THE 2006 ANNUAL REPORT
OF THE
BUREAU OF FINANCIAL INSTITUTIONS

BANKS
CREDIT UNIONS
SAVINGS INSTITUTIONS
TRUST COMPANIES

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

BUREAU OF FINANCIAL INSTITUTIONS
STATE CORPORATION COMMISSION
COMMONWEALTH OF VIRGINIA
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Richmond, Virginia, December 31, 2006

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

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

Respectfully,

E. J. FACE, JR.
Commissioner of Financial Institutions
BUREAU OF FINANCIAL INSTITUTIONS

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

ADMINISTRATION AND FINANCE

GERALD E. FALLEN
Assistant Commissioner

BANKS AND SAVINGS INSTITUTIONS

JOHN M. CROCKETT
Deputy Commissioner

CONSUMER FINANCE

SUSAN E. HANCOCK
Deputy Commissioner

CORPORATE STRUCTURE AND RESEARCH

NICHOLAS C. KYRUS
Deputy Commissioner

CREDIT UNIONS

GEORGE H. LATHAM
Deputy Commissioner
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
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).
DEPOSITS IN VIRGINIA BANK OFFICES
STATE AND NATIONAL 1996 – 2006

■ STATE BANKS □ NATIONAL BANKS
### Consolidated Report of Condition for Virginia State-Chartered Banks
As of December 31 (In Thousands of Dollars)

<table>
<thead>
<tr>
<th>December 31, 2005</th>
<th>December 31, 2006</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
</tr>
<tr>
<td>Cash and balances due from depository institutions</td>
<td>$ 3,708,254</td>
</tr>
<tr>
<td>Noninterest-bearing balances and currency and coin</td>
<td>$ 1,719,217</td>
</tr>
<tr>
<td>Interest-bearing balances</td>
<td>$ 1,989,037</td>
</tr>
<tr>
<td>Securities</td>
<td>$ 20,223,933</td>
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<tr>
<td>Federal funds sold &amp; securities purchased under agreement to resell</td>
<td>$ 872,713</td>
</tr>
<tr>
<td>Loan and lease financing receivables:</td>
<td></td>
</tr>
<tr>
<td>Loans and leases held for sale</td>
<td>$ 682,306</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income</td>
<td>$ 51,248,983</td>
</tr>
<tr>
<td>LESS: Allowance for loan and lease losses</td>
<td>$ 1,168,968</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income and allowance for losses</td>
<td>$ 50,080,015</td>
</tr>
<tr>
<td>Assets held in trading accounts</td>
<td>$ 0</td>
</tr>
<tr>
<td>Premises and fixed assets (including capitalized leases)</td>
<td>$ 1,433,509</td>
</tr>
<tr>
<td>Other real estate owned</td>
<td>$ 18,121</td>
</tr>
<tr>
<td>Intangible assets</td>
<td>$ 2,487,461</td>
</tr>
<tr>
<td>Other assets</td>
<td>$ 4,135,795</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$ 83,642,107</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>LIABILITIES</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits:</td>
<td></td>
</tr>
<tr>
<td>In domestic offices</td>
<td>$ 56,677,477</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>$ 8,935,672</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>$ 47,741,805</td>
</tr>
<tr>
<td>In foreign offices, Edge and Agreement subsidiaries, and IBFs...</td>
<td>$ 2,413,010</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>$ 26,506</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>$ 2,386,504</td>
</tr>
<tr>
<td>Federal funds purchased and securities sold under agreement to repurchase</td>
<td>$ 3,242,129</td>
</tr>
<tr>
<td>Other borrowed money</td>
<td>$ 6,634,401</td>
</tr>
<tr>
<td>Notes and debentures subordinated to deposits</td>
<td>$ 708,025</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>$ 3,873,085</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td><strong>$ 73,548,127</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>EQUITY CAPITAL</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Perpetual preferred stock</td>
<td>$ 0</td>
</tr>
<tr>
<td>Common stock</td>
<td>$ 501,970</td>
</tr>
<tr>
<td>Surplus</td>
<td>$ 5,837,433</td>
</tr>
<tr>
<td>Undivided profits and capital reserves</td>
<td>$ 3,754,577</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td><strong>$ 10,093,980</strong></td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND EQUITY CAPITAL</strong></td>
<td><strong>$ 83,642,107</strong></td>
</tr>
</tbody>
</table>
## Consolidated Report of Income for Virginia State-Chartered Banks

**For the Year Ended December 31 (In Thousands of Dollars)**

<table>
<thead>
<tr>
<th></th>
<th>2005</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INTEREST INCOME:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest and fees on loans</td>
<td>$ 4,246,075</td>
<td>$ 4,043,926</td>
</tr>
<tr>
<td>Income from lease financing receivables</td>
<td>273</td>
<td>123</td>
</tr>
<tr>
<td>Interest on balances due from depository institutions</td>
<td>106,109</td>
<td>143,616</td>
</tr>
<tr>
<td>Interest and dividends on securities</td>
<td>782,306</td>
<td>505,111</td>
</tr>
<tr>
<td>Interest from assets held in trading accounts</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Interest on federal funds sold and securities purchased under agreements to resell</td>
<td>88,357</td>
<td>100,540</td>
</tr>
<tr>
<td>Other Interest Income</td>
<td>181,383</td>
<td>202,536</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST INCOME</strong></td>
<td><strong>5,404,503</strong></td>
<td><strong>4,995,852</strong></td>
</tr>
<tr>
<td><strong>INTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on deposits in domestic offices</td>
<td>1,212,548</td>
<td>1,248,109</td>
</tr>
<tr>
<td>Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td>129,926</td>
<td>113,811</td>
</tr>
<tr>
<td>Expense of federal funds purchased and securities sold under agreements to repurchase</td>
<td>77,618</td>
<td>134,762</td>
</tr>
<tr>
<td>Interest on trading liabilities and other borrowed money</td>
<td>407,302</td>
<td>405,105</td>
</tr>
<tr>
<td>Interest on notes and debentures subordinated to deposits</td>
<td>45,442</td>
<td>47,923</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST EXPENSE</strong></td>
<td><strong>1,872,836</strong></td>
<td><strong>1,949,710</strong></td>
</tr>
<tr>
<td><strong>NET INTEREST INCOME</strong></td>
<td><strong>3,531,667</strong></td>
<td><strong>3,046,142</strong></td>
</tr>
<tr>
<td>Provision for loan and lease losses</td>
<td>731,805</td>
<td>712,256</td>
</tr>
<tr>
<td><strong>NONINTEREST INCOME:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from fiduciary activities</td>
<td>24,959</td>
<td>10,855</td>
</tr>
<tr>
<td>Service charges on deposit accounts in domestic offices</td>
<td>227,152</td>
<td>96,519</td>
</tr>
<tr>
<td>Trading revenue</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other fee income</td>
<td>3,670,860</td>
<td>3,827,975</td>
</tr>
<tr>
<td>All other noninterest income</td>
<td>1,956,413</td>
<td>1,851,375</td>
</tr>
<tr>
<td><strong>TOTAL NONINTEREST INCOME</strong></td>
<td><strong>5,879,384</strong></td>
<td><strong>5,786,724</strong></td>
</tr>
<tr>
<td>Realized gains (losses) on securities</td>
<td>4,359</td>
<td>(54,913)</td>
</tr>
<tr>
<td><strong>NONINTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries and employee benefits</td>
<td>836,230</td>
<td>658,166</td>
</tr>
<tr>
<td>Expenses of premises and fixed assets (net of rental income)</td>
<td>269,166</td>
<td>205,075</td>
</tr>
<tr>
<td>Other noninterest expense</td>
<td>4,592,050</td>
<td>4,486,024</td>
</tr>
<tr>
<td><strong>TOTAL NONINTEREST EXPENSE</strong></td>
<td><strong>5,697,446</strong></td>
<td><strong>5,349,265</strong></td>
</tr>
<tr>
<td><strong>INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td><strong>2,986,159</strong></td>
<td><strong>2,716,432</strong></td>
</tr>
<tr>
<td><strong>APPLICABLE INCOME TAXES</strong></td>
<td><strong>1,025,648</strong></td>
<td><strong>921,317</strong></td>
</tr>
<tr>
<td><strong>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td><strong>1,960,511</strong></td>
<td><strong>1,795,115</strong></td>
</tr>
<tr>
<td><strong>EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES</strong></td>
<td><strong>0</strong></td>
<td><strong>0</strong></td>
</tr>
<tr>
<td><strong>NET INCOME</strong></td>
<td><strong>$ 1,960,511</strong></td>
<td><strong>$ 1,795,115</strong></td>
</tr>
<tr>
<td>Bank Name</td>
<td>Principal Location</td>
<td>No. of Offices</td>
</tr>
<tr>
<td>----------------------------------------</td>
<td>--------------------</td>
<td>----------------</td>
</tr>
<tr>
<td>Alliance Bank Corporation</td>
<td>Fairfax</td>
<td>5</td>
</tr>
<tr>
<td>Bank of Botetourt</td>
<td>Buchanan</td>
<td>8</td>
</tr>
<tr>
<td>The Bank of Charlotte County</td>
<td>Phenix</td>
<td>4</td>
</tr>
<tr>
<td>Bank of Clarke County</td>
<td>Berryville</td>
<td>12</td>
</tr>
<tr>
<td>Bank of Essex</td>
<td>Tappahannock</td>
<td>6</td>
</tr>
<tr>
<td>The Bank of Fincastle</td>
<td>Fincastle</td>
<td>10</td>
</tr>
<tr>
<td>Bank of Floyd</td>
<td>Floyd</td>
<td>7</td>
</tr>
<tr>
<td>The Bank of Hampton Roads</td>
<td>Chesapeake</td>
<td>17</td>
</tr>
<tr>
<td>Bank of Lancaster</td>
<td>Kilmarnock</td>
<td>7</td>
</tr>
<tr>
<td>The Bank of Marion</td>
<td>Marion</td>
<td>14</td>
</tr>
<tr>
<td>Bank of McKenney</td>
<td>McKenney</td>
<td>7</td>
</tr>
<tr>
<td>Bank of Rockbridge</td>
<td>Lexington</td>
<td>1</td>
</tr>
<tr>
<td>The Bank of Southside Virginia</td>
<td>Carson</td>
<td>15</td>
</tr>
<tr>
<td>Bank of Virginia</td>
<td>Midlothian</td>
<td>4</td>
</tr>
<tr>
<td>Bank of the Commonwealth</td>
<td>Norfolk</td>
<td>11</td>
</tr>
<tr>
<td>Bank of the James</td>
<td>Lynchburg</td>
<td>6</td>
</tr>
<tr>
<td>Bay Community Bank</td>
<td>Newport News</td>
<td>4</td>
</tr>
<tr>
<td>Benchmark Community Bank</td>
<td>Kenbridge</td>
<td>11</td>
</tr>
<tr>
<td>The Blue Grass Valley Bank</td>
<td>Blue Grass</td>
<td>2</td>
</tr>
<tr>
<td>Burke &amp; Herbert Bank &amp; Trust Company</td>
<td>Alexandria</td>
<td>17</td>
</tr>
<tr>
<td>The Business Bank</td>
<td>Vienna</td>
<td>5</td>
</tr>
<tr>
<td>Capital One Bank</td>
<td>Glen Allen</td>
<td>2</td>
</tr>
<tr>
<td>Cardinal Bank</td>
<td>McLean</td>
<td>23</td>
</tr>
<tr>
<td>Carter Bank &amp;Trust</td>
<td>Martinsville</td>
<td>126</td>
</tr>
<tr>
<td>Central Virginia Bank</td>
<td>Powhatan</td>
<td>9</td>
</tr>
<tr>
<td>Chesapeake Bank</td>
<td>Kilmarnock</td>
<td>11</td>
</tr>
</tbody>
</table>
### Selected Data For Virginia State-Chartered Banks
#### As of December 31, 2006

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Principal Location</th>
<th>No. of Offices</th>
<th>Assets ($000)</th>
<th>Deposits ($000)</th>
<th>Equity ($000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Citizens Bank and Trust Company</td>
<td>Blackstone</td>
<td>11</td>
<td>274,924</td>
<td>241,259</td>
<td>27,539</td>
</tr>
<tr>
<td>Citizens Community Bank</td>
<td>South Hill</td>
<td>4</td>
<td>133,950</td>
<td>116,637</td>
<td>17,112</td>
</tr>
<tr>
<td>Citizens and Farmers Bank</td>
<td>West Point</td>
<td>16</td>
<td>724,915</td>
<td>553,131</td>
<td>79,865</td>
</tr>
<tr>
<td>Colonial Virginia Bank</td>
<td>Gloucester</td>
<td>2</td>
<td>81,187</td>
<td>69,411</td>
<td>11,064</td>
</tr>
<tr>
<td>Community Bankers' Bank</td>
<td>Midlothian</td>
<td>1</td>
<td>138,653</td>
<td>35,434</td>
<td>9,705</td>
</tr>
<tr>
<td>Consolidated Bank and Trust Company</td>
<td>Richmond</td>
<td>3</td>
<td>83,107</td>
<td>73,390</td>
<td>8,110</td>
</tr>
<tr>
<td>EVB</td>
<td>Tappahannock</td>
<td>24</td>
<td>850,269</td>
<td>686,967</td>
<td>67,160</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank</td>
<td>Timberville</td>
<td>10</td>
<td>362,434</td>
<td>289,956</td>
<td>29,440</td>
</tr>
<tr>
<td>The Farmers &amp; Merchants Bank of Craig County</td>
<td>New Castle</td>
<td>2</td>
<td>45,884</td>
<td>38,922</td>
<td>6,827</td>
</tr>
<tr>
<td>The Farmers Bank of Appomattox</td>
<td>Appomattox</td>
<td>4</td>
<td>152,484</td>
<td>129,798</td>
<td>17,580</td>
</tr>
<tr>
<td>Farmers Bank, Windsor, Virginia</td>
<td>Windsor</td>
<td>4</td>
<td>286,278</td>
<td>249,560</td>
<td>26,599</td>
</tr>
<tr>
<td>Farmers and Miners Bank</td>
<td>Pennington Gap</td>
<td>6</td>
<td>117,893</td>
<td>104,340</td>
<td>12,738</td>
</tr>
<tr>
<td>The Fauquier Bank</td>
<td>Warrenton</td>
<td>8</td>
<td>521,347</td>
<td>420,213</td>
<td>42,331</td>
</tr>
<tr>
<td>First Bank</td>
<td>Strasburg</td>
<td>10</td>
<td>527,055</td>
<td>435,138</td>
<td>44,474</td>
</tr>
<tr>
<td>The First Bank and Trust Company</td>
<td>Lebanon</td>
<td>17</td>
<td>868,247</td>
<td>717,917</td>
<td>71,471</td>
</tr>
<tr>
<td>First Capital Bank</td>
<td>Glen Allen</td>
<td>6</td>
<td>257,085</td>
<td>196,305</td>
<td>20,257</td>
</tr>
<tr>
<td>First Sentinel Bank</td>
<td>Richlands</td>
<td>4</td>
<td>120,386</td>
<td>109,086</td>
<td>9,886</td>
</tr>
<tr>
<td>First State Bank</td>
<td>Danville</td>
<td>3</td>
<td>33,862</td>
<td>30,494</td>
<td>2,936</td>
</tr>
<tr>
<td>First and Citizens Bank</td>
<td>Monterey</td>
<td>2</td>
<td>97,820</td>
<td>87,168</td>
<td>9,220</td>
</tr>
<tr>
<td>The Freedom Bank of Virginia</td>
<td>Vienna</td>
<td>2</td>
<td>73,820</td>
<td>64,793</td>
<td>8,780</td>
</tr>
<tr>
<td>Heritage Bank</td>
<td>Norfolk</td>
<td>6</td>
<td>222,743</td>
<td>194,064</td>
<td>23,251</td>
</tr>
<tr>
<td>Highlands Community Bank</td>
<td>Covington</td>
<td>2</td>
<td>59,959</td>
<td>52,128</td>
<td>7,574</td>
</tr>
<tr>
<td>Highlands Union Bank</td>
<td>Abingdon</td>
<td>12</td>
<td>627,993</td>
<td>501,436</td>
<td>46,173</td>
</tr>
<tr>
<td>HomeTown Bank</td>
<td>Roanoke</td>
<td>2</td>
<td>78,614</td>
<td>55,780</td>
<td>22,279</td>
</tr>
<tr>
<td>Lee Bank &amp; Trust Company</td>
<td>Pennington Gap</td>
<td>4</td>
<td>168,196</td>
<td>147,265</td>
<td>19,947</td>
</tr>
<tr>
<td>MainStreet Bank</td>
<td>Herndon</td>
<td>1</td>
<td>106,642</td>
<td>78,000</td>
<td>22,405</td>
</tr>
</tbody>
</table>
## Selected Data For Virginia State-Chartered Banks
### As of December 31, 2006

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Principal Location</th>
<th>No. of Offices</th>
<th>Assets ($000)</th>
<th>Deposits ($000)</th>
<th>Equity ($000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Marathon Bank</td>
<td>Stephens City</td>
<td>11</td>
<td>436,772</td>
<td>356,926</td>
<td>41,886</td>
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<tr>
<td>Middleburg Bank</td>
<td>Middleburg</td>
<td>8</td>
<td>765,225</td>
<td>572,102</td>
<td>75,744</td>
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<tr>
<td>Miners Exchange Bank</td>
<td>Coeburn</td>
<td>6</td>
<td>83,124</td>
<td>74,268</td>
<td>8,341</td>
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<tr>
<td>Monarch Bank</td>
<td>Chesapeake</td>
<td>8</td>
<td>407,759</td>
<td>314,375</td>
<td>44,015</td>
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<tr>
<td>New Peoples Bank, Inc.</td>
<td>Honaker</td>
<td>25</td>
<td>635,086</td>
<td>577,349</td>
<td>52,824</td>
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<tr>
<td>Northern Neck State Bank</td>
<td>Warsaw</td>
<td>9</td>
<td>332,796</td>
<td>285,857</td>
<td>31,606</td>
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<tr>
<td>The Page Valley Bank</td>
<td>Luray</td>
<td>4</td>
<td>85,391</td>
<td>76,364</td>
<td>6,158</td>
</tr>
<tr>
<td>Peoples Bank of Virginia</td>
<td>Richmond</td>
<td>4</td>
<td>246,422</td>
<td>214,280</td>
<td>28,460</td>
</tr>
<tr>
<td>The Peoples Bank</td>
<td>Ewing</td>
<td>5</td>
<td>48,181</td>
<td>42,867</td>
<td>5,244</td>
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<tr>
<td>Peoples Community Bank</td>
<td>Montross</td>
<td>5</td>
<td>105,624</td>
<td>93,681</td>
<td>11,197</td>
</tr>
<tr>
<td>Pioneer Bank</td>
<td>Stanley</td>
<td>7</td>
<td>148,104</td>
<td>124,832</td>
<td>11,865</td>
</tr>
<tr>
<td>Planters Bank &amp; Trust Company of Virginia</td>
<td>Staunton</td>
<td>25</td>
<td>884,558</td>
<td>743,598</td>
<td>96,747</td>
</tr>
<tr>
<td>Potomac Bank of Virginia</td>
<td>Fairfax</td>
<td>4</td>
<td>263,803</td>
<td>210,036</td>
<td>26,067</td>
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<tr>
<td>Prosperity Bank &amp; Trust Company</td>
<td>Springfield</td>
<td>3</td>
<td>139,817</td>
<td>99,298</td>
<td>36,793</td>
</tr>
<tr>
<td>Resource Bank</td>
<td>Virginia Beach</td>
<td>7</td>
<td>1,450,479</td>
<td>832,270</td>
<td>236,050</td>
</tr>
<tr>
<td>River City Bank</td>
<td>Mechanicsville</td>
<td>3</td>
<td>86,452</td>
<td>70,506</td>
<td>15,545</td>
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<tr>
<td>Rockingham Heritage Bank</td>
<td>Harrisonburg</td>
<td>13</td>
<td>432,309</td>
<td>352,238</td>
<td>57,658</td>
</tr>
<tr>
<td>Second Bank &amp; Trust</td>
<td>Culpeper</td>
<td>10</td>
<td>433,415</td>
<td>343,730</td>
<td>43,992</td>
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<tr>
<td>Security One Bank</td>
<td>Baileys Crossroads</td>
<td>1</td>
<td>23,150</td>
<td>9,683</td>
<td>13,291</td>
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<tr>
<td>Shore Bank</td>
<td>Onley</td>
<td>7</td>
<td>257,705</td>
<td>199,895</td>
<td>21,464</td>
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<tr>
<td>SuffolkFirst Bank</td>
<td>Suffolk</td>
<td>2</td>
<td>126,429</td>
<td>94,527</td>
<td>15,813</td>
</tr>
<tr>
<td>Towne Bank</td>
<td>Portsmouth</td>
<td>16</td>
<td>2,194,499</td>
<td>1,705,166</td>
<td>230,017</td>
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<tr>
<td>TruPoint Bank</td>
<td>Grundy</td>
<td>10</td>
<td>469,980</td>
<td>383,453</td>
<td>44,911</td>
</tr>
<tr>
<td>Union Bank and Trust Company</td>
<td>Bowling Green</td>
<td>33</td>
<td>1,423,740</td>
<td>1,125,923</td>
<td>160,381</td>
</tr>
<tr>
<td>United Bank</td>
<td>Fairfax</td>
<td>35</td>
<td>2,904,254</td>
<td>2,168,803</td>
<td>376,334</td>
</tr>
<tr>
<td>Valley Bank</td>
<td>Roanoke</td>
<td>8</td>
<td>588,193</td>
<td>443,627</td>
<td>44,367</td>
</tr>
<tr>
<td>Bank Name</td>
<td>Principal Location</td>
<td>No. of Offices</td>
<td>Assets ($000)</td>
<td>Deposits ($000)</td>
<td>Equity ($000)</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>--------------------</td>
<td>----------------</td>
<td>---------------</td>
<td>----------------</td>
<td>---------------</td>
</tr>
<tr>
<td>Village Bank</td>
<td>Midlothian</td>
<td>9</td>
<td>288,450</td>
<td>253,372</td>
<td>28,582</td>
</tr>
<tr>
<td>Virginia Bank and Trust Company</td>
<td>Danville</td>
<td>7</td>
<td>151,537</td>
<td>125,077</td>
<td>24,662</td>
</tr>
<tr>
<td>Virginia Business Bank</td>
<td>Richmond</td>
<td>1</td>
<td>30,779</td>
<td>12,786</td>
<td>14,815</td>
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<tr>
<td>Virginia Commerce Bank</td>
<td>Arlington</td>
<td>20</td>
<td>1,947,627</td>
<td>1,610,252</td>
<td>135,647</td>
</tr>
<tr>
<td>Virginia Community Bank</td>
<td>Louisa</td>
<td>7</td>
<td>168,294</td>
<td>148,645</td>
<td>18,377</td>
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<tr>
<td>Virginia Company Bank</td>
<td>Newport News</td>
<td>1</td>
<td>41,783</td>
<td>26,017</td>
<td>11,253</td>
</tr>
<tr>
<td>Virginia Heartland Bank</td>
<td>Fredericksburg</td>
<td>6</td>
<td>291,137</td>
<td>234,549</td>
<td>25,975</td>
</tr>
<tr>
<td>Virginia Heritage Bank</td>
<td>Fairfax</td>
<td>2</td>
<td>57,064</td>
<td>44,711</td>
<td>12,122</td>
</tr>
</tbody>
</table>
## Banks -- Applications Received and/or Acted Upon

### New Banks

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

### Mergers

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

### Mergers

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

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

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

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

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

### Branches

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

### Branches

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/03/06</td>
<td>SunTrust Bank</td>
<td>27 Broad Street, Manakin, Goochland County, VA</td>
<td>No Objection 01/27/06</td>
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<tr>
<td>01/09/06</td>
<td>Highlands Union Bank</td>
<td>113 Hardin Lane, Sevierville, TN</td>
<td>Approved 02/07/06</td>
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<tr>
<td>01/24/06</td>
<td>SunTrust Bank</td>
<td>11201 Nuckols Road, Glen Allen, Henrico County, VA</td>
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<tr>
<td>01/25/06</td>
<td>Woodforest National Bank</td>
<td>116 Lucy Lane, City of Waynesboro, VA</td>
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<td>01/25/06</td>
<td>Woodforest National Bank</td>
<td>9401 Liberia Avenue, City of Manassas, VA</td>
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<tr>
<td>01/25/06</td>
<td>Woodforest National Bank</td>
<td>171 Burgess Road, City of Harrisonburg, VA</td>
<td>No Objection 03/29/06</td>
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<tr>
<td>01/25/06</td>
<td>Woodforest National Bank</td>
<td>13245 Lee Highway, City of Bristol, VA</td>
<td>No Objection 03/29/06</td>
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<td>01/25/06</td>
<td>Woodforest National Bank</td>
<td>1170 North Military Highway, City of Norfolk, VA</td>
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<td>01/31/06</td>
<td>Bank of Virginia</td>
<td>4023 West Hundred Road, Chester, Chesterfield County, VA</td>
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<tr>
<td>02/03/06</td>
<td>River City Bank</td>
<td>109 E. Nine Mile Road, Highland Springs, Henrico County, VA</td>
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<tr>
<td>02/03/06</td>
<td>Bank of the James</td>
<td>4935 Boonsboro Road, Suite C, City of Lynchburg, VA</td>
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<td>HomeTown Bank</td>
<td>13400 Booker T. Washington Highway, Moneta, Bedford County, VA</td>
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<tr>
<td>02/09/6</td>
<td>Village Bank</td>
<td>1650 Willow Lawn Drive, Henrico County, VA</td>
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<td>Paragon Commercial Bank</td>
<td>1700 Bayberry Court, Suite 101, Henrico County, VA</td>
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<td>02/09/6</td>
<td>Marathon Bank, The</td>
<td>120 Oxbow Drive, Strasburg, Shenandoah County, VA</td>
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<td>02/13/06</td>
<td>Branch Banking and Trust Company of Virginia</td>
<td>2993 Shore Drive, City of Virginia Beach, VA</td>
<td>Approved 03/06/06</td>
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<tr>
<td>02/14/06</td>
<td>Commerce Bank, N.A.</td>
<td>725 Walker Road, Great Falls, Fairfax County, VA</td>
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<tr>
<td>02/15/06</td>
<td>WashingtonFirst Bank</td>
<td>Plaza America Shopping Center, Reston, VA</td>
<td>No Objection 03/10/06</td>
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<tr>
<td>02/16/06</td>
<td>New Peoples Bank, Inc.</td>
<td>11241 Indian Creek Road, Pound, Wise County, VA</td>
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<tr>
<td>02/17/06</td>
<td>New Peoples Bank, Inc.</td>
<td>5448 Wise-Norton Road, Esserville, Wise County, VA</td>
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### Banks -- Applications Received and/or Acted Upon

#### Branches

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

#### Branches

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<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
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<tbody>
<tr>
<td>03/10/06</td>
<td>Woodforest National Bank</td>
<td>10001 Southpoint Parkway, Spotsylvania County, VA</td>
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<td>1-81 and Highway 140, Abingdon, Washington County, VA</td>
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<td>Cardinal Bank</td>
<td>14000 Sullyfield Circle, Chantilly, Fairfax County, VA</td>
<td>Approved 03/27/06</td>
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<tr>
<td>03/22/06</td>
<td>Second Bank &amp; Trust</td>
<td>1330 Parham Circle, Albemarle County, VA</td>
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<td>Planters Bank &amp; Trust Company of Virginia</td>
<td>2102 Langhorne Road, City of Lynchburg, VA</td>
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<td>Bank of McKenney</td>
<td>4112A Commerce Road, Prince George County, VA</td>
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<td>Bank of the Commonwealth</td>
<td>229 W. Bute Street, Suite 320, City of Norfolk, VA</td>
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<td>First Capital Bank</td>
<td>1504 Santa Rosa Road, Suite 102, Henrico County, VA</td>
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<td>Citizens Bank and Trust Company</td>
<td>622 E. Atlantic Street, South Hill, Mecklenburg County, VA</td>
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<td>Resource Bank</td>
<td>4180 Dominion Boulevard, Glen Allen, Henrico County, VA</td>
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<td>Virginia Commerce Bank</td>
<td>The SW Corner of Jeff Davis Hwy &amp; Pine Bluff Dr, Princeton Woods S. C., Dumfries, Prince William County, VA</td>
<td>Approved 06/01/06</td>
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<td>05/12/06</td>
<td>Virginia Commerce Bank</td>
<td>341 East Market Street, Leesburg, Loudoun County, VA</td>
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<td>Gateway Bank &amp; Trust Co.</td>
<td>1403 Greenbrier Parkway, Suite 110, Chesapeake, VA</td>
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<td>Cardinal Bank</td>
<td>7315 Wisconsin Avenue, Bethesda, MD</td>
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<td>05/19/06</td>
<td>Bank of Floyd</td>
<td>7349 Peppers Ferry Boulevard, Fairlawn, Pulaski County, VA</td>
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<td>05/30/06</td>
<td>First Tennessee Bank National Association</td>
<td>833 S. Washington Street, City of Alexandria, VA</td>
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<td>Bank of Lancaster</td>
<td>Intersection of State Routes 205 and 632, Colonial Beach, Westmoreland County, VA</td>
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<td>06/08/06</td>
<td>Cardinal Bank</td>
<td>3434 N. Washington Boulevard, Arlington County, VA</td>
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<td>Woodforest National Bank</td>
<td>7373 Peppers Ferry Boulevard, Radford, Pulaski County, VA</td>
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<td>Woodforest National Bank</td>
<td>731 E. Rochambeau Road, Williamsburg, York County, VA</td>
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## Banks -- Applications Received and/or Acted Upon

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<th>Activity</th>
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<td>Gateway Bank &amp; Trust Co.</td>
<td>3801 Pacific Avenue</td>
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<td>Elizabeth City, NC</td>
<td>City of Virginia Beach, VA</td>
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<td>Second Bank &amp; Trust</td>
<td>1924 Arlington Boulevard</td>
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<td>Culpeper, VA</td>
<td>City of Charlottesville, VA</td>
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<td>Planters Bank &amp; Trust Company of Virginia</td>
<td>1391 S. High Street</td>
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<td></td>
<td>Staunton, VA</td>
<td>City of Harrisonburg, VA</td>
<td>07/25/06</td>
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<td>Virginia Heritage Bank</td>
<td>7905 Heritage Village Plaza</td>
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<td>Fairfax, VA</td>
<td>Gainesville, Prince William County, VA</td>
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<td>Towne Bank</td>
<td>1 Colley Avenue, Suite 100</td>
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<td>Suffolk, VA</td>
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<td>New Peoples Bank, Inc.</td>
<td>372 East Jackson Boulevard</td>
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<td>Jonesborough, TN</td>
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<td>First-Citizens Bank &amp; Trust Company</td>
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<td>Raleigh, NC</td>
<td>Midlothian, Chesterfield County, VA</td>
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<td>07/28/6</td>
<td>Benchmark Community Bank</td>
<td>1320 Seymour Drive, Suite B</td>
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<td>Kenbridge, VA</td>
<td>South Boston, Halifax County, VA</td>
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<td>Branch Banking and Trust Company of Virginia</td>
<td>104 East Davis Street</td>
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<td>Richmond, VA</td>
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<td>Manufacturers and Traders Trust Company</td>
<td>9214 Center Street</td>
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<td>City of Manassas, VA</td>
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<td>Union Bank and Trust Company</td>
<td>11163 Nuckols Road</td>
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<td>Monarch Bank</td>
<td>150 Boush Street, Suite 201</td>
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<td>Reston, Fairfax County, VA</td>
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<td>2600 Taylor Road</td>
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<td>138 Roanoke Rapids Road</td>
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<td>Gaston, NC</td>
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<td>Fidelity &amp; Trust Bank</td>
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<td>Burke &amp; Herbert Bank &amp; Trust Company</td>
<td>9103 Centreville Road</td>
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<td>Alexandria, VA</td>
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<td>09/22/06</td>
<td>First-Citizens Bank &amp; Trust Company</td>
<td>8500 Leesburg Pike, Suite 101</td>
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<td>Raleigh, NC</td>
<td>Vienna, Fairfax County, VA</td>
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### Banks -- Applications Received and/or Acted Upon

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<tbody>
<tr>
<td>09/26/06</td>
<td>Woodforest National Bank</td>
<td>Route 606 and Route 50 South Riding, Loudoun County, VA</td>
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<td>The Woodlands, TX</td>
<td>Route 252 and Maranto Manor Drive City of Winchester, VA</td>
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<td>09/26/06</td>
<td>Woodforest National Bank</td>
<td>Route 17 and Village Parkway Stafford County, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td></td>
<td>The Woodlands, TX</td>
<td>Outer Loop Road and Newcut Road Grundy, Buchanan County, VA</td>
<td>10/20/06</td>
</tr>
<tr>
<td>09/26/06</td>
<td>Woodforest National Bank</td>
<td>Kellam and Virginia Beach Boulevard City of Virginia Beach, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td></td>
<td>The Woodlands, TX</td>
<td>James Madison Highway Orange County, VA</td>
<td>10/20/06</td>
</tr>
<tr>
<td>09/26/06</td>
<td>Woodforest National Bank</td>
<td>Interstate 66 and Route 655 Front Royal, Warren County, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td></td>
<td>The Woodlands, TX</td>
<td>Highway 13 Onley, Accomack County, VA</td>
<td>10/20/06</td>
</tr>
<tr>
<td>09/26/06</td>
<td>Woodforest National Bank</td>
<td>Exit 47 Southeast on Interstate 81 Marion, Smyth County, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td></td>
<td>The Woodlands, TX</td>
<td>Edinborough Walmart City of Chesapeake, VA</td>
<td>10/20/06</td>
</tr>
<tr>
<td>09/26/06</td>
<td>Woodforest National Bank</td>
<td>East Main Street Kilmarnock, Lancaster County, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td></td>
<td>The Woodlands, TX</td>
<td>Bob White Road and East Main Blvd. Pulaski County, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td>09/26/06</td>
<td>Woodforest National Bank</td>
<td>Route 10 and Route 32 Smithfield, Isle of Wight County, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td></td>
<td>The Woodlands, TX</td>
<td>Ashwood Boulevard and Route 29 Albemarle County, VA</td>
<td>10/20/06</td>
</tr>
<tr>
<td>09/26/06</td>
<td>Woodforest National Bank</td>
<td>45415 Dulles Crossing Plaza Sterling, Loudoun County, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td></td>
<td>The Woodlands, TX</td>
<td>1841 West Main Street City of Salem, VA</td>
<td>10/20/06</td>
</tr>
<tr>
<td>09/26/06</td>
<td>Woodforest National Bank</td>
<td>Sudley Road and Rixlew Lane Manassas, Prince William County, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td></td>
<td>The Woodlands, TX</td>
<td>204 Carmichael Way City of Chesapeake, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>09/27/06</td>
<td>HomeTown Bank</td>
<td>3521 Franklin Road, S.W. City of Roanoke, VA</td>
<td>Approved</td>
</tr>
</tbody>
</table>
## Banks -- Applications Received and/or Acted Upon

### Branches

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

### Branch Relocations

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

### Branch Relocations

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/27/06</td>
<td>Heritage Bank</td>
<td>From: 200 East Plume Street</td>
<td>Pending</td>
</tr>
<tr>
<td></td>
<td>Norfolk, VA</td>
<td>City of Norfolk, VA</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 150 Granby Street, Suite 175</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>City of Norfolk, VA</td>
<td></td>
</tr>
</tbody>
</table>
Banks -- Status Changes

**New Banks**

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

**Mergers**

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

**Mergers into National Banks**

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

**Changes in Title**

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

**Branch Openings**

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

February 10  Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 300 West Reservoir Road, Woodstock, Shenandoah County, VA

February 10  Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 390 University Boulevard, City of Harrisonburg, VA

February 21  Cardinal Bank, McLean, VA opened a branch office at 1776 K Street, N.W., Washington, DC

February 21  Citizens and Farmers Bank, West Point, VA opened a branch office at 1927 C&F Drive, City of Hampton, VA

March 06  Bank of Williamsburg, The, Newport News, VA opened a branch office at 5030 George Washington Memorial Hwy., Grafton, York County, VA

March 06  Southern Community Bank & Trust, Midlothian, VA opened a branch office at 11450 Robious Road, Chesterfield County, VA

March 27  Branch Banking and Trust Company of Virginia, Richmond, VA opened a branch office at 2993 Shore Drive, City of Virginia Beach, VA

March 27  Bank of Clarke County, Berryville, VA opened a branch office at 110 Crock Wells Mill Drive, Frederick County, VA

March 29  Woodforest National Bank, The Woodlands, TX opened a branch office at 1028 Richmond Avenue, Ste C, City of Staunton, VA

March 29  Woodforest National Bank, The Woodlands, TX opened a branch office at 12401 Jefferson, City of Newport News, VA

March 29  Woodforest National Bank, The Woodlands, TX opened a branch office at 2501 Shelia Lane, City of Richmond, VA

March 30  New Peoples Bank, Inc., Honaker, VA opened a branch office at 11241 Indian Creek Road, Pound, Wise County, VA

March 31  Woodforest National Bank, The Woodlands, TX opened a branch office at 19900 Cunningham Drive, City of Hampton, VA

April 03  Farmers & Merchants Bank, Timberville, VA opened a branch office at 1085 Port Republic Road, City of Harrisonburg, VA

April 06  New Peoples Bank, Inc., Honaker, VA opened a branch office at 5448 Wise-Norton Road, Esserville, Wise County, VA

April 11  Bank of the James, Lynchburg, VA opened a branch office at 4935 Boonsboro Road, Suite C, City of Lynchburg, VA

April 15  Rockingham Heritage Bank, Harrisonburg, VA opened a branch office at 361 South Main Street, Broadway, Rockingham County, VA

April 18  Paragon Commercial Bank, Raleigh, NC opened a branch office at 1700 Bayberry Court, Suite 101, Henrico County, VA

April 19  Woodforest National Bank, The Woodlands, TX opened a branch office at 12000 Iron Bridge Road, Chester, Chesterfield County, VA

April 19  Woodforest National Bank, The Woodlands, TX opened a branch office at 976 Commonwealth Boulevard, City of Martinsville, VA

April 26  Woodforest National Bank, The Woodlands, TX opened a branch office at 4001 College Avenue, Bluefield, Tazewell County, VA

May 01  Bank of Virginia, Midlothian, VA opened a branch office at 4023 West Hundred Road, Chester, Chesterfield County, VA
Banks -- Status Changes

Branch Openings

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

Branch Openings

July 18  WashingtonFirst Bank, Washington, DC opened a branch office at Plaza America Shopping Center, 11636 Plaza America Drive, Reston, VA

July 19  Woodforest National Bank, The Woodlands, TX opened a branch office at 125 Clarion Road, Altavista, Campbell County, VA

July 26  Woodforest National Bank, The Woodlands, TX opened a branch office at 6819 Walton's Lane, Gloucester, Gloucester County, VA

July 27  Woodforest National Bank, The Woodlands, TX opened a branch office at 1170 North Military Highway, City of Norfolk, VA

July 31  Planters Bank & Trust Company of Virginia, Staunton, VA opened a branch office at 2102 Langhorne Road, City of Lynchburg, VA

August 02  Woodforest National Bank, The Woodlands, TX opened a branch office at 1800 Peery Drive, Farmville, Prince Edward County, VA

August 02  Gateway Bank & Trust Co., Elizabeth City, NC opened a branch office at 3801 Pacific Avenue, City of Virginia Beach, VA

August 04  Gateway Bank & Trust Co., Elizabeth City, NC opened a branch office at 1403 Greenbrier Parkway, Suite 110, Chesapeake, VA

August 07  Virginia Commerce Bank, Arlington, VA opened a branch office at 9161 Liberia Avenue, City of Manassas, VA

August 14  Woodforest National Bank, The Woodlands, TX opened a branch office at 116 Lucy Lane, City of Waynesboro, VA

August 15  Highlands Union Bank, Abingdon, VA opened a branch office at 113 Hardin Lane, Sevierville, TN

August 16  Woodforest National Bank, The Woodlands, TX opened a branch office at 9401 Liberia Avenue, City of Manassas, VA

August 16  Woodforest National Bank, The Woodlands, TX opened a branch office at RR #2 Box 3160, Pennington Gap, Lee County, VA

August 28  Farmers & Merchants Bank, Timberville, VA opened a branch office at 80 Cross Keys Road, Penn Laird, Rockingham County, VA

September 01  Woodforest National Bank, The Woodlands, TX opened a branch office at 7373 Peppers Ferry Boulevard, Radford, Pulaski County, VA

September 01  United Central Bank, Garland, TX opened a branch office at 6400 Brandon Avenue, Springfield, VA

September 05  Woodforest National Bank, The Woodlands, TX opened a branch office at 171 Burgess Road, City of Harrisonburg, VA

September 06  Woodforest National Bank, The Woodlands, TX opened a branch office at 731 E. Rochambeau Road, Williamsburg, York County, VA

September 11  First Capital Bank, Glen Allen, VA opened a branch office at 1504 Santa Rosa Road, Suite 102, Henrico County, VA

September 13  Woodforest National Bank, The Woodlands, TX opened a branch office at 4807 Valley View Boulevard NW, City of Roanoke, VA

September 14  New Peoples Bank, Inc., Honaker, VA opened a branch office at 372 East Jackson Boulevard, Jonesborough, TN

September 25  Monarch Bank, Chesapeake, VA opened a branch office at 150 Boush Street, Suite 201, City of Norfolk, VA

October 02  Second Bank & Trust, Culpeper, VA opened a branch office at 1924 Arlington Boulevard, City of Charlottesville, VA
### Banks -- Status Changes

#### Branch Openings

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

#### Main Office Redesignations

<table>
<thead>
<tr>
<th>Date</th>
<th>Bank Name</th>
<th>New Location Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feb 08</td>
<td>Potomac Bank of Virginia, Fairfax, VA</td>
<td>redesignated its main office from 414 Maple Avenue East, Vienna, Fairfax County, VA to 9910 Main Street, City of Fairfax, VA</td>
</tr>
<tr>
<td>Mar 31</td>
<td>Bank of Williamsburg, The, Newport News, VA</td>
<td>redesignated its main office from 5125 John Tyler Highway, James City County, VA to 603 Pilot House Drive, City of Newport News, VA</td>
</tr>
</tbody>
</table>
Banks -- Status Changes

**Branch Relocations**

- **June 12**  
  Bank of Essex, Tappahannock, VA relocated a branch office from 1398 Tappahannock Boulevard, Tappahannock, Essex County, VA to 1325 Tappahannock Boulevard, Tappahannock, Essex County, VA

- **July 24**  
  Branch Banking and Trust Company of Virginia, Richmond, VA relocated a branch office from 473 South Street, Front Royal, Warren County, VA to 487 South Street, Front Royal, Warren County, VA

- **August 08**  
  Union Bank and Trust Company, Bowling Green, VA relocated a branch office from 1924 Arlington Boulevard, City of Charlottesville, VA to 2151 Barracks Road, City of Charlottesville, VA

- **August 10**  
  United Bank, Fairfax, VA relocated a branch office from 3801 Wilson Boulevard, Arlington County, VA to Quincy Plaza, 907 N. Quincy Street, Arlington County, VA

- **December 04**  
  Union Bank and Trust Company, Bowling Green, VA relocated a branch office from 18048 Jefferson Davis Highway, Ladysmith, Caroline County, VA to Ladysmith Road, 100 yds W of Jefferson Davis Hwy, Ladysmith, Caroline County, VA

- **December 11**  
  EVB, Tappahannock, VA relocated a branch office from 10374 Leadbetter Road, Ashland, Hanover County, VA to 9495 Charter Gate Drive, Mechanicsville, Hanover County, VA

**Branch Closings**

- **January 06**  
  Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 705 Main Street, City of Danville, VA

- **January 20**  
  Towne Bank, Suffolk, VA closed its branch office at 1312 Jamestown Road, James City County, VA

- **January 27**  
  Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 1 East Main Street, Luray, Page County, VA

- **January 27**  
  Branch Banking and Trust Company of Virginia, Richmond, VA closed its branch office at 700 East Main Street, Luray, Page County, VA

- **February 10**  
  Second Bank & Trust, Culpeper, VA closed its branch office at 300 West Reservoir Road, Woodstock, Shenandoah County, VA

- **February 10**  
  Second Bank & Trust, Culpeper, VA closed its branch office at 390 University Boulevard, City of Harrisonburg, VA

- **March 01**  
  Bank of Marion, The, Marion, VA closed its branch office at 3124 Lee Highway, Suite 1, City of Bristol, VA

- **March 31**  
  Planters Bank & Trust Company of Virginia, Staunton, VA closed its branch office at 110 Mall Road, Alleghany County, VA

- **April 28**  
  Towne Bank, Suffolk, VA closed its branch office at 13769 Warwick Boulevard, City of Newport News, VA

- **August 15**  
  Highlands Union Bank, Abingdon, VA closed its branch office at 739 Dolly Parton Parkway, Suite C, Sevierville, TN

- **August 28**  
  Farmers & Merchants Bank, Timberville, VA closed its branch office at #10 Elkton Plaza Shopping Center, Elkton, Rockingham County, VA

- **December 29**  
  Lee Bank & Trust Company, Pennington Gap, VA closed its branch office at U.S. Route 58, Dryden, Lee County, VA
Alliance Bank Corporation
14200 Park Meadow Dr Ste 200 South
Chantilly 20151
C.E.O.- Thomas A. Young, Jr., President
Cashier- Paul M. Harbolick, Jr., Chief Financial Officer

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

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

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

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

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

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

Offices
City of Winchester
190 Campus Boulevard, Suite 120

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

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

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

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

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

* Legal main office
Banks -- List by Name

Bank of Floyd
P O Box 215
Floyd 24091-0215
C.E.O.- Ronald Leon Moore, President
Cashier- Stephanie K. Sigman
Offices
City of Salem
1634 West Main Street
Carroll County
185 South Main Street, Hillsville
Floyd County
101 Jacksonville Circle, Floyd *
Northeast Corner of U.S. Highway 221 and Conners Grove, Willis
Montgomery County
2145 Roanoke Street, Christiansburg
Roanoke County
4094 Postal Drive
4309 Starkey Road

Bank of Lancaster
P O Box 1869
Kilmarnock 22482-1869
C.E.O.- Austin L. Roberts, III, President
Cashier- Deborah M. Evans, Chief Financial Officer
Offices
Lancaster County
100 Main Street, Kilmarnock *
Lancaster Square Shopping Center, North Main Street, Kilmarnock
State Route 3, Ice House Field Shopping Center, White Stone
Northumberland County
Routes 202 and 360, Callao
Route 360, Heathsville
Richmond County
610 West Richmond Road, Warsaw
Westmoreland County
Route 3 Kings Highway, Montross

Bank of Hampton Roads, The
P O Box 1000
Chesapeake 23327-1000
C.E.O.- Jack W. Gibson, President
Cashier- Donald W. Fulton, Senior Vice President
Offices
City of Chesapeake
1400 Kempsville Road, Suite 102
1500 Mt Pleasant Road
201 Volvo Parkway *
239 Battlefield Boulevard South
4108 Portsmouth Boulevard
4720 Battlefield Boulevard, South
712 Liberty Street
852 N. George Washington Highway
City of Norfolk
4037 East Little Creek Road
4500 East Princess Anne Road
500 Plume Street East, Suite 100
999 Waterside Drive
City of Suffolk
117 Market Street
City of Virginia Beach
1100 Dam Neck Road
1316 North Great Neck Road
5472 Indian River Road
Pembroke One Building, Suite 100, 281 Independence Boulevard

Bank of Marion, The
P O Box 1067
Marion 24354-1067
C.E.O.- John E. Stringer, President
Cashier- Christopher B. Snodgrass, Chief Financial Officer
Offices
Russell County
702 Fairmont Avenue, Honaker
Scott County
196 East Jackson Street, Gate City
U.S. Highway 23 North and Legion Street, Weber City
Smyth County
Parcel ‘e’ Chilhowie Shopping Center, Chilhowie
101 East Main Street, Marion
102 West Main Street, Marion *
1600 N. Main Street, Marion
South Main St & Washington Avenue, Marion
Northwest Corner of Allison Gap Road and Main Street, Saltville
Washington County
744 Beaver Dam Avenue, Suite A, Damascus
State Routes 91 and 750, Glade Spring
Wythe County
787 Fort Chiswell Road, Suite 7, Max Meadows
512 North Main Street, Rural Retreat
Tennessee
2867 Boones Creek Road, Johnson City

* Legal main office
Banks -- List by Name

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

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

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

*Offices*
Rockbridge County
744 North Lee Highway *

**Bank of Southside Virginia, The**
P O Box 40
Carson 23830-0040
C.E.O.- J. Peter Clements, President
Cashier- Carol C. Chappell

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

**Bank of Southside Virginia, The (Continued)**
Sussex County
Jarrett Avenue

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

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

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

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

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

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

* Legal main office
Banks -- List by Name

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

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

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

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

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

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

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

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

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

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

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

Offices
Henrico County
  4851 Cox Road, Glen Allen *

CANADA
North American Centre, 5650/5700 Yonge Street,
North York, Ontario

* Legal main office
Banks -- List by Name

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

Offices
City of Alexandria
1737 King Street
City of Fairfax
10641 Lee Highway
City of Fredericksburg
501 C Jefferson Davis Highway
City of Manassas
9626 Center Street
Arlington County
2100 North Glebe Road
Fairfax County
4115 Annandale Road, Annandale
14000 Sullyfield Circle, Chantilly
5766 Union Mill Road, Clifton
199 Elden Street, Herndon
1313 Dolley Madison Boulevard, McLean
1650 Tysons Boulevard, Suite 100, McLean
8270 Greensboro Drive, McLean *
8270 Greensboro Drive, Suite 500, McLean
11150 Sunset Hills Road, Reston
10695 Braddock Road
4100 Monument Corner Drive

Loudoun County
20 Catoctin Circle, S. E., Leesburg
440 East Main Street, Purcellville
46005 Regal Plaza, Suite 180, Sterling

Prince William County
13870 Smoketown Road, Woodbridge
14000 Jefferson Davis Highway, Woodbridge

Stafford County
289 Garrisonville Road
District of Columbia
1776 K Street, NW, Washington

Carter Bank & Trust
1300 Kings Mountain Road
Martinsville 24112
C.E.O.- Worth Harris Carter, Jr., Chairman of the Board

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

Carter Bank & Trust (Continued)
City of Danville
3060 North Main Street
903 South Main Street
City of Emporia
701 North Main Street
City of Galax
118 North Main Street
543 East Stuart Drive
City of Harrisonburg
2169 South Main Street
75 North Mason Street
City of Lynchburg
1728 Graves Mill Road
2018 Tate Springs Road
3515 Campbell Avenue
City of Manassas
9166 Mathis Avenue
City of Martinsville
4 East Commonwealth Boulevard *
City of Radford
1900 East Main Street
City of Roanoke
1722 Hershberger Road NW
2657 Peters Creek Road NW
3132 Electric Road SW
4143 Franklin Road SW
4806 Hollins Road NW
616 9th Street SE
City of Salem
1400 Electric Road
City of Staunton
478 Frontier Drive
City of Waynesboro
2701 West Main Street

Albemarle County
4430 Ivy Road
Amherst County
221 Am briar Drive, Amherst
4498 South Amherst Highway, Madison Heights

Augusta County
2782 Stuarts Draft Highway, Stuarts Draft
81 Franklin Street, Weyers Cave

Bath County
Route 1, Box 543-E, Hot Springs

Bedford County
8334 Moneta Road

Botetourt County
2728 Lee Highway South, Troutville
721 Blue Ridge Boulevard

Campbell County
3203 Waterlick Road

Carroll County
220 Main Street, Hillsville

Craig County
300 Main Street, New Castle

* Legal main office
Banks -- List by Name

<table>
<thead>
<tr>
<th>Carter Bank &amp; Trust (Continued)</th>
<th>Carter Bank &amp; Trust (Continued)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Culpeper County</strong></td>
<td>Spotsylvania County</td>
</tr>
<tr>
<td>806 Nottingham Street, Culpeper</td>
<td>1204 Bragg Road</td>
</tr>
<tr>
<td><strong>Floyd County</strong></td>
<td>Stafford County</td>
</tr>
<tr>
<td>213 North Locust Street, Floyd</td>
<td>175 Warrenton Road, Falmouth</td>
</tr>
<tr>
<td><strong>Franklin County</strong></td>
<td>2155 Jefferson Davis Highway, Stafford</td>
</tr>
<tr>
<td>50 Boones Mill Road, Boones Mill</td>
<td>55 Worth Ave, Stafford</td>
</tr>
<tr>
<td>9440 Franklin Street, Ferrum</td>
<td>70 Chatham Heights Road</td>
</tr>
<tr>
<td>135 Scruggs Road, Moneta</td>
<td><strong>Tazewell County</strong></td>
</tr>
<tr>
<td>400 Franklin Street, Rocky Mount</td>
<td>1082 Cedar Valley Drive, Cedar Bluff</td>
</tr>
<tr>
<td><strong>Grayson County</strong></td>
<td>901 East Fincastle Turnpike, Tazewell</td>
</tr>
<tr>
<td>449 East Main Street, Independence</td>
<td><strong>Washington County</strong></td>
</tr>
<tr>
<td><strong>Halifax County</strong></td>
<td>238 West Main Street, Abingdon</td>
</tr>
<tr>
<td>222 Main Street, South Boston</td>
<td>27255 Lee Highway, Abingdon</td>
</tr>
<tr>
<td>4013 Halifax Road, South Boston</td>
<td><strong>Wise County</strong></td>
</tr>
<tr>
<td><strong>Henry County</strong></td>
<td>3052 Fourth Avenue, St. Paul</td>
</tr>
<tr>
<td>11020 Virginia Avenue, Bassett</td>
<td><strong>Wythe County</strong></td>
</tr>
<tr>
<td>2770 Riverside Drive, Bassett</td>
<td>325 East Spring Street, Wytheville</td>
</tr>
<tr>
<td>128 Paul Street, Collinsville</td>
<td><strong>North Carolina</strong></td>
</tr>
<tr>
<td>4259 Appalachian Drive, Fieldale</td>
<td>1425 North Fayetteville Street, Asheboro</td>
</tr>
<tr>
<td>166 Horsepasture Price Road, Ridgeway</td>
<td>122 West Andrews Street, Bethel</td>
</tr>
<tr>
<td>140 Tensbury Drive</td>
<td>176 North Main Street, Bostic</td>
</tr>
<tr>
<td>6142 A.L. Philpott Highway</td>
<td>106 South Broad Street, Burlington</td>
</tr>
<tr>
<td><strong>Mecklenburg County</strong></td>
<td>1534 North Church Street, Burlington</td>
</tr>
<tr>
<td>749 East 2nd Street, Chase City</td>
<td>4251 North Roxboro Road, Durham</td>
</tr>
<tr>
<td>1002 Virginia Avenue, Clarksville</td>
<td>630 Fagg Drive, Eden</td>
</tr>
<tr>
<td>302 East Atlantic Street, South Hill</td>
<td>900 Washington Street, Eden</td>
</tr>
<tr>
<td><strong>Montgomery County</strong></td>
<td>123 Rowan Street, Fayetteville</td>
</tr>
<tr>
<td>105 King Street, Blacksburg</td>
<td>697 Country Club Drive, Fayetteville</td>
</tr>
<tr>
<td>200 College Street NW, Christiansburg</td>
<td>704 Oak Street, Forest City</td>
</tr>
<tr>
<td>370 Arbor Drive, Christiansburg</td>
<td>4004 West Wendover Avenue, Greensboro</td>
</tr>
<tr>
<td><strong>Patrick County</strong></td>
<td>5715 High Point Road, Greensboro</td>
</tr>
<tr>
<td>4952 Ararat Highway, Ararat</td>
<td>2100 West Arlington Boulevard, Greenville</td>
</tr>
<tr>
<td>125 East Blue Ridge Street, Stuart</td>
<td>300 Dabney Drive Ext., Henderson</td>
</tr>
<tr>
<td>9747 Woolwine Highway, Woolwine</td>
<td>821 4th Street Drive SW, Hickory</td>
</tr>
<tr>
<td><strong>Pittsylvania County</strong></td>
<td>345 North Bridge Street, Jonesville</td>
</tr>
<tr>
<td>5406 U.S. 29 North, Blairs</td>
<td>127 Main Street NW, Lenoir</td>
</tr>
<tr>
<td>140 South Main Street, Chatham</td>
<td>341 East Main Street, Lincolnton</td>
</tr>
<tr>
<td>307 South Main Street, Gretna</td>
<td>205 South Bickett Boulevard, Louisburg</td>
</tr>
<tr>
<td>140 Kentuck Road</td>
<td>4601 Fayetteville Road, Lumberton</td>
</tr>
<tr>
<td><strong>Prince William County</strong></td>
<td>604 North Chestnut Street, Lumberton</td>
</tr>
<tr>
<td>12791 Harbor Drive, Lake Ridge</td>
<td>231 East Plaza Drive, Mooresville</td>
</tr>
<tr>
<td>12912 Fitzwater Drive, Nokesville</td>
<td>301 Carbon City Road, Morganton</td>
</tr>
<tr>
<td>8402 Sudley Road</td>
<td>507 Willow Street, Mount Airy</td>
</tr>
<tr>
<td><strong>Pulaski County</strong></td>
<td>215 North Center Street, Mt. Olive</td>
</tr>
<tr>
<td>998 Memorial Drive, Pulaski</td>
<td>100 Turner Drive, Reidsville</td>
</tr>
<tr>
<td><strong>Roanoke County</strong></td>
<td>305 South Main Street, Reidsville</td>
</tr>
<tr>
<td>901 Hardy Road, Vinton</td>
<td>823 North Main Street, Roxboro</td>
</tr>
<tr>
<td><strong>Rockbridge County</strong></td>
<td>1001 South Horner Boulevard, Sanford</td>
</tr>
<tr>
<td>116 East Midland Trail</td>
<td>2009 East Dixon Boulevard, Shelby</td>
</tr>
<tr>
<td><strong>Rockingham County</strong></td>
<td>101 East Raleigh Street, Siler City</td>
</tr>
<tr>
<td>317 North Main Street, Bridgewater</td>
<td>107 South Henry Street, Stoneville</td>
</tr>
<tr>
<td><strong>Russell County</strong></td>
<td>1606 Curtis Bridge Road, Wilkesboro</td>
</tr>
<tr>
<td>136 SE Main Street, Lebanon</td>
<td>208 West Nash Street, Wilson</td>
</tr>
<tr>
<td><strong>Spotsylvania County</strong></td>
<td></td>
</tr>
<tr>
<td>10407 Courthouse Road, Spotsylvania</td>
<td></td>
</tr>
</tbody>
</table>

* Legal main office
Carter Bank & Trust (Continued)
North Carolina
2803 Ward Boulevard, Wilson

Central Virginia Bank
P O Box 39
Powhatan 23139-0039
C.E.O.- Ralph Larry Lyons, President
Cashier- Charles F. Catlett, III, Chief Financial Officer
Offices
Chesterfield County
2500 Promenade Parkway, Midlothian
4901 Millridge Parkway East, Midlothian
Village Marketplace Shopping Center, Midlothian
Turnpike & Old Buckingham, Midlothian
Cumberland County
State Routes 45 and 649, Cartersville
1368 Anderson Highway
Henrico County
3490 Lauderdale Drive
Powhatan County
2351 Anderson Highway, Powhatan *
2036 New Dorset Road
2490 Anderson Highway

Chesapeake Bank
P O Box 1419
Kilmarnock 22482-1419
C.E.O.- Jeffrey M. Szyperski, President
Cashier- John H. Hunt, II, Chief Financial Officer
Offices
City of Williamsburg
1229 Lafayette Street
Gloucester County
6793 George Washington Memorial Hwy, Gloucester
3029 George Washington Memorial Hwy, Hayes
James City County
6619 Richmond Road, Lightfoot
4492 John Tyler Highway
5700 Williamsburg Landing Drive
Lancaster County
10 Lancaster Drive, Irvington
King Carter Drive and Tavern Road, Irvington
97 North Main Street, Kilmarnock *
State Routes 3 and 201, Lively
Mathews County
State Routes 198 and 14, Mathews

Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824-1842
C.E.O.- Joseph D. Borgerding, President
Cashier- Ronald E. Baron, Senior Vice President
Offices
City of Colonial Heights
497 Southpark Circle
Amelia County
State Route 38 & Church Street, Amelia
Chesterfield County
10001 Courtview Lane
Mecklenburg County
622 E. Atlantic Street, South Hill
Nottoway County
101 N Main Street(D-I), Blackstone
126 S Main Street, Blackstone *
State Routes 40 & 46, Blackstone
Agnew Street & Namozine Avenue, Burkeville
210 Carter Street, Crewe
Prince Edward County
1517 West Third Street, Farmville
1712 S. Main Street, Farmville

Citizens Community Bank
P O Box 490
South Hill 23970-0490
C.E.O.- Thomas C. Manson, President
Cashier- James Black, Chief Financial Officer
Offices
Brunswick County
4209 Gasburg Road, Gasburg
Mecklenburg County
581 Madison Street, Boydton
800 North Mecklenburg Avenue, South Hill *
North Carolina
138 Roanoke Rapids Road, Gaston

Citizens and Farmers Bank
P O Box 391
West Point 23181-0391
C.E.O.- Larry G. Dillon, President
Cashier- Thomas F. Cherry, Chief Financial Officer
Offices
City of Hampton
1927 C&F Drive
City of Newport News
698 Town Center Drive
City of Williamsburg
1167 Jamestown Road
Chesterfield County
1400 Alverser Plaza, Midlothian
Hanover County
7021 Mechanicsville Turnpike, Mechanicsville
Henrico County
100 East Williamsburg Road, Sandston

* Legal main office
Banks -- List by Name

Citizens and Farmers Bank (Continued)
Henrico County
State Route 5 and Strath Road, Varina
8001 West Broad Street
James City County
N.E. Corner of U.S. Route 60 and State Route 607, Norge
4780 Longhill Road
King William County
14th & Main Streets, West Point
802 Main Street, West Point *
Middlesex County
SW Corner of the Intersection of State Route 33 & State Route 227
New Kent County
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton
York County
2800 George Washington Memorial, Highway

Colonial Virginia Bank
P O Box 2120
Gloucester 23061-2120
C.E.O.- William J. Farinholt, President
Cashier- Kenneth E. Smith, Chief Financial Officer
Offices
Gloucester County
6720 Sutton Road, Gloucester *
1553 George Washington Memorial Hwy, Gloucester Point

Community Bankers’ Bank
P O Box 268
Midlothian 23113-0268
C.E.O.- William H. McFaddin
Cashier- Stephen R. Kinnier, Chief Financial Officer
Offices
Chesterfield County
2601 Promenade Parkway, Midlothian *

Consolidated Bank and Trust Company
P O Box 26823
Richmond 23261-6823
C.E.O.- Kim D. Saunders, President
Cashier- Alan A. Howard, Chief Financial Officer
Offices
City of Hampton
101 N Armstead Ave
City of Richmond
320 N First Street *
Henrico County
5214 Chamberlayne Avenue

EVB
P O Box 1455
Tappahannock 22560-1005
C.E.O.- Joseph A. Shearin, President
Cashier- Ron Blevins, Chief Financial Officer
Offices
Caroline County
202 North Main Street, Bowling Green
Essex County
307 Church Lane, Tappahannock *
Essex Square Shopping Center, 1665 Tappahannock Boulevard, Tappahannock
Gloucester County
14833 George Washington Memorial Hwy, Glenns
7132 George Washington Memorial Hwy, Gloucester
1953 George Washington Memorial Hwy., Gloucester Point
Hanover County
201 N. Washington Highway, Ashland
4241 Mechanicsville Turnpike, Mechanicsville
8071 Mechanicsville Turnpike, Mechanicsville
9495 Charter Gate Drive, Mechanicsville
King William County
8270 Richmond-Tappahannock Hwy., Aylett
20 Commerce Lane
Lancaster County
437 North Main Street, Kilmarnock
Middlesex County
17348 General Puller Highway, Delaville
11290 General Puller Highway, Hartfield
291 Virginia Street, Urbanna
Northumberland County
14954 Northumberland Highway, Burgess
110 Northumberland Highway, Callao
6958 Northumberland Highway, Heathsville
Southampton County
22241 Main Street, Courtland
22510 Linden Street, Courtland
Sussex County
176 Colonial Trail East, Surry
189 West Main Street, Waverly
233 South County Drive, Waverly

Farmers & Merchants Bank
P O Box 1111
Timberwille 22853-1111
C.E.O.- Dean W. Withers, President
Cashier- Neil Hayslett, Chief Financial Officer
Offices
City of Harrisonburg
1085 Port Republic Road
207 University Boulevard, Suite 100
Page County
1 East Luray Shopping Center, East Main Street, Luray

* Legal main office
## Banks -- List by Name

### Farmers & Merchants Bank (Continued)
- **Rockingham County**
  - 100 Plaza Drive, Bridgewater
  - State Route 259, Broadway
  - 127 West Rockingham Street, Elkton
  - 80 Cross Keys Road, Penn Laird
  - 205 South Main Street, Timberville *
- **Shenandoah County**
  - 120 South Main Street, Edinburg
  - 161 South Main Street, Woodstock

### Farmers & Merchants Bank of Craig County, The
- **P O Box 400**
- New Castle 24127-0400
- C.E.O.- Phil W. Shelton

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

### Farmers Bank of Appomattox, The
- **P O Box 216**
- Appomattox 24522-0216
- C.E.O.- Floyd E. Williams, President
  - Cashier- Anthony Pinelli, Jr., Chief Financial Officer

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

### Farmers Bank, Windsor, Virginia
- **P O Box 285**
- Windsor 23487-0285
- C.E.O.- Richard J. Holland, Jr., President
  - Cashier- Kathy C. Bryant

**Offices**
- City of Suffolk
  - 1008 West Washington Street
  - 3100 Godwin Boulevard
- Isle of Wight County
  - 1119 South Church Street, Smithfield
  - 50 E. Windsor Boulevard, Windsor *

### Farmers and Miners Bank
- **403 W. Morgan Avenue**
- Pennington Gap 24277-2319
- C.E.O.- Terry M. Estep, President
  - Cashier- Beverly Graham

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

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

**Offices**
- City of Manassas
  - 9071 Center Street
- Fauquier County
  - 6207 Station Drive, Bealeton
  - Northeast Corner of Rts 28 and 806, Catlett
  - Northeast Corner of the Intersection of Main Street and Loudoun Ave, The Plains
  - 10 Courthouse Square, Warrenton *
  - 216 Broadview Avenue, Warrenton
  - Southeast Corner of the Intersection of U.S. Route 29 and State Route 600
  - Prince William County
  - 8091 Sudley Road

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

**Offices**
- City of Winchester
  - 1835 Valley Avenue
  - 661 North Loudoun Street
- Frederick County
  - 695 Fairfax Pike, Stephens City
  - 3143 Valley Pike
- Shenandoah County
  - 5304 Main Street, Mt. Jackson
  - 112 West King Street, Strasburg *
  - 496 North Main Street, Woodstock
  - 860 South Main Street, Woodstock

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* Legal main office
First Bank (Continued)
Warren County
1717 Shenandoah Avenue, Front Royal
508 North Commerce Avenue, Front Royal

First Bank and Trust Company, The
P O Box 457
Lebanon 24266-0457
C.E.O.- William H. Hayter, President
Cashier- W. Mark Nelson, Chief Financial Officer
Offices
City of Bristol
1419 West State Street
38 East Valley Drive
City of Harrisonburg
1880 East Market Street
396 South High Street
City of Norton
1026 Park Avenue
City of Staunton
1030 Richmond Road
Augusta County
1563 Commerce Road, Verona
Russell County
236 West Main Street, Lebanon *
970 East Main Street, Lebanon
Washington County
933 E. Main Street, Abingdon
Intersection of US Routes 19 and 11
Wise County
303 West Main Street
Wythe County
150 West Main Street, Wytheville
Tennessee
1314 Volunteer Parkway, Bristol
2100 Forest Drive, Gray
1185 North State of Franklin Road, Johnson City
1108 East Stone Drive, Kingsport

First Capital Bank
4222 Cox Road, Suite 200
Glen Allen 23060-3332
C.E.O.- Robert G. Watts Jr., President
Cashier- William Ranson
Offices
City of Petersburg
Southside Regional Medical Center, 801 South Adams Street
City of Richmond
1776 Staples Mill Road
Chesterfield County
1580 Koger Center Boulevard
Hanover County
409 South Washington Highway, Ashland
Henrico County
1504 Santa Rosa Road, Suite 102

First Capital Bank (Continued)
Henrico County
4101 Dominion Boulevard *

First Sentinel Bank
P O Box 1050
Richlands 24641-1050
C.E.O.- W. David Peters, President
Cashier- Randall L. Deel, Treasurer
Offices
Russell County
700 Townview Drive, Lebanon
Tazewell County
315 Railroad Ave, Richlands *
East Riverside Drive and Valley View
U.S. Routes 19 and 460, one mile east of Claypool Hill

First State Bank
P O Box 6400
Danville 24541-6400
C.E.O.- Kelvin G. Perry, President
Cashier- Sheila Williamson-Branch, Chief Financial Officer
Offices
City of Danville
1296 Piney Forest Road
201 N Union Street
445 Mount Cross Road *

First and Citizens Bank
P O Box 529
Monterey 24465-0529
C.E.O.- Vernon D. Wooddell, President
Cashier- Tracey S. McCray, Chief Financial Officer
Offices
Bath County
East side of U S Route 220, Mitcheltown
Highland County
195 W. Main Street, Monterey *

Freedom Bank of Virginia, The
502 Maple Ave West
P O Box 4510
Fairfax 22038-4510
C.E.O.- John T. Rohrback, President
Cashier- Karin Johns, Senior Vice President
Offices
City of Fairfax
10555 Main Street
Fairfax County
502 Maple Avenue West, Vienna *

* Legal main office
Banks -- List by Name

Heritage Bank
P O Box 3749
Norfolk 23514-3749
C.E.O.- Michael S. Ives, President
Cashier- John O. Guthrie, Chief Financial Officer
Offices
City of Chesapeake
1450 South Military Highway
City of Norfolk
200 East Plume Street
4807 Colley Avenue
735 E. Ocean View Avenue
841 North Military Highway *
City of Virginia Beach
3500 Virginia Beach Boulevard, Little Neck Towers Bldg., Suite 110

Highlands Community Bank
P O Box 1059
Covington 24426-5059
C.E.O.- H. C. Rhodes, Jr., President
Cashier- Sally Gilbert
Offices
City of Covington
307 Thacker Avenue *
Alleghany County
1501 Main Street, Clifton Forge

Highlands Union Bank
P O Box 1128
Abingdon 24212-1128
C.E.O.- Samuel L. Neese
Cashier- James R. Edmondson, Chief Financial Officer
Offices
City of Bristol
821 Commonwealth Avenue
999 Old Airport Road
Smyth County
1425 North Main Street, Marion
Washington County
164 Jonesborough Road, Abingdon
24412 Maringo Road, Abingdon
340 West Main Street, Abingdon *
506 Maple Street, Glade Spring
North Carolina
100 West Main Street, Banner Elk
1013 Highway 105, Boone
Tennessee
The NW Corner of State Highway 394 and Blountville Boulevard, Bristol
4020 Highway 66 South, Rogersville
113 Hardin Lane, Sevierville

HomeTown Bank
202 South Jefferson Street
Roanoke 24011
C.E.O.- William S. Clark, President
Cashier- Charles W. Maness, Jr., Chief Financial Officer
Offices
City of Roanoke
202 South Jefferson Street *
Bedford County
13400 Booker T. Washington Highway, Moneta

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

MainStreet Bank
727 Eelden Street
Herndon 20170
C.E.O.- Jeffrey W. Dick, President
Cashier- Thomas J. Chmelik, Chief Financial Officer
Offices
Fairfax County
727 Eelden Street, Herndon *

Marathon Bank, The
P O Box 998
Stephens City 22655-0998
C.E.O.- James C. Youngblood, President
Cashier- Shasta Vance, Chief Financial Officer
Offices
City of Winchester
1041 Berryville Avenue
139 N. Cameron Street
2252 Valley Avenue
Frederick County
4095 Valley Pike, Stephens City *
1447 North Frederick Pike
199 Front Royal Pike
2051 Northwestern Pike
Shenandoah County
120 Oxbow Drive, Strasburg
1014 South Main Street, Woodstock
Warren County
1729 N. Shenandoah Avenue, Front Royal
Post Office Plaza, 300 Warren Ave, Front Royal

* Legal main office
**Banks -- List by Name**

**Middleburg Bank**  
P O Box 5  
Middleburg 20118-0005  
C.E.O.- Joseph L. Boling, President  
Cashier- Kate J. Chappell, Senior Vice President  
*Offices*  
Fairfax County  
1779 Fountain Drive, Reston  
Fauquier County  
530 Blackwell Road, Warrenton  
Loudoun County  
20955 Professional Plaza, Ashburn  
211 Fort Evans Road, NE, Leesburg  
4 South King Street, Leesburg  
Harrison Street and Catoctin Circle, Leesburg  
111 West Washington St, Middleburg *  
431 East Main Street, Purcellville

**Miners Exchange Bank**  
P O Box 1197  
Coeburn 24230-1197  
C.E.O.- Charles R. Ward, President  
Cashier- Melony Adkins, Chief Financial Officer  
*Offices*  
City of Norton  
Norton Square Shopping Center, Route 58, Norton  
Wise County  
102 West Main Street, Appalachia  
201 Laurel Avenue, Coeburn  
483 Front Street, Coeburn *  
Wise Street, Ridgeview Shopping Center, St Paul  
Tennessee  
5575 Bobby Hicks Highway, Johnson City

**Monarch Bank**  
750 Volvo Parkway  
Chesapeake 23320-2817  
C.E.O.- William F. Rountree, Jr., President  
Cashier- Brad E. Schwartz, Chief Financial Officer  
*Offices*  
City of Chesapeake  
601 Battlefield Boulevard South  
750 Volvo Parkway *  
City of Norfolk  
150 Boush Street, Suite 201  
240 East Main Street  
318 West 21st Street  
City of Virginia Beach  
100 Lynnhaven Parkway  
3701 Pacific Avenue  
4216 Virginia Beach Boulevard, Suite 180

**New Peoples Bank, Inc.**  
67 Commerce Drive  
Honaker 24260-1810  
C.E.O.- Kenneth D. Hart, President  
Cashier- C. Todd Asbury, Chief Financial Officer  
*Offices*  
City of Bristol  
2975 Lee Highway  
75 Commonwealth Avenue  
Buchanan County  
the NE Corner of State Routes 80 & 600, Davenport  
West side of U. S. Route 460 at the southern town limit, Grundy  
Dickenson County  
Colley Shopping Center, Highway 83, Clintwood  
402 Main Street, Haysi  
Lee County  
S.W. Corner of U.S. Highway 58 & State Route 715, Ben Hur  
Russell County  
102 Miners Drive, Castlewood  
Route 2, Cleveland  
2 Gent Drive, Honaker *  
685 East Main Street, Lebanon  
Scott County  
Main Street, Dungannon  
326 East Jackson Street, Gate City  
131 U. S. Route 23 South, Weber City  
Tazewell County  
U.S. Routes 19 and 460, Pounding Mill  
2302 Second Street, Richlands  
157 Tazewell Mall Circle, Tazewell  
514 Commerce Drive  
Washington County  
350 West Main Street, Abingdon  
Wise County  
419 Shawnee Avenue East, Big Stone Gap  
5448 Wise-Norton Road, Esserville  
11241 Indian Creek Road, Pound  
Tennessee  
372 East Jackson Boulevard, Jonesborough  
2600 North John B. Dennis Highway, Kingsport  
West Virginia  
1221 Stafford Drive, Princeton

**Northern Neck State Bank**  
P O Box 68  
Warsaw 22572-0068  
C.E.O.- N. Byrd Newton, President  
Cashier- D. Anthony Peay, Vice President  
*Offices*  
Essex County  
1649 Tappahannock Boulevard, Tappahannock  
1660 Tappahannock Boulevard, Tappahannock  
Lancaster County  
284 North Main Street, Kilmarnock

* Legal main office

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42
Northern Neck State Bank (Continued)
Lancaster County
485 Chesapeake Drive, White Stone
Northumberland County
15043 Northumberland Highway, Burgess
    Route 360 - Main Street, Reedville
Richmond County
5839 Richmond Road, Warsaw *
    Time Square Shopping Center, U.S. Route 360, Warsaw
Westmoreland County
    State Route 3, Montross

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

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

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

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

Pioneer Bank
P O Box 10
Stanley 22851-0010
C.E.O.- Robert R. Bryant
Cashier- Joetta Hensley
Offices
    Lee County
    Highway 58, Ewing *
    Northside Of U.S. Route 58, Gibson Station
    U. S. Route 58 at State Route 647, Jonesville
    200 Main Street, Rose Hill
Tennessee
    100 West Emory Road, Powell

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

* Legal main office
Banks -- List by Name

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

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

River City Bank
7482 Lee Davis Road, Suite 9
Mechanicsville 23111
C.E.O.- William D. Stegeman
Cashier- Zirkle Blakey, III, Chief Financial Officer
Offices
Hanover County
6127 Mechanicsville Turnpike, Mechanicsville *
8051 Mechanicsville Turnpike, Mechanicsville
Henrico County
109 E. Nine Mile Road, Highland Springs

Rockingham Heritage Bank
P O Box 352
Harrisonburg 22803-0352
C.E.O.- John K. Stephens, President
Cashier- Frederick W. Galway, Jr., CPA, Controller
Offices
City of Charlottesville
100 5th Street, SE
City of Harrisonburg
110 University Boulevard *
1980 S. Main Street
624 Chicago Avenue
677 Chicago Avenue
Albemarle County
1265 Seminole Trail
Augusta County
54 Franklin Street, Suite 102, Weyers Cave
2556 Jefferson Highway, Suite 110
49 Lee Jackson Highway, Suite 101
Greene County
8260 Seminole Trail, Ruckersville
Rockingham County
309 North Main Street, Bridgewater
361 South Main Street, Broadway

Potomac Bank of Virginia
P O Box 2726
Fairfax 22031-0726
C.E.O.- G. Lawrence Warren, President
Cashier- Patricia A. Ferrick, Chief Financial Officer
Offices
City of Fairfax
9910 Main Street *
Fairfax County
14231 Willard Road, Suite 100, Chantilly
414 Maple Avenue East, Vienna
8501 Arlington Boulevard

Prosperity Bank & Trust Company
5803 Rolling Road
Springfield 22152
C.E.O.- Robert J. McDonough, President
Offices
Fairfax County
6050 A Burke Commons Road, Burke
5803 Rolling Road, Springfield *
6975-A Springfield Blvd, Springfield

* Legal main office
Banks -- List by Name

Rockingham Heritage Bank (Continued)
Rockingham County
410 West Spotswood Trail, Elkton

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

Offices
City of Charlottesville
1924 Arlington Boulevard
City of Harrisonburg
1920E Medical Avenue

Albemarle County
1330 Parham Circle
1807 Seminole Trail

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

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

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

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

Offices
Fairfax County
5860 Columbia Pike, Suite 104, Bailey's Crossroads *

Shore Bank (Continued)
Maryland
1503 S. Salisbury Boulevard, Salisbury

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

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

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

Offices
City of Chesapeake
1312 Greenbrier Parkway
137 Mount Pleasant Road
City of Hampton
550 Settlers Landing Road
City of Newport News
1 Old Oyster Point Road
11001 Warwick Boulevard
1103 William Styron Square South
City of Norfolk
109 E. Main Street
City of Portsmouth
200 High Street
5716 High Street *
6201 Portsmouth Boulevard
City of Virginia Beach
2101 Parks Avenue, Suite 100
297 Constitution Drive
984 First Colonial Road
James City County
5216 Monticello Avenue
6000 Patriots Colony Drive
York County
6515 George Washington Memorial Hwy, Yorktown

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

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

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

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

Union Bank and Trust Company
P O Box 446
Bowling Green 22427-0446
C.E.O.- John C. Neal, President

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

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

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

* Legal main office
## Banks -- List by Name

### United Bank (Continued)
- **District of Columbia**
  - 1875 Eye Street, NW, Washington
  - 2301 M Street, NW, Washington
  - 3050 Military Road, NW, Washington
  - 4900 Massachusetts Avenue, NW, Washington
- **Maryland**
  - 5272 River Road, Bethesda
  - 7250 Wisconsin Avenue, Bethesda
  - 7535 Old Georgetown Road, Bethesda
  - 16268 Frederick Road, Gaithersburg
  - 19701 Frederick Avenue, Germantown
  - 12101 Rockville Pike, Rockville
  - 5081 Nicholas Road, Rockville
  - 8630 Fenton Street, Silver Spring

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

### Virginia Bank and Trust Company
- **P O Box 3447**
- Danville 24543-3447
- **C.E.O.-** L. Frank King, Jr., President
- **Cashier-** Roger C. Gillespie, Vice President

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

### Virginia Business Bank
- **9020 Stony Point Parkway, Suite 225**
- Richmond 23235

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

### Virginia State Bank
- **9020 Stony Point Parkway, Suite 225**
- **City of Richmond**
- **9020 Stony Point Parkway, Suite 225**

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

### Offices
- **City of Roanoke**
  - 1327 Grandin Road, SW
  - 1518 Hershberger Road, NW
  - 2203 Crystal Spring Avenue, SW
  - 36 Church Avenue, SW *
  - 3850 Keagy Road Southwest
- **City of Salem**
  - 8 East Main Street
- **Roanoke County**
  - 1003 Hardy Road, Vinton
  - 4467 Starkey Road, SW

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

### Offices
- **Chesterfield County**
  - 4221 West Hundred Road, Chester
  - 1231 Alverser Drive, Midlothian *
  - 13531 Midlothian Turnpike, Midlothian
  - 6736 Southshore Drive, Midlothian
  - 11450 Robious Road
  - 13521 Waterford Place
  - 6551 Centralia Road
- **Henrico County**
  - 1650 Willow Lawn Drive
  - Powhatan County
  - 1793 South Creek One

### Offices
- **City of Danville**
  - 2600 Riverside Drive, Kings Fairground Plaza
  - 3300 North Main Street
  - 336 Main Street *
  - U.S. Route 58 East and Airport Drive
- **Pittsylvania County**
  - 55 North Main Street, Chatham
  - 10370 Martinsville Highway
  - 4080 Franklin Turnpike

### Virginia Business Bank
- **9020 Stony Point Parkway, Suite 225**
- **Richmond 23235**

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

### Offices
- **City of Alexandria**
  - 1414 Prince Street
  - 2401 Mount Vernon Avenue
  - 506 King Street
  - 5140 Duke Street
- **City of Fairfax**
  - 10777 Main Street
- **City of Manassas**
  - 9161 Liberia Avenue
- **Arlington County**
  - 2930 Wilson Boulevard
  - 5350 Lee Highway *
  - 6500 Williamsburg Boulevard
- **Fairfax County**
  - 4230 John Marr Drive, Annandale
  - 13881G Metrotech Drive, Chantilly
  - 4211 Walney Road, Suite 120, Chantilly
  - 1356 Chain Bridge Road, McLean
  - 8251 Greensboro Drive, McLean
  - 11820 Spectrum Center, Reston
  - 7830 Backlick Road, Suite 101, Springfield
  - 374 Maple Avenue, Vienna
  - 7901 Richmond Highway
- **Prince William County**
  - 2030 Old Bridge Road, Lake Ridge

* Legal main office
Banks -- List by Name

Virginia Commerce Bank (Continued)
Prince William County
10830 Balls Ford Road

Virginia Community Bank
P O Box 888
Louisa 23093-0888
C.E.O.- A. Pierce Stone, Chairman of the Board
Cashier- Mike McAllister, Chief Financial Officer
Offices
Culpeper County
701 South Main Street, Culpeper
Goochland County
3009 River Road West
Louisa County
Main Street & Cutler Avenue, Louisa
State Route 22 & U.S. Route 33, Louisa *
Mineral Avenue & Fouth Street, Mineral
Orange County
185 Madison Road
Spotsylvania County
10645 Courthouse Road

Virginia Company Bank
601 Thimble Shoals Blvd., Ste. 201
Newport News 23606
C.E.O.- Mark C. Hanna, President
Cashier- Geoffrey C. Warner, Chief Financial Officer
Offices
City of Newport News
601 Thimble Shoals Boulevard *

Virginia Heartland Bank
P O Box 7267
Fredericksburg 22404-7267
C.E.O.- Ronald E. Davis, President
Offices
City of Fredericksburg
1016 Charles Street
Caroline County
268 North Main Street, Bowling Green
18121 Jefferson Davis Highway, Ruther Glen
Spotsylvania County
4700 Harrison Road *
5996 Plank Road
Stafford County
25 Greenbank Road

Virginia Heritage Bank
11166 Fairfax Boulevard, Suite 100
Fairfax 22030
C.E.O.- Douglas M. Church, Jr., Chairman of the Board
Cashier- Charles C. Brockett, Chief Financial Officer
Offices
City of Fairfax
11166 Fairfax Boulevard, Suite 100 *
Fairfax County
13986 Metrotech Drive, Chantilly

* Legal main office
Registered Bank Holding Companies

Abigail Adams National Bancorp, Inc., 1130 Connecticut Avenue, Suite 200, Washington, DC 20036  
C.E.O. - Jeanne D. Hubbard  
Consolidated Bank and Trust Company, Richmond, VA  
The Adams National Bank, Washington, DC

Access National Corporation, 1800 Robert Fulton Drive, Suite 310, Reston, VA 20191  
C.E.O. - Michael W. Clarke, President  
Access National Bank, Chantilly, VA

Alliance Bankshares Corporation, 14200 Park Meadow Drive, Suite 200, Chantilly, VA 20151  
C.E.O. - Thomas A. Young, Jr., President  
Alliance Bank Corporation, Chantilly, VA

American National Bankshares Inc., P. O. Box 191, Danville, VA 24543-0191  
C.E.O. - Charles H. Majors, President  
American National Bank and Trust Company, Danville, VA

BB&T Corporation, 200 West Second Street, Winston-Salem, NC 27101  
C.E.O. - John A. Allison, IV, Chairman of the Board  
Branch Banking and Trust Company, Winston-Salem, NC  
BB&T Bankcard Corporation, Columbus, GA

BCC Bankshares, Inc., P. O. Box 336, Phenix, VA 23959-0336  
C.E.O. - Bobby A. Howard, President  
Bank of Charlotte County, The, Phenix, VA

BOE Financial Services of Virginia, Inc., P. O. Box 965, Tappahannock, VA 22560-0965  
C.E.O. - George M. Longest, Jr., President  
Bank of Essex, Tappahannock, VA

Bank of America Corporation, 1 South Tryon Street, Charlotte, NC 28255  
C.E.O. - Kenneth D. Lewis, Chairman of the Board  
Bank of America, National Association, Charlotte, NC  
Bank of America Georgia, National Association, Atlanta, GA  
Bank of America Oregon, National Association, Portland, OR  
Bank of America California, National Association, San Francisco, CA  
Bank of America Rhode Island, National Association, Providence, RI  
FIA Card Services, National Association, Wilmington, DE

Bank of Southside Virginia Corporation, The, P. O. Box 40, Carson, VA 23830-0040  
C.E.O. - J. Peter Clements, President  
Bank of Southside Virginia, The, Carson, VA

Bank of the James Financial Group, Inc., 828 Main Street, Lynchburg, VA 24505  
C.E.O. - Robert R. Chapman, III, President  
Bank of the James, Lynchburg, VA

Bay Banks of Virginia, Inc., P. O. Box 1869, Kilmarnock, VA 22482-1869  
C.E.O. - Austin L. Roberts, III, President  
Bank of Lancaster, Kilmarnock, VA
Registered Bank Holding Companies

Benchmark Bankshares Inc, P. O. Box 569, Kenbridge, VA 23944-0569
  C.E.O. - Michael O. Walker, President
  Benchmark Community Bank, Kenbridge, VA

Blue Ridge Bankshares, Inc., P. O. Box 609, Luray, VA 22835-0609
  C.E.O. - Monte L. Layman, President
  Page Valley Bank, The, Luray, VA

Botetourt Bankshares, Inc., P. O. Box 339, Buchanan, VA 24066-0339
  C.E.O. - H. Watts Steger, III
  Bank of Botetourt, Buchanan, VA

C&F Financial Corporation, P. O. Box 391, West Point, VA 23181-0391
  C.E.O. - Larry G. Dillon, President
  Citizens and Farmers Bank, West Point, VA

CNB Bancorp, Inc., P. O. Box 100, Windsor, VA 23487
  C.E.O. - Oliver D. Creekmore
  Citizens National Bank, Windsor, VA

Capital One Financial Corporation, 1680 Capital One Drive, McLean, VA 22102-3491
  C.E.O. - Richard D. Fairbank, Chairman of the Board
  Capital One Bank, McLean, VA
  Capital One, National Association, New Orleans, LA
  North Fork Bank, Mattituck, NY
  Superior Savings of New England, National Association, Branford, CT
  Capital One, FSB, McLean, VA

Cardinal Bankshares Corporation, P. O. Box 215, Floyd, VA 24091-0215
  C.E.O. - R. Leon Moore, President
  Bank of Floyd, Floyd, VA

Cardinal Financial Corporation, 8270 Greensboro Drive Suite 500, McLean, VA 22102
  C.E.O. - Bernard H. Clineburg, Chairman of the Board
  Cardinal Bank, McLean, VA

Central Virginia Bankshares, Inc., P. O. Box 39, Powhatan, VA 23139-0039
  C.E.O. - Ralph Larry Lyons, President
  Central Virginia Bank, Powhatan, VA

Chesapeake Financial Shares, Inc., P. O. Box 1419, Kilmarnock, VA 22482-1419
  C.E.O. - Douglas D. Monroe, Jr., Chairman of the Board
  Chesapeake Bank, Kilmarnock, VA

Citizens Bancorp of Virginia, Inc., 126 South Main Street, Blackstone, VA 23824-1842
  C.E.O. - Joseph D. Borgerding, President
  Citizens Bank and Trust Company, Blackstone, VA

Commerce Bancorp, Inc., 1701 Route 70 East, Cherry Hill, NJ 08034
  C.E.O. - Vernon W. Hill, II, Chairman of the Board
  Commerce Bank, National Association, Philadelphia, PA
Registered Bank Holding Companies

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

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

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

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

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

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

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

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

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

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

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

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

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

First Community Bancshares, Inc., P. O. Box 989, Bluefield, VA 24605-0989
  C.E.O. - John M. Mendez, President
     First Community Bank, National Association, Bluefield, VA

First Horizon National Corporation, 165 Madison Avenue, Memphis, TN 38103
  C.E.O. - J. Kenneth Glass, Chairman of the Board
     First Tennessee Bank National Association, Memphis, TN

First National Bankshares Corporation, 1 Cedar Street, Ronceverte, WV 24970
  C.E.O. - Charles A. Henthorn, President
     First National Bank, Ronceverte, WV

First National Corporation, 112 West King Street, Strasburg, VA 22657-2220
  C.E.O. - Harry S. Smith, President
     First Bank, Strasburg, VA

First Region Bancshares, Inc., P. O. Box 1050, Richlands, VA 24641-1050
  C.E.O. - W. David Peters, President
     First Sentinel Bank, Richlands, VA

Fulton Financial Corporation, P. O. Box 4887, Lancaster, PA 17604-4887
  C.E.O. - R. Scott Smith, Jr., Chairman of the Board
     Resource Bank, Virginia Beach, VA
     Delaware National Bank, Georgetown, DE
     FNB Bank, National Association, Danville, PA
     Swineford National Bank, Middleburg, PA
     Fulton Bank, Lancaster, PA
     The Peoples Bank of Elkton, Elkton, MD
     Hagerstown Trust Company, Hagerstown, MD
     The Columbia Bank, Columbia, MD
     The Bank, Woodbury, NJ
     First Washington State Bank, Windsor, NJ
     Skylands Community Bank, Hackettstown, NJ
     Somerset Valley Bank, Somerville, NJ
     Lafayette Ambassador Bank, Easton, PA
     Leganon Valley Farmers Bank, Lebanon, PA

GNB Bankshares Corporation, P. O. Box 2080, Grundy, VA 24614-2080
  C.E.O. - William B. Compton, President
     Grundy National Bank, Grundy, VA

Gateway Financial Holdings, Inc., 1580 Laskin Road, Virginia Beach, VA 23451
  C.E.O. - Ben D. Berry, Chairman of the Board
     Gateway Bank & Trust Co., Elizabeth City, NC

Grayson Bankshares, Inc., P. O. Box 186, Independence, VA 24348-0186
  C.E.O. - Jacky K. Anderson
     Grayson National Bank, Independence, VA
Registered Bank Holding Companies

Greene County Bancshares, Inc., 100 Main Street, Greeneville, TN 37744
C.E.O. - R. Stan Puckett, Chairman of the Board
Greene County Bank, Greeneville, TN

Hampton Roads Bankshares, Inc., P. O. Box 1000, Chesapeake, VA 23327-1000
C.E.O. - Jack W. Gibson, President
Bank of Hampton Roads, The, Chesapeake, VA

Heritage Bankshares, Inc., 200 East Plume Street, Norfolk, VA 23510
C.E.O. - Michael S. Ives, President
Heritage Bank, Norfolk, VA

Highland County Bankshares, Inc., P. O. Box 529, Monterey, VA 24465-0529
C.E.O. - Vernon D. Woodell, President
First and Citizens Bank, Monterey, VA

Highlands Bankshares, Inc., P. O. Box 1128, Abingdon, VA 24212-1128
C.E.O. - Samuel L. Neese
Highlands Union Bank, Abingdon, VA

MainStreet Bankshares, Inc., 730 East Church Street, Suite 30, Martinsville, VA 24112
C.E.O. - Larry A. Heaton, President
Franklin Community Bank, N. A., Rocky Mount, VA

Mercantile Bankshares Corporation, Two Hopkins Plaza, P. O. Box 1477, Baltimore, MD 21201
C.E.O. - Edward J. Kelly, III
Marshall National Bank and Trust Company, Marshall, VA
National Bank of Fredericksburg, The, Fredericksburg, VA
Mercantile-Safe Deposit and Trust Company, Baltimore, MD
The Annapolis Banking and Trust Company, Annapolis, MD
Mercantile Peninsula Bank, Selbyville, DE
Mercantile Southern Maryland Bank, Leonardtown, MD
Mercantile County Bank, Elkton, MD
Mercantile Eastern Shore Bank, Chestertown, MD
Citizens National Bank, Laurel, MD
Farmers & Mechanics Bank, Frederick, MD
Westminster Union Bank, Westminster, MD

Middleburg Financial Corporation, P. O. Box 5, Middleburg, VA 20118-0005
C.E.O. - Joseph L. Boling, Chairman of the Board
Middleburg Bank, Middleburg, VA

Millennium Bankshares Corporation, 1601 Washington Plaza, Reston, VA 20190-9305
C.E.O. - Carroll C. Markley, President
Millennium Bank, National Association, Reston, VA

Miners and Merchants Bancorp, Inc., P. O. Box 1010, Grundy, VA 24614-1010
C.E.O. - Barry C. Elswick, President
TruPoint Bank, Grundy, VA
Registered Bank Holding Companies

Monarch Financial Holdings, Inc., 1101 Executive Boulevard, Chesapeake, VA 23320
  C.E.O. - William F. Rountree, Jr., President
  Monarch Bank, Chesapeake, VA

National Bankshares, Inc., P. O. Box 90002, Blacksburg, VA 24062-9002
  C.E.O. - James G. Rakes, Chairman of the Board
  National Bank of Blacksburg, The, Blacksburg, VA

New Peoples Bankshares, Inc., 64 Commerce Drive, P. O. Box 1810, Honaker, VA 24260
  C.E.O. - Kenneth D. Hart, President
  New Peoples Bank, Inc., Honaker, VA

Old Point Financial Corporation, 10 South Mallory Street, Hampton, VA 23663
  C.E.O. - R. F. Shuford, Chairman of the Board
  Old Point National Bank of Phoebus, The, Hampton, VA

PNC Financial Services Group, Inc., The, One PNC Plaza, 249 Fifth Avenue, Pittsburgh, PA 12522
  C.E.O. - James E. Rohr, Chairman of the Board
  PNC Bank, National Association, Pittsburgh, PA
  Somerset Trust Company, Somerset, PA
  PNC Bank, Delaware, Wilmington, DE

Peoples Bankshares, Incorporated, P. O. Box 306, Montross, VA 22520-0306
  C.E.O. - William L. Johns, President
  Peoples Community Bank, Montross, VA

Pinnacle Bankshares Corporation, P. O. Box 29, Altavista, VA 24517-0029
  C.E.O. - Robert H. Gilliam, Jr., President
  First National Bank of Altavista, The, Altavista, VA

Pioneer Bankshares, Inc., P. O. Box 10, Stanley, VA 22851-0010
  C.E.O. - Thomas R. Rosazza, President
  Pioneer Bank, Stanley, VA

Powell Valley Bankshares, Inc., P. O. Box 100, Jonesville, VA 24263-0100
  C.E.O. - Joseph N. Cridlin, President
  Powell Valley National Bank, Jonesville, VA

Premier Community Bankshares, Inc., P. O. Box 998, Stephens City, VA 22655-0998
  C.E.O. - Donald L. Unger, President
  Marathon Bank, The, Stephens City, VA
  Rockingham Heritage Bank, Harrisonburg, VA

Provident Bankshares Corporation, 114 E. Lexington Street, Baltimore, MD 21202
  C.E.O. - Gary N. Geisel
  Provident Bank of Maryland, Baltimore, MD

RBC Centura Banks, Inc., 3201 Beechleaf Court, Suite 700, Raleigh, NC 27604
  C.E.O. - Scott Custer
  RBC Centura Bank, Rocky Mount, NC
Registered Bank Holding Companies

Sandy Spring Bancorp, Inc., 17801 Georgia Avenue, Olney, MD 20832-2267
  C.E.O. - Hunter R. Hollar, President
  Sandy Spring Bank, Olney, MD

Shore Financial Corporation, P. O. Box 920, Onley, VA 23418-0920
  C.E.O. - Scott C. Harvard, President
  Shore Bank, Onley, VA

Southern National Bancorp of Virginia, Inc., 1770 Timberwood Boulevard, Suite 100, Charlottesville, VA 22911
  C.E.O. - Georgia S. Derrico, Chairman of the Board
  Sonabank, National Association, Charlottesville, VA

Southwest Virginia Bankshares, Inc., P. O. Box 1067, Marion, VA 24354-1067
  C.E.O. - John E. Stringer, President
  Bank of Marion, The, Marion, VA

Summit Financial Group, Inc., 300 North Main Street, Moorefield, WV 26836
  C.E.O. - H. Charles Maddy, III, President
  Shenandoah Valley National Bank, Winchester, VA
  Summit Community Bank, Inc., Moorefield, WV

SunTrust Banks, Inc., 303 Peachtree St NE, Mail Code 0632, Atlanta, GA 30308
  C.E.O. - James M. Wells, III, President
  SunTrust Bank, Atlanta, GA

Surrey Bancorp, 145 North Renfro Street, Mount Airy, NC 27030
  C.E.O. - Edward C. Ashby, III, President
  Surrey Bank & Trust, Mount Airy, NC

TransCommunity Financial Corporation, 4235 Innslake Drive, Glen Allen, VA 23060
  C.E.O. - Bruce B Nolte, President
  Bank of Goochland, N. A., Goochland, VA
  Bank of Louisa, National Association, Louisa, VA
  Bank of Powhatan, N. A., Powhatan, VA
  Bank of Rockbridge, Lexington, VA

Union Bankshares Corporation, P. O. Box 446, Bowling Green, VA 22427-0446
  C.E.O. - G. William Beale, President
  Bay Community Bank, Newport News, VA
  Northern Neck State Bank, Warsaw, VA
  Prosperity Bank & Trust Company, Bowling Green, VA
  Union Bank and Trust Company, Bowling Green, VA

United Bankshares, Inc., 514 Market Street, P. O. Box 1508, Parkersburg, WV 26101
  C.E.O. - Richard M. Adams, Chairman of the Board
  United Bank, Fairfax, VA
  United Bank, Inc., Parkersburg, WV
Registered Bank Holding Companies

United Financial Banking Companies, Inc., 8399 Leesburg Pike, Vienna, VA 22182
  C.E.O. - Harold C. Rauner, President
  Business Bank, The, Vienna, VA

Valley Financial Corporation, P. O. Box 2740, Roanoke, VA 24001-2740
  C.E.O. - Ellis L. Gutshall, President
  Valley Bank, Roanoke, VA

Village Bank and Trust Financial Corp., 1231 Alverser Drive, Midlothian, VA 23113
  C.E.O. - Thomas W. Winfree, President
  Village Bank, Midlothian, VA

Virginia Bank Bankshares, Inc., P. O. Box 3447, Danville, VA 24543-3447
  C.E.O. - L. Frank King, Jr., President
  Virginia Bank and Trust Company, Danville, VA

Virginia Commerce Bancorp, Inc., 5350 Lee Highway, Arlington, VA 22207-1608
  C.E.O. - Peter A. Converse
  Virginia Commerce Bank, Arlington, VA

Virginia Community Bankshares, Inc., P. O. Box 888, Louisa, VA 23093-0888
  C.E.O. - A. Pierce Stone, Chairman of the Board
  Virginia Community Bank, Louisa, VA

Virginia Financial Group, Inc., P. O. Box 71, Culpeper, VA 22701-0071
  C.E.O. - O.R. Barham, Jr., President
  Planters Bank & Trust Company of Virginia, Staunton, VA
  Second Bank & Trust, Culpeper, VA
  Virginia Heartland Bank, Fredericksburg, VA

Wachovia Corporation, 301 South College Street, Charlotte, NC 28288
  C.E.O. - G. Kennedy Thompson, Chairman of the Board
  Wachovia Bank, National Association, Charlotte, NC
  Wachovia Bank of Delaware, National Association, Wilmington, DE
Trust Companies -- List by Name

Trust Company of Virginia, The
9030 Stony Point Parkway, Suite 300
Richmond 23235
C.E.O.- Douglas A. Nunn, President

Branches:
   City of Colonial Heights
      130 Temple Lake Drive
   City of Roanoke
      Colonial Arms Building, 204 S. Jefferson Street
   Fairfax County
      8000 Towers Crescent Dr., Suite 1080, Vienna
   James City County
      4097 Ironbound Road, Suite B
Savings Institutions -- List by Name

Elizabeth Building and Loan Association,
Incorporated
519 Washington Street
Portsmouth, VA 23704
   C.E.O.- Charles O. Barclay, Jr., MD, President
### Consolidated Report of Condition for Credit Unions

**As of December 31**

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2005</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>$2,766,067,952</td>
<td>$3,009,360,393</td>
</tr>
<tr>
<td>LESS: Allowance for loan losses</td>
<td>21,882,232</td>
<td>19,035,976</td>
</tr>
<tr>
<td>Cash</td>
<td>208,885,899</td>
<td>236,686,586</td>
</tr>
<tr>
<td>Available for Sale securities</td>
<td>435,133,445</td>
<td>360,672,323</td>
</tr>
<tr>
<td>Held to Maturity securities</td>
<td>410,940,956</td>
<td>323,720,351</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in Corporate Centrals</td>
<td>112,431,156</td>
<td>231,470,095</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in banks, S&amp;L’s &amp; MSB’s</td>
<td>78,534,611</td>
<td>63,640,839</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in other credit unions</td>
<td>5,777,799</td>
<td>4,561,005</td>
</tr>
<tr>
<td>All other investments</td>
<td>7,486,262</td>
<td>9,487,846</td>
</tr>
<tr>
<td>Land and buildings (net of depreciation)</td>
<td>78,054,724</td>
<td>81,048,781</td>
</tr>
<tr>
<td>Other fixed assets (net of depreciation)</td>
<td>21,025,152</td>
<td>22,964,676</td>
</tr>
<tr>
<td>Share insurance capitalization deposit</td>
<td>31,511,801</td>
<td>33,020,100</td>
</tr>
<tr>
<td>All other assets</td>
<td>50,627,529</td>
<td>65,226,639</td>
</tr>
<tr>
<td>TOTAL ASSETS</td>
<td>$4,184,595,054</td>
<td>$4,422,823,658</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES &amp; SAVINGS EQUITY</th>
<th>2005</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notes/interest payable</td>
<td>$96,581,784</td>
<td>$53,150,726</td>
</tr>
<tr>
<td>Accounts payable</td>
<td>18,481,048</td>
<td>26,107,175</td>
</tr>
<tr>
<td>Dividends payable</td>
<td>1,605,048</td>
<td>1,818,129</td>
</tr>
<tr>
<td>TOTAL LIABILITIES</td>
<td>$116,667,880</td>
<td>$81,076,030</td>
</tr>
<tr>
<td>Share certificates</td>
<td>$1,036,399,636</td>
<td>$1,339,683,450</td>
</tr>
<tr>
<td>Share draft accounts</td>
<td>449,344,430</td>
<td>467,207,965</td>
</tr>
<tr>
<td>IRA accounts</td>
<td>356,942,127</td>
<td>377,869,065</td>
</tr>
<tr>
<td>Other shares</td>
<td>1,762,461,647</td>
<td>1,655,054,749</td>
</tr>
<tr>
<td>TOTAL SHARES</td>
<td>$3,605,107,840</td>
<td>$3,839,815,229</td>
</tr>
<tr>
<td>Regular/statutory reserve</td>
<td>$84,621,225</td>
<td>$86,199,546</td>
</tr>
<tr>
<td>Other reserves</td>
<td>60,507,871</td>
<td>63,365,463</td>
</tr>
<tr>
<td>Unrealized Gains (Losses) on available for sale securities</td>
<td>(9,494,492)</td>
<td>(5,993,996)</td>
</tr>
<tr>
<td>Undivided earnings</td>
<td>327,184,730</td>
<td>358,361,386</td>
</tr>
<tr>
<td>TOTAL EQUITY</td>
<td>$462,819,334</td>
<td>$501,932,399</td>
</tr>
<tr>
<td>TOTAL LIABILITIES &amp; EQUITY</td>
<td>$4,184,595,054</td>
<td>$4,422,823,658</td>
</tr>
</tbody>
</table>

Number of credit unions in operation | 59 | 59 |
**Consolidated Report of Income for Credit Unions**  
*For the Year Ended December 31*

<table>
<thead>
<tr>
<th></th>
<th>2005</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on loans (gross)</td>
<td>$167,252,122</td>
<td>$197,097,467</td>
</tr>
<tr>
<td>LESS: Interest refunded</td>
<td>144,133</td>
<td>168,144</td>
</tr>
<tr>
<td>Income from investments</td>
<td>40,150,964</td>
<td>45,391,264</td>
</tr>
<tr>
<td>Fee income</td>
<td>32,889,581</td>
<td>34,024,537</td>
</tr>
<tr>
<td>Other operating income</td>
<td>19,723,812</td>
<td>25,059,407</td>
</tr>
<tr>
<td><strong>TOTAL GROSS INCOME</strong></td>
<td>$259,872,346</td>
<td>$301,404,531</td>
</tr>
</tbody>
</table>

| **EXPENSES**           |               |               |
| Employee compensation & benefits | $69,876,057 | $75,835,633   |
| Travel & conference expense     | 1,788,441    | 1,860,589     |
| Office occupancy expense        | 7,221,476    | 7,764,329     |
| Office operations expense       | 32,141,001   | 34,728,936    |
| Education & promotional expenses | 4,417,817   | 4,568,009     |
| Loan servicing expense          | 12,484,488   | 13,935,974    |
| Professional & outside services | 6,981,128    | 7,647,765     |
| Provision for loan losses       | 14,339,237   | 8,263,631     |
| Members insurance              | 877,718      | 850,190       |
| Operating fees (examination & supervision fees) | 940,118 | 1,034,077 |
| Miscellaneous operating expenses | 2,559,403   | 3,234,882     |
| **TOTAL OPERATING EXPENSES BEFORE DIVIDENDS** | $153,626,884 | $159,724,015 |

| **NET INCOME (LOSS) BEFORE DIVIDENDS** | $106,245,462 | $141,680,516 |

|                      |               |               |
| Gains (losses) on investments | $(301,237)  | $(496,693)    |
| Gains (losses) on deposition of fixed assets | (6,942) | 26,691       |
| Other non-operating income (expense)          | 75,737      | 148,258       |
| **TOTAL NON-OPERATING GAINS (LOSSES)**        | $(232,442)  | $(321,744)    |

| Total net income (loss) before dividends | $106,013,020 | $141,358,772 |
| Interest on borrowed money             | 1,949,423   | 5,470,913     |
| Dividends                               | 70,801,139  | 100,478,583   |
| **Net income (loss) after dividends**   | $33,262,458 | $35,409,276   |
| LESS: Required transfer to statutory reserve (net) | 1,659,865 | 600,730       |
| Change to undivided earnings as a result of operations | $31,602,593 | $34,808,546  |
## Selected Data For Virginia State Chartered-Credit Unions
### As of December 31, 2006

<table>
<thead>
<tr>
<th>Credit Union Name</th>
<th>Principal Location</th>
<th>Assets ($000)</th>
<th>Deposits ($000)</th>
<th>Equity ($000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A B &amp; W Credit Union, Incorporated</td>
<td>Alexandria</td>
<td>26,963</td>
<td>22,160</td>
<td>4,344</td>
</tr>
<tr>
<td>Associates Credit Union, Inc.</td>
<td>Richmond</td>
<td>10,008</td>
<td>8,544</td>
<td>1,432</td>
</tr>
<tr>
<td>Augusta Health Care Credit Union, Incorporated</td>
<td>Fishersville</td>
<td>8,524</td>
<td>7,807</td>
<td>660</td>
</tr>
<tr>
<td>Beacon Credit Union, Incorporated</td>
<td>Lynchburg</td>
<td>36,134</td>
<td>32,529</td>
<td>3,392</td>
</tr>
<tr>
<td>Belt Line Employees Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>3,495</td>
<td>3,017</td>
<td>449</td>
</tr>
<tr>
<td>Cadmus Credit Union, Incorporated</td>
<td>Richmond</td>
<td>3,362</td>
<td>2,717</td>
<td>639</td>
</tr>
<tr>
<td>Campbell County Employee's Credit Union, Inc.</td>
<td>Concord</td>
<td>646</td>
<td>532</td>
<td>109</td>
</tr>
<tr>
<td>C.C.C. Martinsville Employees Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>891</td>
<td>761</td>
<td>130</td>
</tr>
<tr>
<td>Centra Health Credit Union</td>
<td>Lynchburg</td>
<td>4,611</td>
<td>3,367</td>
<td>1,242</td>
</tr>
<tr>
<td>Chesapeake City Employees Credit Union</td>
<td>Chesapeake</td>
<td>4,689</td>
<td>4,101</td>
<td>587</td>
</tr>
<tr>
<td>Chesapeake Public School Employee's Credit Union, Inc.</td>
<td>Chesapeake</td>
<td>7,851</td>
<td>6,820</td>
<td>999</td>
</tr>
<tr>
<td>City of Alexandria Employees Credit Union, Inc.</td>
<td>Alexandria</td>
<td>29,250</td>
<td>26,107</td>
<td>2,766</td>
</tr>
<tr>
<td>Danville Postal Credit Union, Incorporated</td>
<td>Danville</td>
<td>1,176</td>
<td>881</td>
<td>247</td>
</tr>
<tr>
<td>Dominion Credit Union</td>
<td>Richmond</td>
<td>129,426</td>
<td>111,742</td>
<td>17,456</td>
</tr>
<tr>
<td>DuPont Community Credit Union</td>
<td>Waynesboro</td>
<td>563,660</td>
<td>501,220</td>
<td>57,369</td>
</tr>
<tr>
<td>Fort Monroe Credit Union, Incorporated</td>
<td>Hampton</td>
<td>20,452</td>
<td>17,523</td>
<td>2,684</td>
</tr>
<tr>
<td>Goodyear-Danville Family Credit Union</td>
<td>Danville</td>
<td>6,493</td>
<td>5,428</td>
<td>1,030</td>
</tr>
<tr>
<td>Hampton City Employees Credit Union, Incorporated</td>
<td>Hampton</td>
<td>6,481</td>
<td>5,894</td>
<td>537</td>
</tr>
<tr>
<td>Hampton Roads Educators Credit Union, Inc.</td>
<td>Hampton</td>
<td>24,846</td>
<td>21,589</td>
<td>2,471</td>
</tr>
<tr>
<td>Hampton Roads Postal Credit Union, Inc.</td>
<td>Hampton</td>
<td>3,570</td>
<td>3,277</td>
<td>271</td>
</tr>
<tr>
<td>Home Town Community Credit Union</td>
<td>Smithfield</td>
<td>1,430</td>
<td>1,162</td>
<td>241</td>
</tr>
<tr>
<td>Klann Employees Credit Union, Incorporated</td>
<td>Waynesboro</td>
<td>103</td>
<td>49</td>
<td>54</td>
</tr>
<tr>
<td>Landmark Communications Employees Credit Union, Inc.</td>
<td>Norfolk</td>
<td>2,606</td>
<td>2,318</td>
<td>285</td>
</tr>
</tbody>
</table>
Selected Data For Virginia State Chartered-Credit Unions
As of December 31, 2006

<table>
<thead>
<tr>
<th>Credit Union Name</th>
<th>Principal Location</th>
<th>Assets ($000)</th>
<th>Deposits ($000)</th>
<th>Equity ($000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Line Credit Union, Inc.</td>
<td>Richmond</td>
<td>5,879</td>
<td>5,240</td>
<td>639</td>
</tr>
<tr>
<td>Loudoun Credit Union</td>
<td>Leesburg</td>
<td>19,333</td>
<td>16,608</td>
<td>2,406</td>
</tr>
<tr>
<td>Martinsville Du Pont Employees Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>237,094</td>
<td>204,545</td>
<td>32,208</td>
</tr>
<tr>
<td>Martinsville Postal Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>357</td>
<td>303</td>
<td>54</td>
</tr>
<tr>
<td>N.C.S.E. Credit Union, Inc.</td>
<td>Lovingston</td>
<td>869</td>
<td>704</td>
<td>165</td>
</tr>
<tr>
<td>Nabisco Employees Credit Union</td>
<td>Richmond</td>
<td>6,977</td>
<td>4,812</td>
<td>2,095</td>
</tr>
<tr>
<td>Newport News Municipal Employees Credit Union, Incorporated</td>
<td>Newport News</td>
<td>36,518</td>
<td>32,412</td>
<td>4,016</td>
</tr>
<tr>
<td>Newport News Shipbuilding Employees' Credit Union, Inc.</td>
<td>Newport News</td>
<td>933,709</td>
<td>762,944</td>
<td>130,118</td>
</tr>
<tr>
<td>Norfolk Southern Employees' Credit Union, Incorporated</td>
<td>Chesapeake</td>
<td>2,268</td>
<td>1,888</td>
<td>368</td>
</tr>
<tr>
<td>Norfolk, Va., Postal Credit Union, Incorporated</td>
<td>Norfolk</td>
<td>4,831</td>
<td>3,968</td>
<td>851</td>
</tr>
<tr>
<td>Northern Star Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>99,320</td>
<td>83,096</td>
<td>12,001</td>
</tr>
<tr>
<td>Old Dominion University Credit Union, Inc.</td>
<td>Norfolk</td>
<td>16,182</td>
<td>14,358</td>
<td>1,746</td>
</tr>
<tr>
<td>P.W.C. Employees Credit Union</td>
<td>Woodbridge</td>
<td>29,270</td>
<td>25,600</td>
<td>3,560</td>
</tr>
<tr>
<td>P.W.H. Employees Credit Union, Inc.</td>
<td>Manassas</td>
<td>2,516</td>
<td>2,111</td>
<td>404</td>
</tr>
<tr>
<td>Petersburg Federal Reformatory Credit Union, Incorporated</td>
<td>Petersburg</td>
<td>1,447</td>
<td>899</td>
<td>548</td>
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<tr>
<td>PFD Firefighters Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>17,321</td>
<td>15,961</td>
<td>1,263</td>
</tr>
<tr>
<td>Piedmont Credit Union</td>
<td>Danville</td>
<td>29,054</td>
<td>25,946</td>
<td>2,953</td>
</tr>
<tr>
<td>Portsmouth Police Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>1,361</td>
<td>1,048</td>
<td>314</td>
</tr>
<tr>
<td>Prime Care Credit Union, Incorporated</td>
<td>Norfolk</td>
<td>12,297</td>
<td>11,042</td>
<td>1,289</td>
</tr>
<tr>
<td>Richmond Fire Department Credit Union, Incorporated</td>
<td>Richmond</td>
<td>13,347</td>
<td>11,237</td>
<td>1,949</td>
</tr>
<tr>
<td>Richmond Police Department Credit Union, Incorporated</td>
<td>Richmond</td>
<td>5,011</td>
<td>4,015</td>
<td>922</td>
</tr>
<tr>
<td>Richmond Postal Credit Union Incorporated, The</td>
<td>Richmond</td>
<td>75,558</td>
<td>65,706</td>
<td>10,391</td>
</tr>
<tr>
<td>Riverside Health System Employees' Credit Union, Incorporated</td>
<td>Newport News</td>
<td>6,317</td>
<td>4,986</td>
<td>1,164</td>
</tr>
</tbody>
</table>
## Selected Data For Virginia State Chartered-Credit Unions
### As of December 31, 2006

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

#### New Out-of-State Credit Unions

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/22/06</td>
<td>Financial Partners Credit Union</td>
<td>100 Railroad Avenue, Galax, VA</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
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<td>11/13/06</td>
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</tr>
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#### Voluntary Mergers pursuant to § 6.1-225.27 of the Code of Virginia

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

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

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
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<tbody>
<tr>
<td>11/14/06</td>
<td>The Nansemond Credit Union, Incorporated, Suffolk, VA to merge into ABNB Federal Credit Union</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
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<td>11/14/06</td>
</tr>
</tbody>
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#### New Service Facilities

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

**New Service Facilities**

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Credit Union, Incorporation</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>June</td>
<td>01</td>
<td>Beacon Credit Union, Incorporated</td>
<td>19029 Forest Road, Lynchburg, VA</td>
</tr>
<tr>
<td>September</td>
<td>25</td>
<td>Martinsville Du Pont Employees Credit Union, Incorporated</td>
<td>1080 Old Franklin Turnpike, Rocky Mount, VA</td>
</tr>
<tr>
<td>November</td>
<td>06</td>
<td>Virginia Credit Union, Inc.</td>
<td>J. Sargeant Reynolds Comm. College, 1651 E. Parham Road, Richmond, VA</td>
</tr>
<tr>
<td>December</td>
<td>12</td>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>56 Stoneridge Drive, Ruckersville, VA</td>
</tr>
<tr>
<td>December</td>
<td>12</td>
<td>Virginia Credit Union, Inc.</td>
<td>Southside Virginia Training Center, Building 59, 26317 W. Washington St., Petersburg, VA</td>
</tr>
</tbody>
</table>
Credit Unions -- List by Name

A B & W Credit Union, Incorporated
6201 Richmond Highway
Alexandria, VA 22303
Treasurer- Mack T. Reel

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

Augusta Health Care Credit Union, Incorporated
78 Medical Center Drive
P O Box 1000
Fishersville, VA 22939
Treasurer- Holly Caldwell

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

Belt Line Employees Credit Union, Incorporated
3014 Tyre Neck Road
Portsmouth, VA 23703
Treasurer- Garry Baker

C.C.C. Martinsville Employees Credit Union, Incorporated
810 Starling Avenue
Martinsville, VA 24112
Treasurer- Russell Joyce

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

Campbell County Employee's Credit Union, Inc.
132 Kimball Road
Concord, VA 24538
Treasurer- Judy Martin

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

Chesapeake City Employees Credit Union
401 Albemarle Drive, Suite 102
Chesapeake, VA 23322
Treasurer- Carol Mayo

Chesapeake Public School Employee's Credit Union, Inc.
544 Battlefield Boulevard South
Chesapeake, VA 23320
Treasurer- William Joe

City of Alexandria Employees Credit Union, Inc.
1416 Duke Street
P O Box 118
Alexandria, VA 22313
Treasurer- Ralph L. Charlton

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

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

DuPont Community Credit Union
140 Lucy Lane
P. O. Box 1365
Waynesboro, VA 22980
Treasurer- Maurice Gresham
Service Facilities -
   105 Community Way
   Staunton, VA 24401
   2201 North Augusta Street
   Staunton, VA 24401
   2518 Stuarts Draft Highway
   Staunts Draft, VA 24477
   315 Lee Highway
   Verona, VA 24482
   1140 Shenandoah Village Drive
   Waynesboro, VA 22980
   200 East Broad Street
   Waynesboro, VA 22980
   2200 W. Main Street
   Waynesboro, VA 22980
   305 West Court Street
   Woodstock, VA 22664

Fort Monroe Credit Union, Incorporated
108 West Mercury Blvd.
Hampton, VA 23669
Treasurer- Anthony Eaton
Service Facility -
   Fort Monroe Post Exchange (PX) Bldg
   102 Griffith Street
   Fort Monroe, VA 23651

Goodyear-Danville Family Credit Union
1901 Goodyear Boulevard
P.O. Box 2117
Danville, VA 24541
Treasurer- Phillip A. Hynes
Service Facility -
   2321 Riverside Drive
   Danville, VA 24540

Hampton City Employees Credit Union,
Incorporated
City Hall Building 22 Lincoln Street
Hampton, VA 23669
Treasurer- Christine Snead

Hampton Roads Educators Credit Union,
Inc.
2130 Cunningham Drive
Hampton, VA 23666
Treasurer- William F. Trimble, Jr.

Hampton Roads Postal Credit Union, Inc.
4013 W. Mercury Boulevard
Hampton, VA 23666
Treasurer- Fred Wright

Home Town Community Credit Union
938-C South Church Street
P O Box 69
Smithfield, VA 23431
Treasurer- Beatrice R. Wise

Klann Employees Credit Union,
Incorporated
301 Fourth Street
Waynesboro, VA 22980
Treasurer- Carolyn Moore

Landmark Communications Employees Credit
Union, Inc.
150 West Brambleton Avenue
Norfolk, VA 23510
Treasurer- Carol Lewis

Life Line Credit Union, Inc.
5855 Bremo Road, Suite 701
Richmond, VA 23226
Treasurer- Clay Church

Loudoun Credit Union
112-A South Street, S.E.
Leesburg, VA 20175
Treasurer- Norman Butts

Martinsville Du Pont Employees Credit Union,
Incorporated
35 Dupont Road
P O Box 2158
Martinsville, VA 24113
Treasurer- Greg Hill
Service Facilities -
   5835 Virginia Avenue
   Bassett, VA 24055
   41 Wheeler Avenue
   Collinsville, VA 24078
   1101 Brookdale Street
   Martinsville, VA 24112
   2828 Greensboro Road
   Martinsville, VA 24112
   58 E. Church Street
   Martinsville, VA 24113
   640 Commonwealth Drive
   Martinsville, VA 24112
Credit Unions -- List by Name

Martinsville Du Pont Employees Credit Union, Incorporated (Continued)

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

Martinsville Postal Credit Union, Incorporated
810 Starling Avenue
Martinsville, VA 24112
Treasurer- Gwendolyn Penn

N.C.S.E. Credit Union, Inc.
84 Courthouse Square
Lovingston, VA 22949
Treasurer- Phyllis M. Drumheller

Nabisco Employees Credit Union
6002 S. Laburnum Avenue
Richmond, VA 23231
Treasurer- John Thompson

Nansemond Credit Union, Incorporated, The
617 East Washington Street
Suffolk, VA 23434
Treasurer- Mark Croston

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

Newport News Shipbuilding Employees' Credit Union, Inc.
3711 Huntington Avenue
Newport News, VA 23607
Treasurer- Robert L. Sterling
Service Facilities -
2445 Old Taylor Road
Chesapeake, VA 23321

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

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

Norfolk Southern Employees' Credit Union, Incorporated
1417 North Battlefield Boulevard,
Suite 290
Chesapeake, VA 23320
Treasurer- Kevin S. Peek

Norfolk, Va., Postal Credit Union, Incorporated
600 Church Street Room 111
Norfolk, VA 23501
Treasurer- William Beck
Credit Unions -- List by Name

Northern Star Credit Union, Incorporated
5100 George Washington Highway
P O Box 1397
Portsmouth, VA 23705
   Treasurer- Bernard G. Matthews
   Service Facilities -
      3325 Taylor Road
      Chesapeake, VA 23325
      Elmhurst Square S. C. Outparcel
      5600 Block of Portsmouth Boulevard
      Portsmouth, VA 23701

Old Dominion University Credit Union, Inc.
2701 Hampton Boulevard
Norfolk, VA 23517
   Treasurer- Sylvia Hudgins
   Service Facility -
      4901 Hampton Boulevard, Room 1049
      Norfolk, VA 23508

P.W.C. Employees Credit Union
2080 Old Bridge Road, Suite 101
Woodbridge, VA 22192
   Treasurer- Robin R. Perkins
   Service Facility -
      8807 Sudley Road, Suite 109
      Manassas, VA 22110

P.W.H. Employees Credit Union, Inc.
8700 Sudley Road
Manassas, VA 22110
   Treasurer- Fay Bowers

PFD Firefighters Credit Union, Incorporated
3209 Cedar Lane
Portsmouth, VA 23703
   Treasurer- Robert Wise, Jr.

Petersburg Federal Reformatory Credit Union, Incorporated
Federal Correctional Institution
Petersburg, VA 23804
   Treasurer- DeWayne Rowe

Piedmont Credit Union
366 Piney Forest Road
P O Box 4007
Danville, VA 24540
   Treasurer- Carey Wilkes
   Service Facility -
      265 Corning Drive
      Danville, VA 24541

Portsmouth Police Credit Union, Incorporated
801 Crawford Street, 5th Floor
Portsmouth, VA 23704
   Treasurer- Mary Carr Roberts

Prime Care Credit Union, Incorporated
600 Gresham Drive
Norfolk, VA 23507
   Treasurer- Terry J. Lambert
   Service Facility -
      830 Kempsville Road,
      Sentara Leigh Hospital
      Norfolk, VA 23502

Richmond Fire Department Credit Union, Incorporated
900 Hermitage Road
Richmond, VA 23220
   Treasurer- James A. Chambers, Jr.

Richmond Police Department Credit Union, Incorporated
200 W. Grace Street
Richmond, VA 23220-5018
   Treasurer- William Friday

Richmond Postal Credit Union Incorporated, The
1601 Ownby Lane
Richmond, VA 23220
   Treasurer- Yvonne J. Baylor
   Service Facilities -
      101 South Davis Avenue
      Richmond, VA 23261
      1801 Brook Road
      Richmond, VA 23260

Riverside Health System Employees' Credit Union, Incorporated
500 J. Clyde Morris Boulevard
Newport News, VA 23601
   Treasurer- Barbara LaBonte
Credit Unions -- List by Name

Smithfield Packing Employees' Credit Union
501 North Church Street
P O Box 369
Smithfield, VA 23431
Treasurer- Cheryl J. Wells

Spruance Cellophane Credit Union
7119 Jefferson Davis Highway
Richmond, VA 23237
Treasurer- George S. Fleming

T.M.C. Employees Credit Union, Inc.
1000 Robbins Road
P.O. Box 10341
Lynchburg, VA 24506
Treasurer- Patsy W. Stilwell

Tidewater Telephone Employees Credit Union, Incorporated
5648 Southern Boulevard
Virginia Beach, VA 23462
Treasurer- Sharon Emory
Service Facility -
2130 Cunningham Drive
Hampton, VA 23666

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

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

Virginia Educators' Credit Union
12626 Nettles Drive
Newport News, VA 23606
Treasurer- Eugene Johnson
Service Facility -
812 Main Street
Newport News, VA 23605

Valley Industrial Credit Union
501 W. Broad St.
P.O. Box 1784
Waynesboro, VA 22980
Treasurer- Myron Cook
Virginia Gas, Credit Union, Incorporated  
107 South Coalter Street  
Staunton, VA 24401  
Treasurer- Darlene B. Thomas

Virginia United Methodist Credit Union, Inc.  
10330 Staples Mill Road  
P O Box 9798  
Richmond, VA 23228  
Treasurer- Thomas G. Brown

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

Waynesboro Employees Credit Union, Inc.  
250-E North Poplar Avenue  
Waynesboro, VA 22980  
Treasurer- Nancy Via