenue
Pennington Gap 24277-2319
C.E.O.- Terry M. Estep, President
Cashier- Beverly Graham

Offices

Dickenson County
North side of State Route 83, 500 yards West of Brush
Creek Road, Clintwood
Lee County
U.S. Route 58 & State Route 694, Cumberland Gap
403 W Morgan Avenue, Pennington Gap *
State Route 673 & U.S. Route 58, Rose Hill
Scott County
U.S. Route 23 and State Route 421, Weber City
Wise County
331 East Main Street, Wise

Fauquier Bank, The

P O Box 561
Warrenton 20188-0561
C.E.O.- Randy K. Ferrell, President
Cashier- Eric P. Graap, Chief Financial Officer

Offices

City of Manassas
9071 Center Street
Fauquier County
6207 Station Drive, Bealeton
Northeast corner of Rts 28 and 806, Catlett
Northeast corner of the Intersection of Main Street and
Loudoun Ave, The Plains
10 Courthouse Square, Warrenton *
216 Broadview Avenue, Warrenton
Southeast corner of the Intersection of U.S. Route 29
and State Route 600
Prince William County
10260 Bristow Center Drive, Bristow Shopping Center,
Bristow
15240 Washington Street, Haymarket
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 *
300 West Reservoir Road, Woodstock
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

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

First Bank and Trust Company, The (Continued)

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
Bedford County
101 Annjo Court, Forest
Montgomery County
150 Peppers Ferry Road, Christiansburg
Russell County
236 West Main Street, Lebanon *
970 East Main Street, Lebanon
Washington County
933 East Main Street, Abingdon
Intersection of US Routes 19 and 11
Wise County
303 West Main Street
Wythe County
1290 N. 4th Street, Wytheville
Tennessee
1314 Volunteer Parkway, Bristol
2100 Forest Drive, Gray
1185 North State of Franklin Road, Johnson City
1108 East Stone Drive, Kingsport

First Capital Bank

4222 Cox Road, Suite 200
Glen Allen 23060-3332
C.E.O.- Robert G. Watts Jr., President
Cashier- William Ranson
Offices
City of Richmond
1776 Staples Mill Road
7100 Three Chopt 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
Offices
Russell County
66 Townview Drive, Lebanon

First Sentinel Bank (Continued)

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- Alan A. Howard, Chief Operating Officer
Offices
City of Danville
201 N Union Street *

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
Augusta County
23 Scenic Highway, Churchville
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 *

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

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 *
City of Virginia Beach
1756 Laskin Road
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, Vice President
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

Highlands Union Bank (Continued)

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
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
Arlington County
2300 Wilson Boulevard
Fairfax County
5860 Columbia Pike, Suite 104, Baileys Crossroads *
Loudoun County
842 South King Street, Leesburg
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
Cashier- Deborah Pendleton, Controller
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

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

MainStreet Bank

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

Offices

City of Fairfax
4029 Chain Bridge Road
Fairfax County
727 Elden Street, Herndon *
6832 Old Dominion Drive, Suite 105, McLean

Middleburg Bank

P O Box 5
Middleburg 20118-0005
C.E.O.- Gary R. Shook, President
Cashier- Raj Mehra, Chief Financial Officer

Offices

Fairfax County
1779 Fountain Drive, Reston
Fauquier County
8383 West Main Street, Marshall
530 Blackwell Road, Warrenton
Loudoun County
43325 Junction Plaza, Ashburn
102 SE Catocin Circle, Leesburg
4 South King Street, Leesburg
538 Fort Evans Road, NE, 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.- Brad E. Schwartz
Cashier- Lynette Harris, 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
2525 S. Croatan Highway, Nags Head

New Peoples Bank, Inc.

53 Commerce Drive
P O Box 1810
Honaker 24260-1810
C.E.O.- Jonathan H. Mullins
Cashier- C. Todd Asbury, Chief Financial Officer

Offices

City of Bristol
102 Linden Square Drive
75 Commonwealth Avenue
City of Norton
600 Trent Street
Bland County
427 Main Street, Bland
Buchanan County
4084 Helen Henderson Highway, Davenport
20445 Riverside Drive, Grundy
Dickenson County
198 Colley Shopping Center Hwy 83, Clintwood
111 Haysi Main Street, Haysi
Lee County
S.W. corner of U.S. Highway 58 & State Route 715,
Ben Hur
700 East Morgan Avenue, Pennington Gap
Russell County
102 Miners Drive, Castlewood
Route 2, Cleveland
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

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

New Peoples Bank, Inc. (Continued)

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

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- Brian K. Plum, Chief Financial Officer

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

419 Erin Dr.
Knoxville 37919-6206
C.E.O.- Tracy E. Thompson, President
Cashier- Jason B. Wilkinson, Senior Vice President

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
419 Erin Drive, Knoxville
100 West Emory Road, Powell

Peoples Community Bank

P O Box 306
Montross 22520-0306
C.E.O.- Robert K. Bailey III, President
Cashier- Zirkle Blakey, III, Chief Financial Officer

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

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Banks -- List by Name

Pioneer Bank (Continued)

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.- J. Michael Thomas, President
Cashier- T. Clay Davis, Chief Financial Officer
Offices
City of Lynchburg
7113 Timberlake Road
Bedford County
211 Gristmill Drive *

Shore Bank

P O Box 920
Onley 23418-0920
C.E.O.- Steven M. Belote, Chief Financial Officer
Cashier- Natalie N Binder, Controller
Offices
Accomack County
6350 Maddox Boulevard, Chincoteague
25253 Lankford Highway, Onley *
18426 Dunne Avenue, Parksley
Northampton County
22468 Lankford Highway, Cape Charles
4071 Lankford Highway, Exmore
Maryland
103 Pocomoke Marketplace, Pocomoke
100 West Main Street, Salisbury
1503 S. Salisbury Boulevard, Salisbury

Sonabank

6830 Old Dominion Drive
McLean 22101
C.E.O.- Georgia S. Derrico, Chairman of the Board
Cashier- William H. Lagos, Chief Financial Officer
Offices
City of Fairfax
10855 Fairfax Boulevard
Albemarle County
1770 Timberwood Boulevard
Alleghany County
511 Main Street, Clifton Forge
Fairfax County
6830 Old Dominion Drive, McLean *
10700 Parkridge Boulevard, Suite 110, Reston
11527 Sunrise Valley Drive, Reston
Fauquier County
11-A Main Street, Warrenton

Sonabank (Continued)

Fauquier County
550 Broadview Avenue, Warrenton
Loudoun County
1 East Market Street, Leesburg
10 West Market Street, Leesburg
43086 Peacock Market Plaza, South Riding
Shenandoah County
9484 Congress Street, New Market
Warren County
1 South Royal Avenue, Front Royal
Maryland
11834 Rockville Pike, Rockville

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
111 Franklin Road, SE, Suite 110
1611 Hershberger Road, NW
3804 Brandon Avenue, SW
City of Salem
1251 West Main 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

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Banks -- List by Name

StellarOne Bank (Continued)

Augusta County
115 Lee Jackson Highway

Bedford County
14915 Forest Road, Forest
14739 Moneta Road, Moneta

Caroline County
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
2280 Kraft Drive, Suite 1000, 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

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

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
297 Constitution Drive
600 22nd Street, Suite 100
984 First Colonial Road

City of Williamsburg
1510 Quarterpath Road

James City County
5216 Monticello Avenue
6000 Patriots Colony Drive

York County
6515 George Washington Memorial Hwy, Yorktown

TruPoint Bank

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

Offices

City of Bristol
1897 Lee Highway

Buchanan County
U.S. Route 460 East, Grundy
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

* Legal main office

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Banks -- List by Name

TruPoint Bank (Continued)

Tazewell County
1425 Second Street, Richlands
Washington County
600 East Main Street, Abingdon
914 W. Main Street, Abingdon
Wise County
28 Russell Street, St. Paul
Tennessee
709 Med Tech Parkway, Johnson City

Union Bank and Trust Company

P O Box 446
Bowling Green 22427-0446
C.E.O.- John C. Neal, President
Cashier- D. Anthony Peay, Chief Financial Officer

Offices

City of Charlottesville
2151 Barracks Road
400 East Main Street
City of Fredericksburg
2811 Fall Hill Avenue
700 Kenmore Avenue
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
6479 Mechanicsville Turnpike, Mechanicsville
8300 Bell Creek Road, Mechanicsville
9534 Chamberlayne Road, Mechanicsville
Henrico County
11163 Nuckols Road, Glen Allen
1773 Parham Road
8983 Staples Mill Road

Union Bank and Trust Company (Continued)

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
4210 Plank Road
4540 Lafayette Boulevard
5831 Plank Road
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- Harold Manner, Controller

Offices

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

* Legal main office

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Banks -- List by Name

United Bank (Continued)

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

Fairfax County
3289 Woodburn Road, Annandale
4501 Daly Drive, Chantilly
1320 Old Chain Bridge Road, McLean
1498 North Point Village Center, Reston
1801 Reston Parkway, Reston
2071 Chain Bridge Road, Vienna
226 Maple Ave West, Vienna
13060 Fair Lakes Blvd
7787 Leesburg Pike
Chesterbrook Residences, 2030 Westmoreland Street

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

Greene County
8260 Seminole Trail, Ruckersville

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

Prince William County
18116 Triangle Shopping Plaza, Dumfries

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

Shenandoah County
120 Oxbow Drive, Strasburg
1014 South Main Street, Woodstock

Warren County
1729 N. Shenandoah Avenue, Front Royal
Post Office Plaza, 300 Warren Ave, Front Royal

District of Columbia
1001 G Street, N.W., Washington
1275 Pennsylvania Avenue, N. W., Washington
1667 K Street, N.W., Washington
1875 Eye Street, N. W., Washington
2301 M Street, N.W., Washington
3050 Military Road, N.W., Washington
4900 Massachusetts Avenue, N.W., Washington

Maryland
5272 River Road, Bethesda
7250 Wisconsin Avenue, Bethesda
7535 Old Georgetown Road, Bethesda
16268 Frederick Road, Gaithersburg
12127 Rockville Pike, Rockville
One Montrose Metro, 11921 Rockville Pike, Suite 110, 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

Virginia Bank and Trust Company

P O Box 3447
Danville 24543-3447
C.E.O.- Roger C. Gillispie, President
Cashier- Gilbert Collins, Assistant Vice President

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

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Banks -- List by Name

Virginia Bank and Trust Company (Continued)

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.- John Jordan O'Neill, President
Cashier- Geoffrey C. Warner, 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
Centreridge Market Place, 6375 Multiplex Drive,
Centreville
13881G Metrotech Drive, Chantilly
4221 Walney Road, Suite 120, Chantilly
1356 Chain Bridge Road, McLean
8251 Greensboro Drive, McLean
11820 Spectrum Center, Reston
7830 Backlick Road, Suite 101, Springfield
374 Maple Avenue, Vienna
7115 Leesburg Pike
7901 Richmond Highway
Loudoun County
21885 Ryan Center Way, Ashburn

Virginia Commerce Bank (Continued)

Loudoun County
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 23805-0777
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
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

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Banks -- List by Name

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

James City County
5360 Discovery Park Boulevard, Suite 102
City of Newport News
601 Thimble Shoals Boulevard *

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
8245 Boone Boulevard, Vienna
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
410 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
District of Columbia
1025 Connecticut Avenue, NW, Washington
1146 19th Street, NW, Washington
1500 K Street, NW, Washington
Maryland
6329 Greenbelt Road, College Park
6089 Oxon Hill Road, Oxon Hill

Xenith Bank

901 E. Cary Street, Suite 1700
Richmond 23219
C.E.O.- T. Gaylon Layfield, III, President
Cashier- Thomas W. Osgood, Chief Financial Officer

Offices

City of Richmond
901 East Cary Street, Suite 1700 *
City of Suffolk
100 Bosley Avenue
1000 N. Main Street
3535 Bridge Road

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Holding Companies with Bank Subsidiaries Headquartered in Virginia

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, Chantilly, 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
Bank of Charlotte County, The, Phenix, VA

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

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

Bank of the James Financial Group, Inc., 828 Main Street, Lynchburg, VA 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, 100 S. Broad Street, Kenbridge, VA 23934

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

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

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

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

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

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

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

CBB Financial Corp., 2601 Promenade Parkway, Midlothian, VA 23113

C.E.O. - Robert R. Chapman, III, Chairman of the Board
Community Bankers' Bank, Midlothian, 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. - Jeffrey H. Noblin
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

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, N.A., 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., P O Box 1177, Norfolk, VA 23501-1177

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

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

Eagle Financial Services, Inc., 2 E. Main Street, Berryville, VA 22611

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
Fauquier Bank, The, Warrenton, VA

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

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

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

C.E.O. - 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. - John A.B. Davies, Jr., President
Bank of Hampton Roads, The, Norfolk, VA
Shore Bank, Onley, VA

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

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

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

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

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

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

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

HomeTown Bankshares Corporation, 202 S. Jefferson Street, Roanoke, Virginia 24011

C.E.O. - Susan K. Still, President
HomeTown Bank, Roanoke, 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, Richmond, VA

Millennium Bankshares Corporation, 21430 Cedar Drive, Suite 200, Sterling, VA 20164-0000

C.E.O. - John F. (Jack) Novak, President
Millennium Bank, National Association, Reston, VA

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

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

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

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

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

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

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

C.E.O. - Jonathan Mullins
New Peoples Bank, Inc., Honaker, VA

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

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

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, P.O. Box 29, Altavista, VA 24517

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

Premier Financial Bancorp, Inc., 2883 5th. Avenue, Huntington, WV 25702

C.E.O. - Robert W. Walker
Consolidated Bank and Trust Company, Richmond, VA
The Adams National Bank, Washington, DC
Traders Bank, Inc., Ravenswood, WV
Citizens Deposit Bank & Trust, Inc., Vanceburg, KY
Farmers Deposit Bank, Eminence, KY
Ohio River Bank, Ironton, OH
Boone County Bank, Inc., Madison, WV
First Central Bank, Inc., Philippi, WV

River Bancorp., Inc., 433 Commonwealth Boulevard East, Suite 1, Martinsville, VA 24112

C.E.O.- Ronald D. Haley, President
River Community Bank, N.A., Martinsville, VA

Southern National Bancorp of Virginia, Inc., 550 Broadview Avenue, Warrenton, VA 20186

C.E.O. - Georgia S. Derrico, Chairman of the Board
Sonabank, McLean, VA

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

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

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

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

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

C.E.O. - G. William Beale
Northern Neck State Bank, Warsaw, VA
Rappahannock National Bank of Washington, The, Washington, VA
Union Bank and Trust Company, Bowling Green, VA

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

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

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

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

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Holding Companies with Bank Subsidiaries Headquartered in Virginia

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. - Roger C. Gillispie, President
Virginia Bank and Trust Company, Danville, VA

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

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

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

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

Virginia Community Capital, Inc., 990 Cambria Street, NE, Christiansburg, VA 24073-1602

C.E.O. - Jane N. Henderson, President
Community Capital Bank of Virginia, Christiansburg, VA

WashingtonFirst Bankshares, Inc., 11636 Plaza America Drive, Reston, VA 20190

C.E.O. - Shaza L. Andersen, CEO
WashingtonFirst Bank, Reston, VA

Xenith Bankshares, Inc., 901 East Cary Street, Suite 1700, Richmond, VA 23219

C.E.O. - T. Gaylon Layfield, III, President
Xenith Bank, Richmond, VA

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

Branch Openings

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
11/30/09	Davenport Trust Company Greensboro, NC	469 McLaws Circle James City County, VA	Pending
11/30/09	Davenport Trust Company Greensboro, NC	44 First Street White Stone, VA	Pending
11/30/09	Davenport Trust Company Greensboro, NC	600 East Water Street City of Charlottesville, VA	Pending
11/30/09	Davenport Trust Company Greensboro, NC	904 Princess Anne Street City of Fredericksburg, VA	Pending
11/30/09	Davenport Trust Company Greensboro, NC	1104 Commerce Street City of Lynchburg, VA	Pending
11/30/09	Davenport Trust Company Greensboro, NC	One James Center 901 East Cary Street, 11th Floor City of Richmond, VA	Pending
11/30/09	Davenport Trust Company Greensboro, NC	101 North Main Street Prince Edward County, VA	Pending
11/30/09	Davenport Trust Company Greensboro, NC	10 Franklin Road, SE, Suite 450 City of Roanoke, VA	Pending
11/30/09	Davenport Trust Company Greensboro, NC	Pinehurst Centre 477 Viking Drive, Suite 200 City of Virginia Beach, VA	Pending
11/30/09	Davenport Trust Company Greensboro, NC	2725 Franklin Turnpike Pittsylvania County, VA	Pending
11/30/09	Davenport Trust Company Greensboro, NC	105 West Fourth Avenue City of Franklin, VA	Pending
11/30/09	Davenport Trust Company Greensboro, NC	World Trade Center 101 W. Main Street, Suite 4000 City of Norfolk, VA	Pending

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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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Savings Institutions -- Applications Received and/or Acted Upon

Acquisitions - Article 11

<u>Received</u>	<u>Description</u>	<u>Activity</u>
07/20/09	Union Bankshares Corporation, Bowling Green, VA to acquire First Market Bank, FSB	Approved 09/18/09

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**Consolidated Report of Condition for Credit Unions
As of December 31**

	2008	2009
ASSETS		
Loans.....	\$3,455,128,533	\$3,567,015,411
LESS: Allowance for loan losses	27,135,567	42,814,469
Cash.....	221,286,677	271,662,592
Available for Sale securities.....	404,941,310	553,732,732
Held to Maturity securities.....	358,484,862	479,383,932
Shares, deposits & certificates in Corporate Centrals	153,739,942	227,898,883
Shares, deposits & certificates in banks, S&L's & MSB's	125,572,803	167,475,467
Shares, deposits & certificates in other credit unions.....	8,296,255	10,039,855
All other investments	13,843,555	47,119,130
Land and buildings (net of depreciation)	95,758,903	99,549,578
Other fixed assets (net of depreciation).....	21,503,527	20,289,032
Share insurance capitalization deposit	37,540,645	45,131,211
All other assets	66,712,096	70,106,239
TOTAL ASSETS	\$4,935,673,541	\$5,516,589,593
LIABILITIES & SAVINGS EQUITY		
Notes/interest payable	\$84,464,610	\$115,028,206
Accounts payable	44,790,347	48,564,899
Dividends payable.....	1,019,488	940,318
TOTAL LIABILITIES.....	\$130,274,445	\$164,533,423
Share certificates	\$1,507,794,245	\$1,606,099,487
Share draft accounts	506,594,208	606,792,364
IRA accounts.....	471,329,143	533,966,678
Other shares.....	1,770,066,923	2,060,282,028
TOTAL SHARES	\$4,255,784,519	\$4,807,140,557
Regular/statutory reserve.....	\$83,784,143	\$85,622,361
Other reserves	68,601,087	74,942,757
Unrealized Gains (Losses) on available for sale securities	(5,585,803)	(12,775,509)
Undivided earnings	402,815,150	397,126,004
TOTAL EQUITY.....	\$549,614,577	\$544,915,613
TOTAL LIABILITIES & EQUITY	\$4,935,673,541	\$5,516,589,593
Number of credit unions in operation.....	51	50

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2009 ANNUAL REPORT**

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

	2008	2009
INCOME		
Interest on loans (gross).....	\$227,768,916	\$233,052,426
LESS: Interest refunded.....		
Income from investments.....	47,039,962	40,028,649
Fee income.....	39,805,017	44,528,807
Other operating income.....	30,452,887	32,044,344
TOTAL GROSS INCOME.....	\$345,066,782	\$349,654,226
EXPENSES		
Employee compensation & benefits.....	\$87,911,510	\$92,921,266
Travel & conference expense.....	2,370,076	1,876,617
Office occupancy expense.....	9,754,020	10,111,870
Office operations expense.....	40,090,473	40,137,250
Education & promotional expenses.....	5,933,192	5,482,148
Loan servicing expense.....	16,340,723	17,560,475
Professional & outside services.....	9,089,344	10,057,371
Provision for loan losses.....	26,591,635	53,143,479
Members insurance.....	627,079	26,026,885
Operating fees (examination & supervision fees).....	1,126,906	1,177,815
Miscellaneous operating expenses.....	3,417,308	3,232,182
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS.....	\$203,252,266	\$261,727,358
NET INCOME (LOSS) BEFORE DIVIDENDS.....	\$141,814,516	\$87,926,868
Gains (losses) on investments.....	3,290,402	(4,877,208)
Gains (losses) on disposition of fixed assets.....	(44,830)	19,435
Other non-operating income (expense).....	262,947	26,653,354
TOTAL NON-OPERATING GAINS (LOSSES).....	\$3,508,519	\$21,795,581
Total net income (loss) before dividends.....	\$145,323,035	\$109,722,449
Interest on borrowed money.....	1,467,795	3,073,148
Dividends.....	119,169,836	95,612,464
Net income (loss) after dividends.....	\$24,685,404	\$11,036,837
LESS: Required transfer to statutory reserve (net).....	557,015	
Change to undivided earnings as a result of operations.....	\$24,128,389	\$11,036,837

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**Selected Data For Virginia State Chartered-Credit Unions
As of December 31, 2009**

Credit Union Name	Principal Location	Assets (\$000)	Deposits (\$000)	Equity (\$000)
A B & W Credit Union, Incorporated	Alexandria	28,092	23,555	4,231
Augusta Health Care Credit Union, Incorporated	Fishersville	9,689	8,931	736
Beacon Credit Union, Incorporated	Lynchburg	67,743	60,395	6,745
Belt Line Employees Credit Union, Incorporated	Portsmouth	3,465	3,038	426
C.C.C. Martinsville Employees Credit Union, Incorporated	Martinsville	765	639	126
Cadmus Credit Union, Incorporated	Richmond	2,751	2,121	620
Campbell County Employee's Credit Union, Inc.	Concord	700	601	99
Centra Health Credit Union	Lynchburg	6,697	5,184	1,504
Chesapeake City Employees Credit Union	Chesapeake	4,507	3,995	508
Chesapeake Public School Employee's Credit Union, Inc.	Chesapeake	8,612	7,506	1,090
Dominion Credit Union	Richmond	203,128	179,904	22,189
DuPont Community Credit Union	Waynesboro	719,491	602,998	62,274
Goodyear-Danville Family Credit Union	Danville	9,761	8,423	1,294
Hampton City Employees Credit Union, Incorporated	Hampton	6,865	6,265	565
Hampton Roads Educators Credit Union, Inc.	Hampton	27,740	25,088	2,587
Hampton Roads Postal Credit Union, Inc.	Hampton	3,177	2,996	157
Home Town Community Credit Union	Smithfield	2,536	1,687	859
Klann Employees Credit Union, Incorporated	Waynesboro	112	49	62
Life Line Credit Union, Inc.	Richmond	9,752	9,206	542
Loudoun Credit Union	Leesburg	24,589	21,314	3,016
Martinsville Du Pont Employees Credit Union, Incorporated	Martinsville	261,639	226,413	34,937
Martinsville Postal Credit Union, Incorporated	Martinsville	517	453	65
membersTrust Credit Union	Virginia Beach	50,614	43,689	5,488
N.C.S.E. Credit Union, Inc.	Lovingston	933	756	177
Nabisco Employees Credit Union	Richmond	7,481	5,037	2,433
Newport News Municipal Employees Credit Union, Incorporated	Newport News	38,467	34,619	3,687

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**Selected Data For Virginia State Chartered-Credit Unions
As of December 31, 2009**

Credit Union Name	Principal Location	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Newport News Shipbuilding Employee's Credit Union, Inc. d/b/a Bayport Credit Union	Newport News	1,120,985	934,451	131,909
Norfolk Southern Employees' Credit Union, Incorporated	Chesapeake	2,215	1,861	352
Norfolk, Va., Postal Credit Union, Incorporated	Norfolk	6,841	5,855	966
Northern Star Credit Union, Incorporated	Portsmouth	90,481	74,430	9,544
Old Dominion University Credit Union, Inc.	Norfolk	21,441	19,292	2,080
P.W.C. Employees Credit Union	Woodbridge	38,267	33,220	4,822
Petersburg Federal Reformatory Credit Union, Incorporated	Petersburg	2,058	1,386	672
PFD Firefighters Credit Union, Incorporated	Portsmouth	21,217	19,385	1,723
Piedmont Credit Union	Danville	40,762	37,127	3,495
Portsmouth Police Credit Union, Incorporated	Portsmouth	1,522	1,196	323
Prime Care Credit Union, Incorporated	Norfolk	14,034	12,201	1,759
Richmond Fire Department Credit Union, Incorporated	Richmond	15,410	13,538	1,740
Richmond Police Department Credit Union, Incorporated	Richmond	5,349	4,540	806
Richmond Postal Credit Union Incorporated, The	Richmond	84,621	75,032	9,915
Riverside Health System Employees' Credit Union, Incorporated	Newport News	7,239	5,888	1,265
Spruance Cellophane Credit Union	Richmond	5,691	4,936	749
University of Virginia Community Credit Union, Inc.	Charlottesville	455,665	401,648	50,364
Valley Industrial Credit Union	Waynesboro	6,194	5,481	707
Virginia Credit Union, Inc.	Richmond	1,941,835	1,752,660	149,316
Virginia Educators' Credit Union	Newport News	46,711	40,507	5,976
Virginia Gas, Credit Union, Incorporated	Staunton	3,311	2,786	468
Virginia United Methodist Credit Union, Inc.	Richmond	19,394	18,041	1,321
Waynesboro Employees Credit Union, Inc.	Waynesboro	3,889	3,366	511
WECCU Credit Union	Covington	61,643	53,452	7,805

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Credit Unions -- Applications Received and/or Acted Upon

Mergers

<u>Received</u>	<u>Description</u>	<u>Activity</u>
02/25/09	Norfolk, Va., Postal Credit Union, Incorporated, Norfolk, VA to merge into it Landmark Communications Employees Credit Union, Inc., Norfolk, VA	Approved 04/09/09

New Service Facilities

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
03/25/09	Virginia Credit Union, Inc.	13025 Jefferson Davis Highway Chester, VA	Approved 04/13/09
04/01/09	Home Town Community Credit Union	601 North Church Street Smithfield, VA	Approved 05/26/09
06/19/09	Virginia Credit Union, Inc.	6900 Atmore Drive Richmond, VA	Approved 07/13/09
07/08/09	EDS Credit Union	46910 Community Plaza Sterling, VA	Approved 08/11/09
10/05/09	Virginia Credit Union, Inc.	3236 Odd Fellows Road Lynchburg, VA	Approved 10/26/09
10/05/09	Virginia Credit Union, Inc.	17 First Street Staunton, VA	Approved 10/26/09
11/13/09	Virginia Credit Union, Inc.	Goodwill Headquarters 6301 Midlothian Turnpike Richmond, VA	Approved 12/07/09

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Credit Unions -- Status Changes

Office Relocations

February	25	Belt Line Employees Credit Union, Incorporated, Portsmouth, VA moved its branch office from 3014 Tyre Neck Road, Portsmouth, VA to 3220 Academy Avenue, Portsmouth, VA
January	05	DuPont Community Credit Union, Waynesboro, VA moved its branch office from 305 West Court Street, Woodstock, VA to 1025 Woodstock Commons Drive, Woodstock, VA
August	18	Waynesboro Employees Credit Union, Inc., Waynesboro, VA moved its branch office from 250-E North Poplar Avenue, Waynesboro, VA to 939A Fir Street, Waynesboro, VA

New Service Facilities

June	01	Virginia Credit Union, Inc. opened a service facility at 13025 Jefferson Davis Highway, Chester, VA
June	12	Home Town Community Credit Union opened a service facility at 601 North Church Street, Smithfield, VA
July	06	University of Virginia Community Credit Union, Inc. opened a service facility at 49 Sommerfield Drive, Gordonsville, VA
August	04	Virginia Credit Union, Inc. opened a service facility at 6900 Atmore Drive, Richmond, VA
August	13	EDS Credit Union opened a service facility at 46910 Community Plaza, Sterling, VA
August	17	Northern Star Credit Union, Incorporated opened a service facility at 5885 Harbor View Boulevard, Suffolk, VA
November	10	Virginia Credit Union, Inc. opened a service facility at 17 First Street, Staunton, VA
November	10	Virginia Credit Union, Inc. opened a service facility at 3236 Odd Fellows Road, Lynchburg, VA

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Credit Unions -- List by Name

A B & W Credit Union, Incorporated

6201 Richmond Highway
Alexandria, VA 22303
Treasurer- Charles Fisher

**Augusta Health Care Credit Union,
Incorporated**

78 Medical Center Drive
P O Box 1000
Fishersville, VA 22939
Treasurer- Julie Melampy

Beacon Credit Union, Incorporated

6320 Logans Lane
P O Box 4319
Lynchburg, VA 24502
Treasurer- Wesley Gordon
Service Facilities -
1013 Mountain View Heights Road
Big Island, VA 24526
2293 Magnolia Avenue
Buena Vista, VA 24416
19029 Forest Road
Lynchburg, VA 24502
2000 Main Street
Lynchburg, VA 24501

**Belt Line Employees Credit Union,
Incorporated**

3220 Academy Avenue
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
1025 Woodstock Commons Drive
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

Service Facility -

601 North Church Street
Smithfield, VA 23430

**Klann Employees Credit Union,
Incorporated**

301 Fourth Street
Waynesboro, VA 22980

Treasurer- Sandra F Shiflett

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- Mary Campbell
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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Northern Star Credit Union, Incorporated (Continued)

Service Facilities -

Elmhurst Square S. C. Outparcel
5600 Block of Portsmouth Boulevard
Portsmouth, VA 23701
5885 Harbor View Boulevard
Suffolk, VA 23435

**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- Lynetta Thompson

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
49 Sommerfield Drive
Gordonsville, VA 22942
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- Kenneth O. Comer

Virginia Credit Union, Inc.

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

Service Facilities -

13025 Jefferson Davis Highway
Chester, VA 23831
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
3236 Odd Fellows Road
Lynchburg, VA 24501
6103 Brashier Boulevard
Mechanicsville, VA 23111
11030 Hull Street Road
Midlothian, VA 23112

Virginia Credit Union, Inc. (Continued)

Service Facilities -

13505 Tredegar Lake Parkway
Midlothian, VA 23112
Southside Virginia Training Center
Building 59, 26317 W. Washington St.
Petersburg, VA 23803
101 N. 14th Street (Tower)
Richmond, VA 23219
10165 Brook Road
Richmond, VA 23227
1200 Koger Center Boulevard
Richmond, VA 23235
1302 B Gaskins Road
Richmond, VA 23233
2300 W Broad Street (DMV)
Richmond, VA 23220
4001 Lauderdale Drive
Richmond, VA 23233
5427 Glenside Drive
Richmond, VA 23228
6900 Atmore Drive
Richmond, VA 23225
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
17 First Street
Staunton, VA 24401

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

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**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

Waynesboro Employees Credit Union, Inc.

939A Fir Street
Waynesboro, VA 22980
Treasurer- Nancy Via