THE 2007 ANNUAL REPORT
OF THE
BUREAU OF FINANCIAL INSTITUTIONS

BANKS
CREDIT UNIONS
SAVINGS INSTITUTIONS
TRUST COMPANIES

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

BUREAU OF FINANCIAL INSTITUTIONS
STATE CORPORATION COMMISSION
COMMONWEALTH OF VIRGINIA
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TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:
I have the honor to submit herewith the 2007 Annual Report of the Bureau of Financial Institutions - Banks, Credit Unions, Savings Institutions, and Trust Companies.

Respectfully,

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

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

ADMINISTRATION AND FINANCE

GERALD E. FALLEN
Assistant Commissioner

BANKS AND SAVINGS INSTITUTIONS

JOHN M. CROCKETT
Deputy Commissioner

CONSUMER FINANCE

SUSAN E. HANCOCK
Deputy Commissioner

CORPORATE STRUCTURE AND RESEARCH

NICHOLAS C. KYRUS
Deputy Commissioner

CREDIT UNIONS

GEORGE H. LATHAM
Deputy Commissioner
OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION
HAS ADMINISTERED THE BANKING LAWS

Chief Examiner of Banks

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

Chief Deputy to the Commissioner of Insurance and Banking

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

Commissioner of Insurance and Banking

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

Commissioner of Banking

M. E. BRISTOW, June 21, 1938 to January 31, 1939
MILTON R. MORGAN, February 1, 1939 to January 15, 1951
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976
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 1997 – 2007

(billions)

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></th>
<th>December 31, 2006</th>
<th>December 31, 2007</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>86 State Banks</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>746 Branches</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>83 State Banks</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>785 Branches</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and balances due from depository institutions</td>
<td>$3,150,379</td>
<td>$3,167,848</td>
</tr>
<tr>
<td>Noninterest-bearing balances and currency and coin</td>
<td>$1,241,947</td>
<td>$1,403,723</td>
</tr>
<tr>
<td>Interest-bearing balances</td>
<td>$1,908,432</td>
<td>$1,764,125</td>
</tr>
<tr>
<td>Securities</td>
<td>$9,689,798</td>
<td>$11,306,761</td>
</tr>
<tr>
<td>Federal funds sold &amp; securities purchased under agreement to resell</td>
<td>$908,602</td>
<td>$1,459,999</td>
</tr>
<tr>
<td>Loan and lease financing receivables:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans and leases held for sale</td>
<td>$634,076</td>
<td>$342,807</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income</td>
<td>$45,999,706</td>
<td>$51,921,262</td>
</tr>
<tr>
<td>LESS: Allowance for loan and lease losses</td>
<td>$1,191,620</td>
<td>$1,583,492</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income and allowance for losses</td>
<td>$44,808,086</td>
<td>$50,337,770</td>
</tr>
<tr>
<td>Assets held in trading accounts</td>
<td>$0</td>
<td>$84,950</td>
</tr>
<tr>
<td>Premises and fixed assets (including capitalized leases)</td>
<td>$1,507,765</td>
<td>$1,640,170</td>
</tr>
<tr>
<td>Other real estate owned</td>
<td>$27,191</td>
<td>$52,751</td>
</tr>
<tr>
<td>Intangible assets</td>
<td>$707,592</td>
<td>$909,990</td>
</tr>
<tr>
<td>Other assets</td>
<td>$3,739,580</td>
<td>$4,599,057</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$65,173,069</td>
<td>$73,902,103</td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In domestic offices</td>
<td>$41,480,086</td>
<td>$43,737,539</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>$4,779,763</td>
<td>$4,572,221</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>$36,700,323</td>
<td>$39,165,318</td>
</tr>
<tr>
<td>In foreign offices, Edge and Agreement subsidiaries, and IBFs...</td>
<td>$2,396,803</td>
<td>$2,086,209</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>$9,346</td>
<td>$36,859</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>$2,387,457</td>
<td>$2,049,350</td>
</tr>
<tr>
<td>Federal funds purchased and securities sold under agreement to repurchase</td>
<td>$2,191,288</td>
<td>$6,626,321</td>
</tr>
<tr>
<td>Other borrowed money</td>
<td>$7,517,242</td>
<td>$8,058,182</td>
</tr>
<tr>
<td>Notes and debentures subordinated to deposits</td>
<td>$707,281</td>
<td>$602,895</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>$3,408,460</td>
<td>$3,940,772</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>$57,701,160</td>
<td>$65,051,918</td>
</tr>
<tr>
<td><strong>EQUITY CAPITAL</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perpetual preferred stock</td>
<td>$7,426</td>
<td></td>
</tr>
<tr>
<td>Common stock</td>
<td>$533,834</td>
<td>$545,616</td>
</tr>
<tr>
<td>Surplus</td>
<td>$2,868,987</td>
<td>$3,512,404</td>
</tr>
<tr>
<td>Undivided profits and capital reserves</td>
<td>$4,061,662</td>
<td>$4,792,165</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td>$7,471,909</td>
<td>$8,850,185</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND EQUITY CAPITAL</strong></td>
<td>$65,173,069</td>
<td>$73,902,103</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>2006</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTEREST INCOME:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest and fees on loans</td>
<td>$ 4,043,926</td>
<td>$ 4,684,657</td>
</tr>
<tr>
<td>Income from lease financing receivables</td>
<td>123</td>
<td>121</td>
</tr>
<tr>
<td>Interest on balances due from depository institutions</td>
<td>143,616</td>
<td>141,354</td>
</tr>
<tr>
<td>Interest and dividends on securities</td>
<td>505,111</td>
<td>502,589</td>
</tr>
<tr>
<td>Interest from assets held in trading accounts</td>
<td>0</td>
<td>6,103</td>
</tr>
<tr>
<td>Interest on federal funds sold and securities purchased under agreements to resell</td>
<td>100,540</td>
<td>163,564</td>
</tr>
<tr>
<td>Other Interest Income</td>
<td>202,536</td>
<td>349,221</td>
</tr>
<tr>
<td>TOTAL INTEREST INCOME</td>
<td>4,995,852</td>
<td>5,847,609</td>
</tr>
<tr>
<td>INTEREST EXPENSE:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on deposits in domestic offices</td>
<td>1,248,109</td>
<td>1,530,423</td>
</tr>
<tr>
<td>Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td>113,811</td>
<td>124,689</td>
</tr>
<tr>
<td>Expense of federal funds purchased and securities sold under agreements to repurchase</td>
<td>134,762</td>
<td>176,336</td>
</tr>
<tr>
<td>Interest on trading liabilities and other borrowed money</td>
<td>405,105</td>
<td>478,563</td>
</tr>
<tr>
<td>Interest on notes and debentures subordinated to deposits</td>
<td>47,923</td>
<td>42,424</td>
</tr>
<tr>
<td>TOTAL INTEREST EXPENSE</td>
<td>1,949,710</td>
<td>2,352,435</td>
</tr>
<tr>
<td>NET INTEREST INCOME</td>
<td>3,046,142</td>
<td>3,495,174</td>
</tr>
<tr>
<td>Provision for loan and lease losses</td>
<td>712,256</td>
<td>990,620</td>
</tr>
<tr>
<td>NONINTEREST INCOME:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from fiduciary activities</td>
<td>10,855</td>
<td>13,744</td>
</tr>
<tr>
<td>Service charges on deposit accounts in domestic offices</td>
<td>96,519</td>
<td>106,429</td>
</tr>
<tr>
<td>Trading revenue</td>
<td>0</td>
<td>(2,672)</td>
</tr>
<tr>
<td>Other fee income</td>
<td>3,827,975</td>
<td>4,516,678</td>
</tr>
<tr>
<td>All other noninterest income</td>
<td>1,851,375</td>
<td>2,115,339</td>
</tr>
<tr>
<td>TOTAL NONINTEREST INCOME</td>
<td>5,786,724</td>
<td>6,749,518</td>
</tr>
<tr>
<td>Realized gains (losses) on securities</td>
<td>(54,913)</td>
<td>(507)</td>
</tr>
<tr>
<td>NONINTEREST EXPENSE:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries and employee benefits</td>
<td>658,166</td>
<td>734,003</td>
</tr>
<tr>
<td>Expenses of premises and fixed assets (net of rental income)</td>
<td>205,075</td>
<td>211,703</td>
</tr>
<tr>
<td>Other noninterest expense</td>
<td>4,486,024</td>
<td>4,779,689</td>
</tr>
<tr>
<td>TOTAL NONINTEREST EXPENSE</td>
<td>5,349,265</td>
<td>5,725,395</td>
</tr>
<tr>
<td>INCOME BEFORE INCOME TAXES AND EXTRA-ORDINARY ITEMS AND OTHER ADJUSTMENTS</td>
<td>2,716,432</td>
<td>3,528,170</td>
</tr>
<tr>
<td>APPLICABLE INCOME TAXES</td>
<td>921,317</td>
<td>1,230,640</td>
</tr>
<tr>
<td>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</td>
<td>1,795,115</td>
<td>2,297,530</td>
</tr>
<tr>
<td>EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>NET INCOME</td>
<td>$ 1,795,115</td>
<td>$ 2,297,530</td>
</tr>
</tbody>
</table>
Selected Data For Virginia State-Chartered Banks
As of December 31, 2007

<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>Alliance Bank Corporation*</td>
<td>Fairfax</td>
<td>5</td>
<td>540,525</td>
<td>365,833</td>
<td>54,831</td>
</tr>
<tr>
<td>Bank of Botetourt</td>
<td>Buchanan</td>
<td>9</td>
<td>278,245</td>
<td>248,152</td>
<td>25,052</td>
</tr>
<tr>
<td>The Bank of Charlotte County*</td>
<td>Phenix</td>
<td>4</td>
<td>114,611</td>
<td>95,407</td>
<td>13,880</td>
</tr>
<tr>
<td>Bank of Clarke County*</td>
<td>Berryville</td>
<td>12</td>
<td>503,181</td>
<td>380,133</td>
<td>47,514</td>
</tr>
<tr>
<td>Bank of Essex*</td>
<td>Tappahannock</td>
<td>7</td>
<td>301,790</td>
<td>244,587</td>
<td>33,653</td>
</tr>
<tr>
<td>The Bank of Fincastle</td>
<td>Fincastle</td>
<td>9</td>
<td>159,607</td>
<td>135,868</td>
<td>22,864</td>
</tr>
<tr>
<td>Bank of Floyd*</td>
<td>Floyd</td>
<td>8</td>
<td>198,980</td>
<td>178,708</td>
<td>17,585</td>
</tr>
<tr>
<td>The Bank of Hampton Roads*</td>
<td>Chesapeake</td>
<td>17</td>
<td>562,887</td>
<td>432,611</td>
<td>71,570</td>
</tr>
<tr>
<td>Bank of Lancaster*</td>
<td>Kilmarnock</td>
<td>7</td>
<td>325,525</td>
<td>260,185</td>
<td>25,932</td>
</tr>
<tr>
<td>The Bank of Marion*</td>
<td>Marion</td>
<td>14</td>
<td>359,658</td>
<td>295,950</td>
<td>36,759</td>
</tr>
<tr>
<td>Bank of McKenney*</td>
<td>Mckenney</td>
<td>6</td>
<td>161,191</td>
<td>127,519</td>
<td>18,068</td>
</tr>
<tr>
<td>The Bank of Southside Virginia</td>
<td>Carson</td>
<td>15</td>
<td>461,644</td>
<td>394,615</td>
<td>60,983</td>
</tr>
<tr>
<td>Bank of Virginia*</td>
<td>Midlothian</td>
<td>4</td>
<td>183,985</td>
<td>154,878</td>
<td>18,004</td>
</tr>
<tr>
<td>Bank of the Commonwealth*</td>
<td>Norfolk</td>
<td>17</td>
<td>842,424</td>
<td>597,406</td>
<td>107,978</td>
</tr>
<tr>
<td>Bank of the James*</td>
<td>Lynchburg</td>
<td>7</td>
<td>269,912</td>
<td>229,086</td>
<td>24,028</td>
</tr>
<tr>
<td>Bay Community Bank*</td>
<td>Newport News</td>
<td>4</td>
<td>130,574</td>
<td>74,722</td>
<td>10,168</td>
</tr>
<tr>
<td>Benchmark Community Bank*</td>
<td>Kenbridge</td>
<td>11</td>
<td>342,797</td>
<td>303,677</td>
<td>31,489</td>
</tr>
<tr>
<td>The Blue Grass Valley Bank</td>
<td>Blue Grass</td>
<td>2</td>
<td>33,886</td>
<td>29,975</td>
<td>3,680</td>
</tr>
<tr>
<td>Burke &amp; Herbert Bank &amp; Trust Company</td>
<td>Alexandria</td>
<td>17</td>
<td>1,529,433</td>
<td>1,203,421</td>
<td>161,588</td>
</tr>
<tr>
<td>The Business Bank</td>
<td>Vienna</td>
<td>6</td>
<td>220,066</td>
<td>198,349</td>
<td>20,816</td>
</tr>
<tr>
<td>Capital One Bank*</td>
<td>Glen Allen</td>
<td>2</td>
<td>33,884,358</td>
<td>15,477,366</td>
<td>4,541,435</td>
</tr>
<tr>
<td>Cardinal Bank</td>
<td>McLean</td>
<td>25</td>
<td>1,683,943</td>
<td>1,105,042</td>
<td>161,830</td>
</tr>
<tr>
<td>Carter Bank &amp; Trust</td>
<td>Martinsville</td>
<td>124</td>
<td>2,653,589</td>
<td>2,334,604</td>
<td>292,417</td>
</tr>
<tr>
<td>Central Virginia Bank*</td>
<td>Powhatan</td>
<td>9</td>
<td>484,833</td>
<td>359,811</td>
<td>40,533</td>
</tr>
<tr>
<td>Chesapeake Bank*</td>
<td>Kilmarnock</td>
<td>11</td>
<td>479,538</td>
<td>398,242</td>
<td>42,053</td>
</tr>
</tbody>
</table>

* - Member of Federal Reserve
<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 and Farmers Bank</td>
<td>West Point</td>
<td>18</td>
<td>778,234</td>
<td>527,910</td>
<td>79,821</td>
</tr>
<tr>
<td>Citizens Bank and Trust Company*</td>
<td>Blackstone</td>
<td>11</td>
<td>283,160</td>
<td>243,965</td>
<td>30,018</td>
</tr>
<tr>
<td>Citizens Community Bank*</td>
<td>South Hill</td>
<td>4</td>
<td>148,769</td>
<td>129,275</td>
<td>17,855</td>
</tr>
<tr>
<td>Colonial Virginia Bank*</td>
<td>Gloucester</td>
<td>2</td>
<td>95,460</td>
<td>82,949</td>
<td>11,506</td>
</tr>
<tr>
<td>Community Bankers' Bank*</td>
<td>Midlothian</td>
<td>1</td>
<td>129,916</td>
<td>31,284</td>
<td>10,464</td>
</tr>
<tr>
<td>Consolidated Bank and Trust Company*</td>
<td>Richmond</td>
<td>3</td>
<td>88,702</td>
<td>79,310</td>
<td>8,977</td>
</tr>
<tr>
<td>EVB*</td>
<td>Tappahannock</td>
<td>25</td>
<td>927,345</td>
<td>704,739</td>
<td>71,664</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank*</td>
<td>Timberville</td>
<td>9</td>
<td>375,104</td>
<td>299,062</td>
<td>30,144</td>
</tr>
<tr>
<td>The Farmers &amp; Merchants Bank of Craig County*</td>
<td>New Castle</td>
<td>2</td>
<td>49,845</td>
<td>42,255</td>
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<tr>
<td>Farmers and Miners Bank*</td>
<td>Pennington Gap</td>
<td>6</td>
<td>126,003</td>
<td>111,476</td>
<td>13,574</td>
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<tr>
<td>The Farmers Bank of Appomattox*</td>
<td>Appomattox</td>
<td>4</td>
<td>161,186</td>
<td>137,094</td>
<td>18,100</td>
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<td>Farmers Bank, Windsor, Virginia*</td>
<td>Windsor</td>
<td>4</td>
<td>307,661</td>
<td>275,375</td>
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<td>The Fauquier Bank*</td>
<td>Warrenton</td>
<td>8</td>
<td>489,324</td>
<td>404,691</td>
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<td>First and Citizens Bank</td>
<td>Monterey</td>
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<td>102,857</td>
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<td>First Bank*</td>
<td>Strasburg</td>
<td>11</td>
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<td>The First Bank and Trust Company*</td>
<td>Lebanon</td>
<td>18</td>
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<td>754,458</td>
<td>81,372</td>
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<td>First Capital Bank*</td>
<td>Glen Allen</td>
<td>6</td>
<td>351,712</td>
<td>265,018</td>
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<tr>
<td>First Sentinel Bank*</td>
<td>Richlands</td>
<td>5</td>
<td>138,059</td>
<td>126,620</td>
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<tr>
<td>First State Bank</td>
<td>Danville</td>
<td>3</td>
<td>29,521</td>
<td>26,716</td>
<td>1,558</td>
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<tr>
<td>First Virginia Community Bank*</td>
<td>Fairfax</td>
<td>1</td>
<td>27,104</td>
<td>3,798</td>
<td>22,725</td>
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<tr>
<td>The Freedom Bank of Virginia*</td>
<td>Vienna</td>
<td>2</td>
<td>97,352</td>
<td>72,085</td>
<td>24,885</td>
</tr>
<tr>
<td>Heritage Bank*</td>
<td>Norfolk</td>
<td>5</td>
<td>220,893</td>
<td>186,197</td>
<td>24,405</td>
</tr>
<tr>
<td>Highlands Community Bank*</td>
<td>Covington</td>
<td>2</td>
<td>70,242</td>
<td>61,694</td>
<td>8,238</td>
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<tr>
<td>Highlands Union Bank*</td>
<td>Abingdon</td>
<td>13</td>
<td>658,242</td>
<td>518,050</td>
<td>45,310</td>
</tr>
<tr>
<td>HomeTown Bank*</td>
<td>Roanoke</td>
<td>4</td>
<td>154,803</td>
<td>119,693</td>
<td>20,643</td>
</tr>
</tbody>
</table>

* - Member of Federal Reserve
### Selected Data For Virginia State-Chartered Banks

**As of December 31, 2007**

<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>Lee Bank &amp; Trust Company</td>
<td>Pennington Gap</td>
<td>4</td>
<td>163,000</td>
<td>141,232</td>
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<td>MainStreet Bank*</td>
<td>Herndon</td>
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<td>147,146</td>
<td>115,467</td>
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<td>Middleburg Bank*</td>
<td>Middleburg</td>
<td>9</td>
<td>834,479</td>
<td>590,732</td>
<td>75,790</td>
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<td>Miners Exchange Bank*</td>
<td>Coeburn</td>
<td>7</td>
<td>75,064</td>
<td>64,957</td>
<td>8,523</td>
</tr>
<tr>
<td>Monarch Bank*</td>
<td>Chesapeake</td>
<td>9</td>
<td>502,565</td>
<td>389,729</td>
<td>46,548</td>
</tr>
<tr>
<td>New Peoples Bank, Inc.*</td>
<td>Honaker</td>
<td>30</td>
<td>767,117</td>
<td>657,352</td>
<td>61,562</td>
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<td>Northern Neck State Bank*</td>
<td>Warsaw</td>
<td>9</td>
<td>353,400</td>
<td>283,669</td>
<td>28,577</td>
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<tr>
<td>The Page Valley Bank*</td>
<td>Luray</td>
<td>4</td>
<td>86,118</td>
<td>75,188</td>
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<td>Peoples Bank of Virginia*</td>
<td>Richmond</td>
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<td>270,395</td>
<td>231,697</td>
<td>31,923</td>
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<tr>
<td>The Peoples Bank</td>
<td>Ewing</td>
<td>5</td>
<td>64,768</td>
<td>59,232</td>
<td>5,077</td>
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<tr>
<td>Peoples Community Bank*</td>
<td>Montross</td>
<td>5</td>
<td>107,848</td>
<td>95,277</td>
<td>11,759</td>
</tr>
<tr>
<td>Pioneer Bank*</td>
<td>Stanley</td>
<td>7</td>
<td>147,931</td>
<td>127,437</td>
<td>12,264</td>
</tr>
<tr>
<td>Planters Bank &amp; Trust Company of Virginia*</td>
<td>Staunton</td>
<td>22</td>
<td>840,441</td>
<td>626,813</td>
<td>103,634</td>
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<tr>
<td>Prosperity Bank &amp; Trust Company*</td>
<td>Springfield</td>
<td>3</td>
<td>138,969</td>
<td>94,757</td>
<td>37,438</td>
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<tr>
<td>Resource Bank*</td>
<td>Virginia Beach</td>
<td>7</td>
<td>1,500,298</td>
<td>765,530</td>
<td>238,123</td>
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<tr>
<td>River City Bank*</td>
<td>Mechanicsville</td>
<td>3</td>
<td>121,893</td>
<td>104,535</td>
<td>15,498</td>
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<td>Second Bank &amp; Trust*</td>
<td>Culpeper</td>
<td>18</td>
<td>700,693</td>
<td>517,200</td>
<td>69,176</td>
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<td>Security One Bank*</td>
<td>Baileys Crossroads</td>
<td>1</td>
<td>43,973</td>
<td>30,406</td>
<td>11,413</td>
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<tr>
<td>Select Bank*</td>
<td>Forest</td>
<td>2</td>
<td>38,265</td>
<td>25,066</td>
<td>13,079</td>
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<tr>
<td>Shore Bank*</td>
<td>Onley</td>
<td>8</td>
<td>264,341</td>
<td>198,327</td>
<td>23,471</td>
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<tr>
<td>SuffolkFirst Bank*</td>
<td>Suffolk</td>
<td>3</td>
<td>179,386</td>
<td>113,748</td>
<td>16,706</td>
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<tr>
<td>Towne Bank</td>
<td>Portsmouth</td>
<td>17</td>
<td>2,501,078</td>
<td>1,839,903</td>
<td>256,856</td>
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<tr>
<td>TruPoint Bank*</td>
<td>Grundy</td>
<td>11</td>
<td>491,699</td>
<td>393,519</td>
<td>47,778</td>
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<tr>
<td>Union Bank and Trust Company*</td>
<td>Bowling Green</td>
<td>35</td>
<td>1,569,968</td>
<td>1,089,384</td>
<td>164,515</td>
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<tr>
<td>United Bank*</td>
<td>Fairfax</td>
<td>58</td>
<td>4,079,556</td>
<td>2,703,478</td>
<td>591,291</td>
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</tbody>
</table>

* - Member of Federal Reserve
## Selected Data For Virginia State-Chartered Banks
### As of December 31, 2007

<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>Valley Bank*</td>
<td>Roanoke</td>
<td>8</td>
<td>595,896</td>
<td>437,026</td>
<td>48,363</td>
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<td>Village Bank</td>
<td>Midlothian</td>
<td>11</td>
<td>385,170</td>
<td>339,446</td>
<td>30,037</td>
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<tr>
<td>Virginia Bank and Trust Company*</td>
<td>Danville</td>
<td>7</td>
<td>150,250</td>
<td>123,947</td>
<td>24,894</td>
</tr>
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<td>Virginia Business Bank*</td>
<td>Richmond</td>
<td>1</td>
<td>80,248</td>
<td>61,378</td>
<td>13,312</td>
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<td>Virginia Commerce Bank*</td>
<td>Arlington</td>
<td>24</td>
<td>2,338,430</td>
<td>1,873,991</td>
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<tr>
<td>Virginia Community Bank*</td>
<td>Louisa</td>
<td>8</td>
<td>159,128</td>
<td>133,432</td>
<td>18,122</td>
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<tr>
<td>Virginia Company Bank</td>
<td>Newport News</td>
<td>2</td>
<td>77,236</td>
<td>57,906</td>
<td>9,906</td>
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<tr>
<td>Virginia Heritage Bank*</td>
<td>Fairfax</td>
<td>3</td>
<td>128,765</td>
<td>95,803</td>
<td>31,179</td>
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</tbody>
</table>

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

### Mergers

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

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

<table>
<thead>
<tr>
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<th>Activity</th>
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<tbody>
<tr>
<td>06/13/07</td>
<td>Virginia Community Capital, Inc., Christiansburg, VA to acquire 99% of the voting shares of Community Capital Bank of Virginia</td>
<td>Approved 08/29/07</td>
</tr>
<tr>
<td>09/11/07</td>
<td>Virginia Financial Group, Inc., Culpeper, VA to acquire 100% of the voting shares of FNB Corporation</td>
<td>Approved 11/01/07</td>
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</table>
## Banks -- Applications Received and/or Acted Upon

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

<table>
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<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/05/06</td>
<td>PNC Financial Services Group, Inc., The, Pittsburgh, PA to acquire National Bank of Fredericksburg, The</td>
<td></td>
<td>Approved 01/30/07</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></td>
<td>Approved 01/30/07</td>
</tr>
<tr>
<td>12/12/06</td>
<td>Sandy Spring Bancorp, Inc., Olney, MD to acquire Potomac Bank of Virginia</td>
<td></td>
<td>Approved 02/02/07</td>
</tr>
<tr>
<td>04/04/07</td>
<td>Gateway Financial Holdings, Inc., Virginia Beach, VA to acquire Bank of Richmond, National Association</td>
<td></td>
<td>Approved 05/25/07</td>
</tr>
<tr>
<td>05/29/07</td>
<td>United Bankshares, Inc., Parkersburg, WV to acquire Premier Community Bankshares, Inc.</td>
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<td>Approved 07/09/07</td>
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</table>

### Branches

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/11/06</td>
<td>Bank of Georgetown Washington, DC</td>
<td>2300 Wilson Boulevard, Arlington County, VA</td>
<td>No Objection 01/11/07</td>
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<tr>
<td>01/03/07</td>
<td>Bank of the Commonwealth Norfolk, VA</td>
<td>Sampat Professional Center, 8468 Caratoke Highway, Powells Point, NC</td>
<td>Approved 01/29/07</td>
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<td>01/11/07</td>
<td>Bank of the Commonwealth Norfolk, VA</td>
<td>5460 Wesleyan Drive, City of Virginia Beach, VA</td>
<td>Approved 01/31/07</td>
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<tr>
<td>01/16/07</td>
<td>Bank of Virginia Midlothian, VA</td>
<td>906 Branchway Road, Chesterfield County, VA</td>
<td>Approved 02/13/07</td>
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<tr>
<td>01/17/07</td>
<td>New Peoples Bank, Inc. Honaker, VA</td>
<td>Southeast Corner of Maine and Brick Streets, Bramwell, WV</td>
<td>Approved 02/05/07</td>
</tr>
<tr>
<td>01/17/07</td>
<td>Virginia Commerce Bank Arlington, VA</td>
<td>Dulles 606 Retail Center, 23510 Overland Drive, Dulles, Loudoun County, VA</td>
<td>Approved 02/16/07</td>
</tr>
<tr>
<td>01/25/07</td>
<td>Bank of the Commonwealth Norfolk, VA</td>
<td>St. Waves Plaza, Unit 1, 26006 NC Highway 12, Waves, NC</td>
<td>Approved 02/21/07</td>
</tr>
<tr>
<td>02/01/07</td>
<td>Village Bank Midlothian, VA</td>
<td>1120 Huguenot Road, Midlothian, Chesterfield County, VA</td>
<td>Approved 02/28/07</td>
</tr>
<tr>
<td>02/12/07</td>
<td>Bank of Essex Tappahannock, VA</td>
<td>654 Northumberland Highway, Callao, Northumberland County, VA</td>
<td>Approved 03/07/07</td>
</tr>
<tr>
<td>02/12/07</td>
<td>Bank of Essex Tappahannock, VA</td>
<td>South side of Northumberland Highway, 0.1 miles west of Route 644, Burgess, Northumberland County, VA</td>
<td>Approved 03/07/07</td>
</tr>
<tr>
<td>02/26/07</td>
<td>Bank of the Commonwealth Norfolk, VA</td>
<td>562 Caratoke Highway, Moyock, NC</td>
<td>Approved 03/20/07</td>
</tr>
<tr>
<td>02/26/07</td>
<td>Bank of the Commonwealth Norfolk, VA</td>
<td>1304 Greenbrier Parkway, City of Chesapeake, VA</td>
<td>Approved 03/20/07</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>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/01/07</td>
<td>HSBC National Bank USA</td>
<td>Bethesda, MD</td>
<td>1800 Tysons Boulevard</td>
<td>McLean, Fairfax County, VA</td>
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<tr>
<td>03/07/07</td>
<td>Monarch Bank</td>
<td>Chesapeake, VA</td>
<td>3708 Croatan Highway N., Unit 1</td>
<td>Kitty Hawk, NC</td>
</tr>
<tr>
<td>03/13/07</td>
<td>HSBC National Bank USA</td>
<td>Bethesda, MD</td>
<td>11842 Spectrum Center</td>
<td>Reston, Fairfax County, VA</td>
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<td>03/14/07</td>
<td>First-Citizens Bank &amp; Trust Company</td>
<td>Raleigh, NC</td>
<td>2013 Abbey Road</td>
<td>Albemarle County, VA</td>
</tr>
<tr>
<td>03/20/07</td>
<td>HSBC National Bank USA</td>
<td>Bethesda, MD</td>
<td>415 John Carlyle Street</td>
<td>City of Alexandria, VA</td>
</tr>
<tr>
<td>03/20/07</td>
<td>WashingtonFirst Bank</td>
<td>Washington, DC</td>
<td>9851 Georgetown Pike</td>
<td>Great Falls, Fairfax County, VA</td>
</tr>
<tr>
<td>03/26/07</td>
<td>Bank of Botetourt</td>
<td>Buchanan, VA</td>
<td>Booker T. Washington Highway &amp; Firstwatch Dr.</td>
<td>Moneta, Franklin County, VA</td>
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<tr>
<td>03/26/07</td>
<td>Provident Bank of Maryland</td>
<td>Baltimore, MD</td>
<td>10791 W. Broad Street</td>
<td>Henrico County, VA</td>
</tr>
<tr>
<td>03/28/07</td>
<td>Second Bank &amp; Trust</td>
<td>Fredericksburg, VA</td>
<td>4805 Lassen Lane</td>
<td>Spotsylvania County, VA</td>
</tr>
<tr>
<td>04/04/07</td>
<td>Woodforest National Bank</td>
<td>The Woodlands, TX</td>
<td>7430 Bell Creek Road</td>
<td>Mechanicsville, Hanover County, VA</td>
</tr>
<tr>
<td>04/04/07</td>
<td>Woodforest National Bank</td>
<td>The Woodlands, TX</td>
<td>197 Madison Heights Square</td>
<td>Madison Heights, Amherst County, VA</td>
</tr>
<tr>
<td>04/04/07</td>
<td>Woodforest National Bank</td>
<td>The Woodlands, TX</td>
<td>1126 East Lynchburg Salem Turnpike</td>
<td>Bedford County, VA</td>
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<tr>
<td>04/04/07</td>
<td>Woodforest National Bank</td>
<td>The Woodlands, TX</td>
<td>145 Hill Carter Parkway</td>
<td>Ashland, Hanover County, VA</td>
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<tr>
<td>04/06/07</td>
<td>Virginia Commerce Bank</td>
<td>Arlington, VA</td>
<td>CentreLee Business Park Condominium</td>
<td>14701 Lee Highway, Units A107 &amp; 108 Centreville, Fairfax County, VA</td>
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<td>Virginia Commerce Bank</td>
<td>Arlington, VA</td>
<td>Central Park Town Center</td>
<td>1304 Central Park Boulevard</td>
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<td>New Peoples Bank, Inc.</td>
<td>Honaker, VA</td>
<td>155 East Lee Highway</td>
<td>Chilhowie, Smyth County, VA</td>
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<td>Bank of the Commonwealth</td>
<td>Norfolk, VA</td>
<td>Out-Parcel A, Red Mill Walk</td>
<td>Upton Drive</td>
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<td>SunTrust Bank</td>
<td>Atlanta, GA</td>
<td>2500 Nimmo Parkway</td>
<td>City of Virginia Beach, VA</td>
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<tr>
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<td>Bank of Mckinney</td>
<td>McKenney, VA</td>
<td>4700 Owens Way</td>
<td>Prince George County, VA</td>
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<td>Virginia Commerce Bank</td>
<td>Arlington, VA</td>
<td>10800-A Courthouse Road</td>
<td>Spotsylvania County, 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>04/20/07</td>
<td>Bank of Lancaster, Kilmarnock, VA</td>
<td>15104 Northumberland Highway Burgess, VA</td>
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<tr>
<td></td>
<td></td>
<td>Burgess, Northumberland County, VA</td>
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<tr>
<td>04/26/07</td>
<td>Chesapeake Bank, Kilmarnock, VA</td>
<td>North Main Street</td>
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<tr>
<td>05/01/07</td>
<td>Bank of Virginia, Midlothian, VA</td>
<td>10501 Patterson Avenue</td>
<td>Approved</td>
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<td>05/02/07</td>
<td>Woodforest National Bank, The Woodlands, TX</td>
<td>632 Grass Field Parkway</td>
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<td>Woodforest National Bank, The Woodlands, TX</td>
<td>4524 Challenger Avenue</td>
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<td>05/10/07</td>
<td>New Peoples Bank, Inc., Honaker, VA</td>
<td>700 East Morgan Avenue</td>
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<td>05/10/07</td>
<td>New Peoples Bank, Inc., Honaker, VA</td>
<td>600 Trent Street</td>
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<td>05/29/07</td>
<td>Citizens Community Bank, South Hill, VA</td>
<td>778 Old Farm Road South</td>
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<td>05/31/07</td>
<td>Regions Bank, Birmingham, AL</td>
<td>Corner of Hwy 11-E &amp; Clear Creek Rd</td>
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<td>HSBC National Bank USA, Bethesda, MD</td>
<td>4075 Wilson Boulevard</td>
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<td>06/05/07</td>
<td>First Bank and Trust Company, The Lebanon, VA</td>
<td>851 Lew Dewitt Boulevard</td>
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<td>Union Bank and Trust Company, Bowling Green, VA</td>
<td>2208 Ivy Road</td>
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<td>Business Bank, Vienna, VA</td>
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<td>HSBC National Bank USA, Bethesda, MD</td>
<td>3925 Chain Bridge Road, Suite 201</td>
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<td>Shore Bank, Onley, VA</td>
<td>103 Pocomoke Marketplace</td>
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<td>TruPoint Bank, Grundy, VA</td>
<td>1320 Governor George C. Peery Hwy</td>
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<td>Virginia Company Bank, Newport News, VA</td>
<td>5360 Discovery Park Boulevard James City, VA</td>
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<td>Bank of the Commonwealth, Norfolk, VA</td>
<td>221 Western Avenue</td>
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<td>Fauquier Bank, Warrenton, VA</td>
<td>15252 Washington Street</td>
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17
### Banks -- Applications Received and/or Acted Upon

#### Branches

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<th>Activity</th>
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<td>Miners Exchange Bank</td>
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<td>Select Bank</td>
<td>7113 Timberlake Road</td>
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<td>New Peoples Bank, Inc.</td>
<td>427 Main Street</td>
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<td>Bland, Bland County, VA</td>
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<td>09/13/07</td>
<td>Union Bank and Trust Company</td>
<td>5831 Plank Road</td>
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<td>09/14/07</td>
<td>Bank of Lancaster</td>
<td>Route 205, Beachgate Shopping Center</td>
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<td>10/10/07</td>
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<td>09/24/07</td>
<td>EVB</td>
<td>2599 New Kent Highway</td>
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<td>Tappahannock, VA</td>
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<td>Virginia Commerce Bank</td>
<td>Celebrate Virginia Parkway</td>
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<td>10/12/07</td>
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<td>10/01/07</td>
<td>Virginia Commerce Bank</td>
<td>7115 Leesburg Pike</td>
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<td>Fairfax County, VA</td>
<td>10/24/07</td>
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<td>10/03/07</td>
<td>Alliance Bank Corporation</td>
<td>7023 Little River Turnpike</td>
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<td>Annandale, Fairfax County, VA</td>
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<td>10/09/07</td>
<td>Colonial Virginia Bank</td>
<td>South side of State Route 249</td>
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<td></td>
<td>Gloucester, VA</td>
<td>New Kent Courthouse Village</td>
<td>10/31/07</td>
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<td>New Kent, New Kent County, VA</td>
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<td>10/25/07</td>
<td>EVB</td>
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<td>Tappahannock, VA</td>
<td>Quinton, New Kent County, VA</td>
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<td>11/01/07</td>
<td>Second Bank &amp; Trust</td>
<td>3900 Westerre Parkway, Suite 102</td>
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<td>Henrico County, VA</td>
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<td>Bank of the Commonwealth</td>
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<td>First-Citizens Bank &amp; Trust Company</td>
<td>950 North Glebe Road</td>
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<td>Gateway Bank &amp; Trust Co.</td>
<td>204 Albemarle Square</td>
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<td>Elizabeth City, NC</td>
<td>Charlottesville, VA</td>
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<td>Alliance Bank Corporation</td>
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<td>First Capital Bank</td>
<td>2810 Buford Road</td>
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<td>Glen Allen, VA</td>
<td>Chesterfield County, VA</td>
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<td>Branch Banking and Trust Company</td>
<td>11990 Market Street</td>
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<td>Winston-Salem, NC</td>
<td>Reston, VA</td>
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<td>Branch Banking and Trust Company</td>
<td>6244A Little River Turnpike</td>
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<td>Winston-Salem, NC</td>
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<td>Bank of Botetourt</td>
<td>9 Lloyd Tolley Road</td>
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<td>Buchanan, VA</td>
<td>Natural Bridge Station, Rockbridge County, VA</td>
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## Branches

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<th>Received</th>
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<th>Location</th>
<th>Activity</th>
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<td>12/14/07</td>
<td>First Bank of Virginia</td>
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<td>Troy, NC</td>
<td>Max Meadows, Wythe County, VA</td>
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## Branch Relocations

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<td>Heritage Bank</td>
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<td>To: 150 Granby Street</td>
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<td>New Peoples Bank, Inc.</td>
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<td>Honaker, VA</td>
<td>City of Bristol, VA</td>
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<td>To: 102 Linden Square Drive</td>
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<td>To: 4805 Lassen Lane</td>
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<td>Kenbridge, VA</td>
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<td>Martinsville, VA</td>
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<td>To: 1111 East Washington Avenue</td>
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<td>From: 2203 Crystal Spring Avenue, SW</td>
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Banks -- Applications Received and/or Acted Upon

**Branch Relocations**

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<th>Location</th>
<th>Activity</th>
<th>Date</th>
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<tr>
<td>09/06/07</td>
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<td>To: 1030 Loftis Boulevard Suite 100</td>
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Banks -- Status Changes

**New Banks**

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<td>November</td>
<td>27</td>
<td>First Virginia Community Bank</td>
<td>Fairfax County, VA</td>
</tr>
</tbody>
</table>

**Mergers**

<table>
<thead>
<tr>
<th>Month</th>
<th>Day</th>
<th>Bank Name</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>February</td>
<td>15</td>
<td>Sandy Spring Bank</td>
<td>Olney, MD</td>
</tr>
<tr>
<td>February</td>
<td>16</td>
<td>Second Bank &amp; Trust</td>
<td>Fredericksburg, VA</td>
</tr>
<tr>
<td>June</td>
<td>25</td>
<td>Summit Community Bank, Inc.</td>
<td>Moorefield, WV</td>
</tr>
<tr>
<td>July</td>
<td>13</td>
<td>United Bank</td>
<td>Vienna, VA</td>
</tr>
<tr>
<td>July</td>
<td>13</td>
<td>United Bank</td>
<td>Vienna, VA</td>
</tr>
<tr>
<td>November</td>
<td>12</td>
<td>Lexington State Bank</td>
<td>Greensboro, NC</td>
</tr>
</tbody>
</table>

**Mergers into National Banks**

<table>
<thead>
<tr>
<th>Month</th>
<th>Day</th>
<th>Bank Name</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>June</td>
<td>29</td>
<td>Bank of Rockbridge</td>
<td>TransCommunity Bank, N. A.</td>
</tr>
</tbody>
</table>

**Branch Openings**

<table>
<thead>
<tr>
<th>Month</th>
<th>Day</th>
<th>Bank Name</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>02</td>
<td>Woodforest National Bank</td>
<td>The Woodlands, TX</td>
</tr>
<tr>
<td>January</td>
<td>09</td>
<td>Citizens and Farmers Bank</td>
<td>West Point, VA</td>
</tr>
<tr>
<td>January</td>
<td>16</td>
<td>Monarch Bank</td>
<td>Chesapeake, VA</td>
</tr>
<tr>
<td>January</td>
<td>22</td>
<td>Manufacturers and Traders Trust Company</td>
<td>Buffalo, NY</td>
</tr>
<tr>
<td>January</td>
<td>24</td>
<td>Bank of the James</td>
<td>Lynchburg, VA</td>
</tr>
<tr>
<td>January</td>
<td>30</td>
<td>The First Bank and Trust Company</td>
<td>Lebanon, VA</td>
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<tr>
<td>January</td>
<td>31</td>
<td>Cardinal Bank</td>
<td>McLean, VA</td>
</tr>
<tr>
<td>February</td>
<td>01</td>
<td>Woodforest National Bank</td>
<td>The Woodlands, TX</td>
</tr>
<tr>
<td>February</td>
<td>05</td>
<td>Towne Bank</td>
<td>Suffolk, VA</td>
</tr>
<tr>
<td>February</td>
<td>09</td>
<td>Potomac Bank of Virginia</td>
<td>Fairfax, VA</td>
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<tr>
<td>February</td>
<td>14</td>
<td>Bank of the Commonwealth</td>
<td>Norfolk, VA</td>
</tr>
<tr>
<td>February</td>
<td>26</td>
<td>First Capital Bank</td>
<td>Glen Allen, VA</td>
</tr>
<tr>
<td>February</td>
<td>26</td>
<td>Middleburg Bank</td>
<td>Middleburg, VA</td>
</tr>
<tr>
<td>March</td>
<td>05</td>
<td>First-Citizens Bank &amp; Trust Company</td>
<td>Raleigh, NC</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Month</th>
<th>Day</th>
<th>Bank Name</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>February</td>
<td>26</td>
<td>First Capital Bank</td>
<td>Glen Allen, VA</td>
</tr>
<tr>
<td>February</td>
<td>26</td>
<td>Middleburg Bank</td>
<td>Middleburg, VA</td>
</tr>
<tr>
<td>March</td>
<td>05</td>
<td>First-Citizens Bank &amp; Trust Company</td>
<td>Raleigh, NC</td>
</tr>
</tbody>
</table>
Banks -- Status Changes

**Branch Openings**

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

#### Branch Openings

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

Branch Openings

September 15
Woodforest National Bank, The Woodlands, TX opened a branch office at 4524 Challenger Avenue, Roanoke County, VA

September 17
The Business Bank, Vienna, VA opened a branch office at 4300 Wilson Boulevard, Arlington County, VA

September 17
Woodforest National Bank, The Woodlands, TX opened a branch office at 200 Old Fairgrounds Way, Kilmarnock, Lancaster County, VA

September 24
First-Citizens Bank & Trust Company, Raleigh, NC opened a branch office at Daleville Botetourt Commons Office, 65 Kingston Drive, Daleville, Botetourt County, VA

October 15
Bank of Essex, Tappahannock, VA opened a branch office at South side of Northumberland Highway, 0.1 miles west of Route 644, Burgess, Northumberland County, VA

October 15
SuffolkFirstBank, Suffolk, VA opened a branch office at Shoulders Hill Shopping Center, Outparcel 4, Bennetts Creek Crossing, City of Suffolk, VA

October 22
Highlands Union Bank, Abingdon, VA opened a branch office at at the corner of Mountain Grove Road and Majestic Road, Knoxville, TN

October 25
New Peoples Bank, Inc., Honaker, VA opened a branch office at 427 Main Street, Bland, Bland County, VA

November 05
HSBC National Bank USA, Bethesda, MD opened a branch office at 415 John Carlyle Street, City of Alexandria, VA

November 19
Bank of Botetourt, Buchanan, VA opened a branch office at the intersection of Booker T. Washington Highway & Firstwatch Dr., Moneta, Franklin County, VA

November 26
Bank of the Commonwealth, Norfolk, VA opened a branch office at 5460 Wesleyan Drive, City of Virginia Beach, VA

November 28
Miners Exchange Bank, Coeburn, VA opened a branch office at 1221 Lynn Garden Drive, Kingsport, TN

November 29
Virginia Commerce Bank, Arlington, VA opened a branch office at 341 East Market Street, Leesburg, Loudoun County, VA

November 29
Second Bank & Trust, Fredericksburg, VA opened a branch office at 3900 Westerre Parkway, Suite 102, Henrico County, VA

November 30
Branch Banking and Trust Company, Winston-Salem, NC opened a branch office at 6244A Little River Turnpike, Fairfax County, VA

December 03
HSBC National Bank USA, Bethesda, MD opened a branch office at 3925 Chain Bridge Road, Suite 201, City of Fairfax, VA

December 03
Virginia Company Bank, Newport News, VA opened a branch office at 5360 Discovery Park Boulevard, James City County, VA

December 03
Bank of McKenney, McKenney, VA opened a branch office at 4700 Owens Way, Prince George County, VA

December 03
EVB, Tappahannock, VA opened a branch office at 3300 New Kent Highway, Quinton, New Kent County, VA

December 10
Union Bank and Trust Company, Bowling Green, VA opened a branch office at 5831 Plank Road, Spotsylvania County, VA

December 10
Select Bank, Lynchburg, VA opened a branch office at 7113 Timberlake Road, City of Lynchburg, VA

Main Office Redesignations

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

#### Main Office Redesignations

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

#### Branch Relocations

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

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

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

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

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

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

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

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

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

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

#### Branch Closings

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

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

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

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

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

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

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

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

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

<table>
<thead>
<tr>
<th>Date</th>
<th>Number</th>
<th>Bank Name</th>
<th>Location Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>August</td>
<td>16</td>
<td>The Bank of Fincastle</td>
<td>Fincastle, VA 4525 Challenger Avenue, Roanoke County, VA</td>
</tr>
<tr>
<td>August</td>
<td>17</td>
<td>United Bank</td>
<td>Vienna, VA 4400 University Drive, Fairfax County, VA</td>
</tr>
<tr>
<td>October</td>
<td>27</td>
<td>Carter Bank &amp; Trust</td>
<td>Martinsville, VA 208 West Nash Street, Wilson, NC</td>
</tr>
<tr>
<td>November</td>
<td>30</td>
<td>Bank of McKenney</td>
<td>Mckenney, VA 4112A Commerce Road, Prince George County, VA</td>
</tr>
</tbody>
</table>
### Banks -- List by Name

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

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

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

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

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

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

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

**Offices**  
City of Winchester  
190 Campus Boulevard, Suite 120  
202 North Loudoun Street  
625 East Jubal Early Drive  
Clarke County  
2 East Main Street, Berryville *  
400 McNeil Drive, Berryville  
North side of Route 723, Boyce  
Frederick County  
382 Fairfax Pike, Stephens City  
110 Crock Wells Mill Drive  
1460 North Frederick Pike  
1508 Senseny Road  
1879 Berryville Pike  
3360 Valley Avenue

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

**Offices**  
Essex County  
1325 Tappahannock Boulevard, Tappahannock  
323 Prince Street, Tappahannock *  
Hanover County  
6315 Mechanicsville Pike, Mechanicsville  
Henrico County  
9951 Brook Road, Glen Allen  
King William County  
U.S. Route 360, Central Garage  
1681 Main Street, West Point  
Northumberland County  
South side of Northumberland Highway, 0.1 miles west of Route 644, Burgess

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

**Offices**  
City of Bedford  
1387 American Way Court  
Botetourt County  
614 Lee Highway, Cloverdale  
1618 Roanoke Road, Daleville  
200 The Glebe Boulevard, Daleville  

* Legal main office
Banks -- List by Name

Bank of Fincastle, The (Continued)
Botetourt County
SW corner of U.S. Route 220 and, State Route 674, Daleville
17 South Roanoke Street, Fincastle *
5192 Lee Highway S., Troutville
5825 Cloverdale Road
98 Blue Ridge Boulevard

Bank of Floyd
P O Box 215
Floyd 24091-0215
C.E.O.- Ronald Leon Moore, President
Cashier- J. Alan Dickerson, Chief Financial Officer
Offices
City of Salem
1634 West Main Street
Carroll County
185 South Main Street, Hillsville
Floyd County
101 Jacksonville Circle, Floyd *
Northeast corner of U.S. Highway 221, and Conners Grove, Willis
Montgomery County
2145 Roanoke Street, Christiansburg
Pulaski County
7349 Peppers Ferry Boulevard, Fairlawn
Roanoke County
4094 Postal Drive
4309 Starkey Road

Bank of Hampton Roads, The (Continued)
City of Virginia Beach
1316 North Great Neck Road
5472 Indian River Road
Pembroke One Building, Suite 100, 281 Independence Boulevard

Bank of Hampton Roads, The (Continued)
City of Hampton Roads, The
City of Newport News
2200 City Point Road
2311 Sandia Boulevard

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

City of Newport News
2200 City Point Road
2311 Sandia Boulevard

Bank of Hampton Roads, The (Continued)
City of Virginia Beach
1316 North Great Neck Road
5472 Indian River Road
Pembroke One Building, Suite 100, 281 Independence Boulevard

Bank of Hampton Roads, The (Continued)
City of Newport News
2200 City Point Road
2311 Sandia Boulevard

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

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

* 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
6300 River Road, Matoaca
Dinwiddie County
20701 First Street, McKenney *
13812 Boydton Plank Road
U.S. Highway 460 and State Route 684
Prince George County
4700 Owens Way

Bank of Southside Virginia, The
P O Box 40
Carson 23830-0040
C.E.O.- J. Peter Clements, President
Cashier- M. Stephen Cates, Chief Financial Officer
Offices
City of Colonial Heights
764 East 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
Jarrett Avenue

Bank of Virginia
Post Office Box 5658
Midlothian 23112-0028
C.E.O.- Francis Bell, III, President
Cashier- Kenneth P. Mulkey, Chief Financial Officer
Offices
Chesterfield County
4023 West Hundred Road, Chester
11730 Hull Street Road, Midlothian *
6657 Lake Harbour Drive, Midlothian
906 Branchway Road

Bank of the Commonwealth
P O Box 1177
Norfolk 23501-1177
C.E.O.- Edward J. Woodard, Jr., Chairman of the Board
Cashier- Cynthia A. Sabol, Chief Financial Officer
Offices
City of Chesapeake
1304 Greenbrier Parkway
2600 Taylor Road
3343 Western Branch Boulevard
Las Gaviotas Shopping Center, 1217 Cedar Road
City of Norfolk
1901 East Ocean View Avenue
229 W. Bute Street, Suite 320
403 Boush Street *
4101 Granby Street
City of Portsmouth
1020 London Boulevard
4940 West Norfolk Road
City of Virginia Beach
1124 First Colonial Road
1870 Kempsville Road
2712 North Mall Drive
3720 Virginia Beach Boulevard
5460 Wesleyan Drive
North Carolina
Sampat Professional Center, 8468 Caratoke Highway, Powells Point
St. Waves Plaza, Unit 1, 26006 NC Highway 12, Waves

Bank of the James
P O Box 1200
Lynchburg 24505-1200
C.E.O.- Robert R. Chapman, III, President
Cashier- J. Todd Scruggs, Chief Financial Officer
Offices
City of Lynchburg
4935 Boonsboro Road, Suite C
5204 Fort Avenue
615 Church Street
828 Main Street *

* Legal main office
Banks -- List by Name

Bank of the James (Continued)
Amherst County
164 South Main Street, Amherst
4698 S. Amherst Highway, Madison Heights
Bedford County
17000 Forest Road, Forest

Bay Community Bank
603 Pilot House Drive, Suite 100
Newport News 23606-1904
C.E.O.- Robert L. Bailey, President
Offices
City of Newport News
603 Pilot House Drive *
City of Williamsburg
171 Monticello Avenue
James City County
5125 John Tyler Highway
York County
5030 George Washington Memorial Hwy., Grafton

Benchmark Community Bank
P O Box 569
Kenbridge 23944-0569
C.E.O.- Michael O. Walker, President
Cashier- Janice W. Pernell, Chief Financial Officer
Offices
Brunswick County
220 W. Fifth Avenue, Lawrenceville
Halifax County
1135 Huell Matthews Highway, South Boston
Lunenburg County
100-102 South Broad Street, Kenbridge *
1910 Main Street, Victoria
Mecklenburg County
845 E. Second Street, Chase City
133 College Street, Clarksville
828 North Mecklenburg Avenue, South Hill
Nottoway County
400 Church Street, Blackstone
1500-1508 W. Virginia Avenue, Crewe
Prince Edward County
East Third Street & South Street, Farmville
Southwest Corner of Main Street, and Milwood Road, Farmville

Blue Grass Valley Bank, The
P O Box 6
Blue Grass 24413-0006
C.E.O.- Anthony E. Crane, Cashier
Offices
Highland County
6 Main Street, Blue Grass *

Blue Grass Valley Bank, The (Continued)
Highland County
South Side of East Main Street, two blocks east of U.S.
Route 220, Monterey

Burke & Herbert Bank & Trust Company
P O Box 268
Alexandria 22313-0268
C.E.O.- Charles K Collum, Jr., Chairman of the Board
Cashier- Jeffrey L. Stryker
Offices
City of Alexandria
100 South Fairfax Street *
155 North Paxton Street
1705 Fern Street
1775 Jamieson Avenue
306 East Monroe Avenue
621 King Street
City of Falls Church
225 West Broad Street
Arlington County
500 South 23rd Street
Fairfax County
4235 Annandale Road, Annandale
6200 Backlick Road, Springfield
2604 Sherwood Hall Lane
5519 Franconia Road
5705 Seminary Road
5731 Telegraph Road
6210 Interparcel Road
8736-38 Cooper Road
Prince William County
14008 Smoketown Road, Woodbridge

Business Bank, The
8399 Leesburg Pike
Vienna 22182
C.E.O.- Harold C. Rauner, President
Cashier- Lisa M. Porter, Chief Financial Officer
Offices
Arlington County
4300 Wilson Boulevard Suite 102
Fairfax County
1451 Dolley Madison Boulevard, McLean
1900 Centennial Park Drive, Reston
133 Maple Avenue, Unit 100, Vienna
8399 Leesburg Pike, Vienna *
Loudoun County
45975 Nokes Boulevard, Suite 130, Sterling

* Legal main office
Banks -- List by Name

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

Offices
Henrico County
4851 Cox Road, Glen Allen *
NON U.S. COUNTRY - CANADA
North American Centre, 5650/5700 Yonge Street,
North York, Ontario

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

Offices
City of Alexandria
1737 King Street
City of Fairfax
10641 Lee Highway
City of Fredericksburg
501 C Jefferson Davis Highway
City of Manassas
9626 Center Street
Arlington County
2100 North Glebe Road
3434 N. Washington Boulevard
Fairfax County
4115 Annandale Road, Annandale
14000 Sullyfield Circle, Chantilly
5766 Union Mill Road, Clifton
199 Elden Street, Herndon
1313 Dolley Madison Boulevard, McLean
1650 Tysons Boulevard, Suite 100, McLean
8270 Greensboro Drive, McLean *
8270 Greensboro Drive, Suite 500, McLean
11150 Sunset Hills Road, Reston
10695 Braddock Road
4100 Monument Corner Drive
Loudoun County
20 Catactin Circle, S. E., Leesburg
440 East Main Street, Purcellville
46005 Regal Plaza, Suite 180, Sterling
Prince William County
13870 Smoketown Road, Woodbridge
14000 Jefferson Davis Highway, Woodbridge
Stafford County
289 Garrisonville Road
District of Columbia
1776 K Street, N.W., Washington
Maryland
7315 Wisconsin Avenue, Bethesda

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

Offices
City of Bedford
1621 Forest Road
550 Blue Ridge Avenue
City of Bristol
18 Midway Street
City of Charlottesville
1113 5th Street SW
800 Gardens Boulevard
City of Danville
110 South Market Street
141 Westover Drive
3060 North Main Street
903 South Main Street
City of Emporia
701 North Main Street
City of Galax
118 North Main Street
543 East Stuart Drive
City of Harrisonburg
2169 South Main Street
75 North Mason Street
City of Lynchburg
1728 Graves Mill Road
2018 Tate Springs Road
3515 Campbell Avenue
City of Martinsville
4 East Commonwealth Boulevard *
City of Radford
1900 East Main Street
City of Roanoke
1722 Hershberger Road NW
2657 Peters Creek Road NW
3132 Electric Road SW
4143 Franklin Road SW
4806 Hollins Road NW
616 9th Street SE
City of Salem
1400 Electric Road
City of Staunton
478 Frontier Drive
City of Waynesboro
2701 West Main Street
Albemarle County
4430 Ivy Road
Amherst County
221 Ambriar Drive, Amherst
4498 South Amherst Highway, Madison Heights
Augusta County
2782 Stuarts Draft Highway, Stuarts Draft
81 Franklin Street, Weyers Cave

* Legal main office
### Carter Bank & Trust (Continued)

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

**Bedford County**  
8334 Moneta Road

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

**Campbell County**  
3203 Waterlick Road

**Carroll County**  
220 Main Street, Hillsville

**Craig County**  
300 Main Street, New Castle

**Culpeper County**  
806 Nottingham Street, Culpeper

**Floyd County**  
213 North Locust Street, Floyd

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

**Grayson County**  
449 East Main Street, Independence

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

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

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

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

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

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

**Prince William County**  
12791 Harbor Drive, Lake Ridge  
12912 Fitzwater Drive, Nokesville

* Legal main office
Banks -- List by Name

Carter Bank & Trust (Continued)
North Carolina
507 Willow Street, Mount Airy
215 North Center Street, Mt. Olive
100 Turner Drive, Reidsville
305 South Main Street, Reidsville
823 North Main Street, Roxboro
1001 South Horner Boulevard, Sanford
2009 East Dixon Boulevard, Shelby
101 East Raleigh Street, Siler City
107 South Henry Street, Stoneville
1606 Curtis Bridge Road, Wilkesboro
200 Forest Hills Road, Wilson

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

Chesapeake Bank (Continued)
Mathews County
State Routes 198 and 14, Mathews

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

Citizens Community Bank
P O Box 490
South Hill 23970-0490
C.E.O.- Thomas C. Manson, President
Cashier- James R. Black, Chief Financial Officer
Offices
Brunswick County
4200 Gasburg Road, Gasburg
Mecklenburg County
581 Madison Street, Boydton
800 North Mecklenburg Avenue, South Hill *
North Carolina
138 Roanoke Rapids Road, Gaston

Citizens and Farmers Bank
P O Box 391
West Point 23181-0391
C.E.O.- Larry G. Dillon, President
Cashier- Thomas F. Cherry, Chief Financial Officer
Offices
City of Hampton
1927 C&F Drive,
City of Newport News
698 Town Center Drive
City of Williamsburg
1167 Jamestown Road

* Legal main office
Citizens and Farmers Bank (Continued)
Chesterfield County
4820 West Hundred Road, Chester
1400 Alverser Plaza, Midlothian

Goochland County
12308 Patterson Avenue

Hanover County
7021 Mechanicsville Turnpike, Mechanicsville

Henrico County
100 East Williamsburg Road, Sandston
State Route 5 and Strath Road, Varina
8001 West Broad Street

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

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

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

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

York County
2800 George Washington Memorial Highway

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

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

Point

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

Offices
Chesterfield County
2601 Promenade Parkway, Midlothian *

Consolidated Bank and Trust Company
P O Box 26823
Richmond 23261-6823
C.E.O.- Joseph L. Williams, President
Cashier- Alan A. Howard, Chief Financial Officer

Offices
City of Hampton
101 N Armstead Ave
City of Richmond
320 N First Street *
Henrico County
5214 Chamberlayne Avenue

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

Offices
Caroline County
202 North Main Street, Bowling Green
Essex County
307 Church Lane, Tappahannock *
Essex Square Shopping Center, 1665 Tappahannock Boulevard, Tappahannock

Gloucester County
14833 George Washington Memorial Hwy, 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
16273-D General Puller Highway, Deltaville
11290 General Puller Highway, Hartfield
291 Virginia Street, Urbanna

New Kent County
3300 New Kent Highway, Quinton
Northumberland County
14954 Northumberland Highway, Burgess
110 Northumberland Highway, Callao
6958 Northumberland Highway, Heathsville

Southampton County
22241 Main Street, Courtland
22510 Linden Street, Courtland
Surry County
176 Colonial Trail East, Surry

* Legal main office
Banks -- List by Name

EVB (Continued)
Sussex County
   209 West Main Street, Waverly
   233 South County Drive, Waverly

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

   Offices
   City of Harrisonburg
      1085 Port Republic Road
Page County
   1 East Luray Shopping Center, East Main Street, Luray
Rockingham County
   100 Plaza Drive, Bridgewater
   State Route 259, Broadway
   127 West Rockingham Street, Elkton
   80 Cross Keys Road, Penn Laird
   205 South Main Street, Timberville *
Shenandoah County
   120 South Main Street, Edinburg
   161 South Main Street, Woodstock

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

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

Farmers Bank of Appomattox, The
P O Box 216
Appomattox 24522-0216
C.E.O.- Floyd E. Williams, President
Cashier- Dawn S. Tolley, Chief Financial Officer

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

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

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

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

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

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

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

* Legal main office
Banks -- List by Name

First Bank
112 West King Street
Strasburg 22657-2220
C.E.O.- Harry S. Smith, President
Cashier- M. Shane Bell, Chief Financial Officer
Offices
City of Winchester
1835 Valley Avenue
661 North Loudoun Street
Frederick County
695 Fairfax Pike, Stephens City
208 Crock Wells Mill Drive
3143 Valley Pike
Shenandoah County
5304 Main Street, Mt. Jackson
112 West King Street, Strasburg *
496 North Main Street, Woodstock
860 South Main Street, Woodstock
Warren County
1717 Shenandoah Avenue, Front Royal
508 North Commerce Avenue, Front Royal

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

First Bank and Trust Company, The (Continued)
Tennessee
1108 East Stone Drive, Kingsport

First Capital Bank
4222 Cox Road, Suite 200
Glen Allen 23060-3332
C.E.O.- Robert G. Watts Jr., President
Cashier- William Ranson
Offices
City of Richmond
1776 Staples Mill Road
One James Center, 901 East Cary St.
Chesterfield County
1580 Koger Center Boulevard
Hanover County
409 South Washington Highway, Ashland
Henrico County
1504 Santa Rosa Road, Suite 102
4101 Dominion Boulevard *

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

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

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

* Legal main office
Banks -- List by Name

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

Freedom Bank of Virginia, The  
10555 Main Street  
Fairfax 22030  
C.E.O.- John T. Rohrback, President  
Cashier- Karin Johns, Senior Vice President  
Offices  
City of Fairfax  
10555 Main Street  
Fairfax County  
502 Maple Avenue West, Vienna *  

Heritage Bank  
P O Box 3749  
Norfolk 23514-3749  
C.E.O.- Michael S. Ives, President  
Cashier- John O. Guthrie, Chief Financial Officer  
Offices  
City of Norfolk  
150 Granby Street, Suite 175  
4807 Colley Avenue  
735 E. Ocean View Avenue  
841 North Military Highway *  
City of Virginia Beach  
3500 Virginia Beach Boulevard, Little Neck Towers  
Bldg., Suite 110  

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

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

HomeTown Bank  
202 South Jefferson Street  
Roanoke 24011-1702  
C.E.O.- William S. Clark, President  
Cashier- Charles W. Maness, Jr., Chief Financial Officer  
Offices  
City of Roanoke  
202 South Jefferson Street *  
3521 Franklin Road, S.W.  
Franklin County  
13400 Booker T. Washington Highway, Moneta  
Roanoke County  
4227 Colonial Avenue, Suite 1A  

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

* Legal main office
Banks -- List by Name

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

Offices
City of Fairfax
4029 Chain Bridge Road
Fairfax County
727 Eelden Street, Herndon *

Middleburg Bank
P O Box 5
Middleburg 20118-0005
C.E.O.- Joseph L. Boling, Chairman of the Board
Cashier- Kathleen J. Chappell, Chief Financial Officer

Offices
Fairfax County
1779 Fountain Drive, Reston
Fauquier County
8383 West Main Street, Marshall
530 Blackwell Road, Warrenton
Loudoun County
20955 Professional Plaza, Ashburn
211 Fort Evans Road, NE, Leesburg
4 South King Street, Leesburg
Harrison Street and Catoctin Circle, Leesburg
111 West Washington St, Middleburg *
431 East Main Street, Purcellville

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

Offices
City of Norton
Norton Square Shopping Center, Route 58, Norton
Wise County
102 West Main Street, Appalachia
201 Laurel Avenue, Coeburn
483 Front Street, Coeburn *
Wise Street, Ridgeview Shopping Center, St Paul
Tennessee
5575 Bobby Hicks Highway, Johnson City
1221 Lynn Garden Drive, Kingsport

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

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

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

New Peoples Bank, Inc.
53 Commerce Drive
P O Box 1810
Honaker 24260-1810
C.E.O.- Kenneth D. Hart, President
Cashier- C. Todd Asbury, Chief Financial Officer

Offices
City of Bristol
102 Linden Square Drive
75 Commonwealth Avenue
City of Norton
600 Trent Street
Bland County
427 Main Street, Bland
Buchanan County
4084 Helen Henderson Highway, Davenport
20445 Riverside Drive, Grundy
Dickenson County
198 Colley Shopping Center Hwy 83, Clintwood
111 Haysi Main Street, Haysi
Lee County
S.W. corner of U.S. Highway 58 & State Route 715, Ben Hur
700 East Morgan Avenue, Pennington Gap
Russell County
102 Miners Drive, Castlewood
Route 2, Cleveland
2 Gent Drive, Honaker *
1421 East Main Street, Lebanon
Scott County
18948 Veteran's Memorial Highway, Dungannon
663 East Jackson Street, Gate City
1299 U. S. Highway 23 South, Weber City
Smyth County
155 East Lee Highway, Chilhowie
Tazewell County
U.S. Routes 19 and 460, Pounding Mill
2302 Second Street, Richlands
157 Tazewell Mall Circle, Tazewell
514 Commerce Drive
Washington County
350 West Main Street, Abingdon

* Legal main office
Banks -- List by Name

New Peoples Bank, Inc. (Continued)
Wise County
  419 Shawnee Avenue East, Big Stone Gap
  5448 Wise-Norton Road, Esserville
  11241 Indian Creek Road, Pound
Tennessee
  372 East Jackson Boulevard, Jonesborough
  2600 North John B. Dennis Highway, Kingsport
West Virginia
  Southeast corner of Maine and Brick Streets, Bramwell
  1221 Stafford Drive, Princeton

Northern Neck State Bank
P O Box 68
Warsaw 22572-0068
C.E.O.- N. Byrd Newton, President
Cashier- D. Anthony Peay, Vice President
Offices
Essex County
  1649 Tappahannock Boulevard, Tappahannock
  1660 Tappahannock Boulevard, Tappahannock
Lancaster County
  284 North Main Street, Kilmarnock
  485 Chesapeake Drive, White Stone
Northumberland County
  15043 Northumberland Highway, Burgess
  Route 360 - Main Street, Reedville
Richmond County
  5839 Richmond Road, Warsaw *
  Time Square Shopping Center, U.S. Route 360, Warsaw
Westmoreland County
  State Route 3, Montross

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

Peoples Bank of Virginia (Continued)
Chesterfield County
  5734 Hopkins Road
  6951 Commons Plaza
Henrico County
  2702 North Parham Road *

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

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

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

* Legal main office
Banks -- List by Name

**Pioneer Bank (Continued)**
Page County
252 E. Main Street, Stanley *

**Planters Bank & Trust Company of Virginia**
P O Box 1309
Staunton 24402-1309
C.E.O.- James T. Huerth, President
Cashier- Jeffrey W. Farrar, Chief Financial Officer
Offices
City of Buena Vista
2101 Forest Avenue
City of Covington
450 West Main Street
City of Harrisonburg
1391 S. High Street
390 University Boulevard
City of Lynchburg
2102 Langhorne Road
City of Staunton
2201 North Augusta Street
2307 West Beverly Street
24 South Augusta Street *
City of Waynesboro
100 Lucy Lane
251 North Poplar Avenue
Augusta County
12 Parkway Lane, Fishersville
2600 Stuarts Draft Highway, Stuarts Draft
374 Lee Highway, Verona
Greenville Avenue
Bedford County
2201 Graves Mill Road, Suites C & D, Forest
Franklin County
369 Franklin Street, Rocky Mount
Prince Edward County
1508 South Main Street, Farmville
Rockbridge County
1197 North Lee Highway
Rockingham County
106 Sixth Street, Grottoes
Shenandoah County
300 West Reservoir Road, Woodstock
Tazewell County
1155 Claypool Hill Mall Road, Cedar Bluff
201 West Main Street, Tazewell

**Prosperity Bank & Trust Company (Continued)**
Fairfax County
6975-A Springfield Blvd, Springfield

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

**River City Bank**
P. O. Box 578
Mechanicsville 23111-0578
C.E.O.- William D. Stegeman
Cashier- Zirkle Blakey, III, Chief Financial Officer
Offices
Hanover County
6127 Mechanicsville Turnpike, Mechanicsville *
8051 Mechanicsville Turnpike, Mechanicsville
Henrico County
109 E. Nine Mile Road, Highland Springs

**Second Bank & Trust**
P O Box 7267
Fredericksburg 22404-7267
C.E.O.- Ronald E. Davis, President
Cashier- Jeffrey W. Farrar, Chief Financial Officer
Offices
City of Charlottesville
1924 Arlington Boulevard
City of Fredericksburg
1016 Charles Street
City of Harrisonburg
1920E Medical Avenue
Albemarle County
1330 Parham Circle
1807 Seminole Trail
Caroline County
268 North Main Street, Bowling Green
18121 Jefferson Davis Highway, Ruther Glen
Culpeper County
102 S Main Street, Culpeper

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

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

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

Shore Bank (Continued)
Maryland
  1516 S. Salisbury Boulevard, Salisbury

SuffolkFirst Bank
P.O. Box 1340
Suffolk 23439-1340
C.E.O.- Darrell G. Swanigan, President
Cashier- Robert E Clary, Chief Financial Officer
Offices
  City of Suffolk
    100 Bosley Avenue *
    1000 N. Main Street
    3535 Bridge Road

Towne Bank
6001 Harbour View Boulevard
Suffolk 23435-2767
C.E.O.- G. Robert Aston Jr., Chairman of the Board
Cashier- Clyde E. McFarland, Executive Vice President
Offices
  City of Chesapeake
    1312 Greenbrier Parkway
    137 Mount Pleasant Road
  City of Hampton
    550 Settlers Landing Road
  City of Newport News
    1 Old Oyster Point Road
    11001 Warwick Boulevard
    1103 William Styron Square South
  City of Norfolk
    1 Colley Avenue, Suite 100
    109 E. Main Street
  City of Portsmouth
    200 High Street
    5716 High Street *
    6201 Portsmouth Boulevard
  City of Virginia Beach
    2101 Parks Avenue, Suite 100
    297 Constitution Drive
    984 First Colonial Road
  James City County
    5216 Monticello Avenue
  York County
    6515 George Washington Memorial Hwy, Yorktown

TruPoint Bank
P O Box 1010
Grundy 24614-1010
C.E.O.- Barry C. Elswick, President
Cashier- E. Scott Butcher, Chief Financial Officer
Offices
  City of Bristol
    1897 Lee Highway

* Legal main office
Banks -- List by Name

**TruPoint Bank (Continued)**
- **Buchanan County**
  - U.S. Route 460 East, Grundy
  - Walnut Street & Main Street, Grundy *
  - U.S. Route 460, 0.2 miles east of State Rt. 624, Oakwood
  - Anchorage Shopping Center, Vansant
- **Russell County**
  - 16-18 Main Street, Lebanon
- **Tazewell County**
  - 1320 Governor George C. Peery Hwy, Pounding Mill
  - 1425 Second Street, Richlands
- **Washington County**
  - 914 W. Main Street, Abingdon
- **Wise County**
  - 28 Russell Street, St. Paul
- **Tennessee**
  - 709 Med Tech Parkway, Johnson City

**Union Bank and Trust Company (Continued)**
- **Henrico County**
  - 1773 Parham Road
- **King George County**
  - State Route 3, King George
- **King William County**
  - Route 360 East 1.5 miles south of State Route 30, Manquin
- **Nelson County**
  - 124 Main Street, Lovingston
- **Spotsylvania County**
  - 5510 Morris Road, Thornburg
  - 10415 Courthouse Road
  - 11625 Brock Road
  - 4210 Plank Road
  - 4540 Lafayette Boulevard
  - 5831 Plank Road
  - 8520 Jefferson Davis Highway
- **Stafford County**
  - 622 Cambridge Street
- **Westmoreland County**
  - State Route 205 - McKinney Boulevard, Colonial Beach

**Union Bank and Trust Company**
- P O Box 446
- Bowling Green 22427-0446
- C.E.O.- John C. Neal, President
- Cashier- D. Anthony Peay, Chief Financial Officer

**Offices**
- City of Charlottesville
  - 2151 Barracks Road
  - 400 East Main Street
- City of Fredericksburg
  - 2811 Fall Hill Avenue
  - 700 Kenmore Avenue
- Albemarle County
  - 3290 Worth Crossing, Forest Lakes
  - 1658 State Farm Boulevard
  - 1700 Seminole Trail
  - 2208 Ivy Road
- Caroline County
  - 211 N Main Street, Bowling Green *
  - 7349 Ladysmith Road, Ladysmith
  - U.S. Route 301, Port Royal
- Chesterfield County
  - 11101 Hull Street Road, Midlothian
  - 13644 Hull Street Road, Midlothian
  - 13700 Midlothian Turnpike, Midlothian
- Fluvanna County
  - Outparcel 1, Lake Monticello Plaza, State Route 53 and Turkey Sag Trail, Lake Monticello
- Hanover County
  - 9665 Sliding Hill Road, Ashland
  - U.S. Route 1 & State Route 657, Ashland
  - 6479 Mechanicsville Turnpike, Mechanicsville
  - 8300 Bell Creek Road, Mechanicsville
  - 9534 Chamberlayne Road, Mechanicsville
- Henrico County
  - 11163 Nuckols Road, Glen Allen
  - 4690 Pouncey Tract Road, Glen Allen

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

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

* Legal main office
Banks -- List by Name

United Bank (Continued)
Augusta County
2556 Jefferson Highway, Suite 110
49 Lee Jackson Highway, Suite 101

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

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

Greene County
8260 Seminole Trail, Ruckersville

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

Prince William County
18116 Triangle Shopping Plaza, Dumfries

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

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

Warren County
1729 N. Shenandoah Avenue, Front Royal

Post Office Plaza, 300 Warren Ave, Front Royal

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

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

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

City of Roanoke
1327 Grandin Road, SW
1518 Hershberger Road, N.W.
2203 Crystal Spring Avenue, SW
36 Church Avenue, SW *
3850 Keagy Road Southwest

City of Salem
8 East Main Street

Roanoke County
1003 Hardy Road, Vinton
4467 Starkey Road, SW

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

Chesterfield County
4221 West Hundred Road, Chester
1120 Huguenot Road, Midlothian
1231 Alverser Drive, Midlothian *
13531 Midlothian Turnpike, Midlothian
6736 Southshore Drive, Midlothian
11450 Robious Road
13521 Waterford Place
6551 Centralia Road

Henrico County
1401 Santa Rosa Road
1650 Willow Lawn Drive

Powhatan County
1793 South Creek One

Virginia Bank and Trust Company
P O Box 3447
Danville 24543-3447
C.E.O.- L. Frank King, Jr., President
Cashier- Roger C. Gillispie, Chief Financial Officer

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

* Legal main office
Virginia Business Bank
9020 Stony Point Parkway, Suite 225
Richmond 23235
C.E.O.- Merlin A. Henkel, President
Cashier- Barbara Kallus, Chief Financial Officer

Offices
City of Richmond
9020 Stony Point Parkway, Suite 225 *

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

Offices
City of Alexandria
1414 Prince Street
2401 Mount Vernon Avenue
506 King Street
5140 Duke Street
City of Fairfax
4021 University Drive
City of Manassas
9161 Liberia Avenue
Arlington County
2930 Wilson Boulevard
5350 Lee Highway *
6500 Williamsburg Boulevard
Fairfax County
4230 John Marr Drive, Annandale
CentreLee Business Park Condominium, 14701 Lee Highway, Units A107 & 108, Centreville
13881G Metrotech Drive, Chantilly
4221 Walney Road, Suite 120, Chantilly
1356 Chain Bridge Road, McLean
8251 Greensboro Drive, McLean
11820 Spectrum Center, Reston
7830 Backlick Road, Suite 101, Springfield
374 Maple Avenue, Vienna
7901 Richmond Highway
Loudoun County
21885 Ryan Center Way, Ashburn
341 East Market Street, Leesburg
Prince William County
2030 Old Bridge Road, Lake Ridge
10830 Balls Ford Road
Spotsylvania County
10800-A Courthouse Road

Virginia Community Bank
P O Box 888
Louisa 23093-0888
C.E.O.- Michael R. McAllister, President

Offices
Culpeper County
701 South Main Street, Culpeper
Goochland County
3009 River Road West
Louisa County
Main Street & Cutler Avenue, Louisa
State Route 22 & U.S. Route 33, Louisa *
Mineral Avenue & Fouth Street, Mineral
NE Corner Intersection of U.S. Route 15 and U.S. Route 250, Zion Crossroads
Orange County
185 Madison Rd
Spotsylvania County
10645 Courthouse Road

Virginia Company Bank
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 *
James City County
5360 Discovery Park Boulevard, Suite 102

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

Offices
City of Fairfax
11166 Fairfax Boulevard, Suite 100 *
Fairfax County
13986 Metrotech Drive, Chantilly
Prince William County
7905 Heritage Village Plaza, Gainesville

* Legal main office
Registered Bank Holding Companies

Abigail Adams National Bancorp, Inc., 1130 Connecticut Ave., NW, Suite 200, Washington, DC 20036-3945
  C.E.O. - Jeanne D. Hubbard
  Consolidated Bank and Trust Company, Richmond, VA
  The Adams National Bank, Washington, DC

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

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

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

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

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

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

Bank of America Corporation, 100 North Tryon Street, Charlotte, NC 28255
  C.E.O. - Kenneth D. Lewis, Chairman of the Board
  Bank of America, National Association, Charlotte, NC
  Bank of America Georgia, National Association, Atlanta, GA
  Bank of America Oregon, National Association, Portland, OR
  Bank of America California, National Association, San Francisco, CA
  Bank of America Rhode Island, National Association, Providence, RI
  United States Trust Company, National Association, New York, NY
  LaSalle Bank, National Association, Chicago, IL
  LaSalle Bank Midwest, National Association, Troy, MI
  FIA Card Services, National Association, Wilmington, DE

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Commerce Bancorp, Inc., 1701 Route 70 East, Cherry Hill, NJ 08034
   C.E.O. - Robert D. Falese, Jr.
   Commerce Bank, National Association, Philadelphia, PA
   Commerce Bank, North, Ramsey, NJ

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

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

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

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

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

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

Fidelity Bancshares (N.C.), Inc., 100 South Main, Fuquay-Varina, NC 27526
   C.E.O. - Ernest W. Whitley, Jr.
   Fidelity Bank, The, Fuquay-Varina, NC

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

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

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

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

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

First Citizens BancShares, Inc., CTX 07, Raleigh, NC 27611-7131 (Continued)
   IronStone Bank, Fort Myers, FL

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

First Horizon National Corporation, 165 Madison Avenue, Memphis, TN 38103
   C.E.O. - Jerry Baker
   First Tennessee Bank National Association, Memphis, TN

First National Bankshares Corporation, 1 Cedar Street, Ronceverte, WV 24970
   C.E.O. - Benny A. Williams
   First National Bank, Ronceverte, WV

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

First Region Bancshares, Inc., P. O. Box 1050, Richlands, VA 24641-1050
   C.E.O. - R. Brian Webb, President
   First Sentinel Bank, Richlands, VA

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

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

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

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

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address</th>
<th>CEO/Chairman</th>
<th>City, State, Zip</th>
</tr>
</thead>
<tbody>
<tr>
<td>Green Bankshares, Inc.</td>
<td>100 Main Street, Greeneville, TN 37744</td>
<td>R. Stan Puckett</td>
<td>Greeneville, TN</td>
</tr>
<tr>
<td>Hampton Roads Bankshares, Inc.</td>
<td>P O Box 1000, Chesapeake, VA 23327-1000</td>
<td>Jack W. Gibson</td>
<td>Chesapeake, VA</td>
</tr>
<tr>
<td>Heritage Bankshares, Inc.</td>
<td>200 East Plume Street, Norfolk, VA 23510</td>
<td>Michael S. Ives</td>
<td>Norfolk, VA</td>
</tr>
<tr>
<td>Highland County Bankshares, Inc.</td>
<td>P. O. Box 529, Monterey, VA 24465-0529</td>
<td>Vernon D. Woodell</td>
<td>Monterey, VA</td>
</tr>
<tr>
<td>Highlands Bankshares, Inc.</td>
<td>P. O. Box 1128, Abingdon, VA 24212-1128</td>
<td>Samuel L. Neese</td>
<td>Abingdon, VA</td>
</tr>
<tr>
<td>MainStreet Bankshares, Inc.</td>
<td>730 East Church Street, Suite 30, Martinsville, VA 24112</td>
<td>Larry A. Heaton</td>
<td>Martinsville, VA</td>
</tr>
<tr>
<td>Middleburg Financial Corporation</td>
<td>P O Box 5, Middleburg, VA 20118-0005</td>
<td>Joseph L. Boling</td>
<td>Middleburg, VA</td>
</tr>
<tr>
<td>Millennium Bankshares Corporation</td>
<td>1601 Washington Plaza, Reston, VA 20190-9305</td>
<td>Richard I. Linhart</td>
<td>Reston, VA</td>
</tr>
<tr>
<td>Miners and Merchants Bancorp, Inc.</td>
<td>P O Box 1010, Grundy, VA 24614-1010</td>
<td>Barry C. Elswick</td>
<td>Grundy, VA</td>
</tr>
<tr>
<td>Monarch Financial Holdings, Inc.</td>
<td>1101 Executive Boulevard, Chesapeake, VA 23320</td>
<td>William F. Rountree</td>
<td>Chesapeake, VA</td>
</tr>
<tr>
<td>National Bankshares, Inc.</td>
<td>P O Box 90002, Blacksburg, VA 24062-9002</td>
<td>James G. Rakes</td>
<td>Blacksburg, VA</td>
</tr>
<tr>
<td>New Peoples Bankshares, Inc.</td>
<td>64 Commerce Drive, Honaker, VA 24260</td>
<td>Kenneth D. Hart</td>
<td>Honaker, VA</td>
</tr>
<tr>
<td>Old Point Financial Corporation</td>
<td>10 South Mallory Street, Hampton, VA 23663</td>
<td>R. F. Shuford</td>
<td>Hampton, VA</td>
</tr>
</tbody>
</table>
Registered Bank Holding Companies

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

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

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

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

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

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

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

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

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

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

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

Summit Financial Group, Inc., 300 North Main Street, Moorefield, WV 26836
  C.E.O. - H. Charles Maddy, III, President
  Summit Community Bank, Inc., Moorefield, WV
Registered Bank Holding Companies

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

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

TransCommunity Financial Corporation, 4235 Innslake Drive, Glen Allen, VA 23060  
C.E.O. - Bruce B Nolte, President  
TransCommunity Bank, N. A., Goochland, VA

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

United Bankshares, Inc., 514 Market Street, Parkersburg, WV 26101  
C.E.O. - Richard M. Adams, Chairman of the Board  
United Bank, Fairfax, VA  
United Bank, Inc. Charleston, WV

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

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

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

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

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

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

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

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

Wachovia Corporation, 301 South College Street, Charlotte, NC 28288
   C.E.O. - G. Kennedy Thompson, Chairman of the Board
   Wachovia Bank, National Association, Charlotte, NC
   Wachovia Bank of Delaware, National Association, Wilmington, DE
Trust Company of Virginia, The
9030 Stony Point Parkway, Suite 300
Richmond 23235
C.E.O.- Douglas A. Nunn, President
Branches:
   City of Colonial Heights
      130 Temple Lake Drive
   City of Lynchburg
      203 Archway Court, Suite B
   City of Roanoke
      Colonial Arms Building, 204 S. Jefferson Street
   Fairfax County
      8000 Towers Crescent Dr., Suite 1080, Vienna
   James City County
      4097 Ironbound Road, Suite B
Trust Companies -- Applications Received and/or Acted Upon

**Branch Openings**

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>05/09/07</td>
<td>Trust Company of Virginia, The</td>
<td>203 Archway Court, Suite B</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Richmond, VA</td>
<td>City of Lynchburg, VA</td>
<td>07/09/07</td>
</tr>
</tbody>
</table>
Trust Companies -- Status Changes

**Branch Openings**

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>July</td>
<td>23</td>
<td>Trust Company of Virginia, The, VA opened a branch office at 203 Archway Court, Suite B, City of Lynchburg, VA</td>
</tr>
</tbody>
</table>
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></th>
<th>2006</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans</td>
<td>$3,009,360,393</td>
<td>$3,205,501,776</td>
</tr>
<tr>
<td>LESS: Allowance for loan losses</td>
<td>19,035,976</td>
<td>20,276,771</td>
</tr>
<tr>
<td>Cash</td>
<td>236,686,586</td>
<td>209,349,973</td>
</tr>
<tr>
<td>Available for Sale securities</td>
<td>360,672,323</td>
<td>351,677,996</td>
</tr>
<tr>
<td>Held to Maturity securities</td>
<td>323,720,351</td>
<td>227,537,688</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in Corporate Centrals</td>
<td>231,470,095</td>
<td>308,093,388</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in banks, S&amp;L’s &amp; MSB’s</td>
<td>63,640,839</td>
<td>61,734,379</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in other credit unions</td>
<td>4,561,005</td>
<td>5,969,847</td>
</tr>
<tr>
<td>All other investments</td>
<td>9,487,846</td>
<td>9,906,602</td>
</tr>
<tr>
<td>Land and buildings (net of depreciation)</td>
<td>81,048,781</td>
<td>87,506,454</td>
</tr>
<tr>
<td>Other fixed assets (net of depreciation)</td>
<td>22,964,676</td>
<td>23,375,695</td>
</tr>
<tr>
<td>Share insurance capitalization deposit</td>
<td>33,020,100</td>
<td>35,793,742</td>
</tr>
<tr>
<td>All other assets</td>
<td>65,226,639</td>
<td>67,576,903</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$4,422,823,658</td>
<td>$4,573,747,672</td>
</tr>
</tbody>
</table>

|                  |                       |                       |
| **LIABILITIES & SAVINGS EQUITY** |               |                       |
| Notes/interest payable | $53,150,726        | $23,128,773           |
| Accounts payable     | 26,107,175           | 30,496,082            |
| Dividends payable    | 1,818,129            | 1,685,788             |
| **TOTAL LIABILITIES** | $81,076,030         | $55,310,643           |
| Share certificates   | $1,339,683,450       | $1,450,438,827        |
| Share draft accounts | 467,207,965          | 462,180,033           |
| IRA accounts         | 377,869,065          | 398,711,741           |
| Other shares         | 1,655,054,749        | 1,680,976,366         |
| **TOTAL SHARES**     | $3,839,815,229       | $3,992,306,967        |
| Regular/statutory reserve | $86,199,546       | $84,600,700           |
| Other reserves       | 63,365,463           | 64,488,397            |
| Unrealized Gains (Losses) on available for sale securities | (5,993,996)        | (8,914,715)           |
| Undivided earnings   | 358,361,386          | 385,955,680           |
| **TOTAL EQUITY**     | $501,932,399         | $526,130,062          |
| **TOTAL LIABILITIES & EQUITY** | $4,422,823,658 | $4,573,747,672        |

Number of credit unions in operation: 59  54
### Consolidated Report of Income for Credit Unions
#### For the Year Ended December 31

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

<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>26,706</td>
<td>22,000</td>
<td>4,500</td>
</tr>
<tr>
<td>Augusta Health Care Credit Union, Incorporated</td>
<td>Fishersville</td>
<td>9,069</td>
<td>8,374</td>
<td>674</td>
</tr>
<tr>
<td>Beacon Credit Union, Incorporated</td>
<td>Lynchburg</td>
<td>36,655</td>
<td>32,958</td>
<td>3,668</td>
</tr>
<tr>
<td>Belt Line Employees Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>3,351</td>
<td>2,870</td>
<td>458</td>
</tr>
<tr>
<td>Cadmus Credit Union, Incorporated</td>
<td>Richmond</td>
<td>3,145</td>
<td>2,483</td>
<td>641</td>
</tr>
<tr>
<td>Campbell County Employee's Credit Union, Inc.</td>
<td>Concord</td>
<td>701</td>
<td>575</td>
<td>120</td>
</tr>
<tr>
<td>C.C.C. Martinsville Employees Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>863</td>
<td>726</td>
<td>137</td>
</tr>
<tr>
<td>Centra Health Credit Union</td>
<td>Lynchburg</td>
<td>4,771</td>
<td>3,363</td>
<td>1,404</td>
</tr>
<tr>
<td>Chesapeake City Employees Credit Union</td>
<td>Chesapeake</td>
<td>4,537</td>
<td>3,943</td>
<td>593</td>
</tr>
<tr>
<td>Chesapeake Public School Employee's Credit Union, Inc.</td>
<td>Chesapeake</td>
<td>7,582</td>
<td>6,470</td>
<td>1,078</td>
</tr>
<tr>
<td>City of Alexandria Employees Credit Union, Inc.</td>
<td>Alexandria</td>
<td>27,118</td>
<td>24,022</td>
<td>2,797</td>
</tr>
<tr>
<td>Danville Postal Credit Union, Incorporated</td>
<td>Danville</td>
<td>1,017</td>
<td>724</td>
<td>132</td>
</tr>
<tr>
<td>Dominion Credit Union</td>
<td>Richmond</td>
<td>151,848</td>
<td>131,767</td>
<td>18,907</td>
</tr>
<tr>
<td>DuPont Community Credit Union</td>
<td>Waynesboro</td>
<td>591,945</td>
<td>524,261</td>
<td>60,917</td>
</tr>
<tr>
<td>Goodyear-Danville Family Credit Union</td>
<td>Danville</td>
<td>7,056</td>
<td>5,830</td>
<td>1,180</td>
</tr>
<tr>
<td>Hampton City Employees Credit Union, Incorporated</td>
<td>Hampton</td>
<td>6,122</td>
<td>5,487</td>
<td>592</td>
</tr>
<tr>
<td>Hampton Roads Educators Credit Union, Inc.</td>
<td>Hampton</td>
<td>25,520</td>
<td>22,349</td>
<td>2,858</td>
</tr>
<tr>
<td>Hampton Roads Postal Credit Union, Inc.</td>
<td>Hampton</td>
<td>3,318</td>
<td>3,087</td>
<td>286</td>
</tr>
<tr>
<td>Home Town Community Credit Union</td>
<td>Smithfield</td>
<td>2,633</td>
<td>1,706</td>
<td>974</td>
</tr>
<tr>
<td>Klann Employees Credit Union, Incorporated</td>
<td>Waynesboro</td>
<td>104</td>
<td>46</td>
<td>58</td>
</tr>
<tr>
<td>Landmark Communications Employees Credit Union, Inc.</td>
<td>Norfolk</td>
<td>2,277</td>
<td>1,998</td>
<td>276</td>
</tr>
<tr>
<td>Life Line Credit Union, Inc.</td>
<td>Richmond</td>
<td>6,673</td>
<td>6,057</td>
<td>615</td>
</tr>
<tr>
<td>Loudoun Credit Union</td>
<td>Leesburg</td>
<td>19,752</td>
<td>16,627</td>
<td>2,760</td>
</tr>
</tbody>
</table>
## Selected Data For Virginia State Chartered-Credit Unions
### As of December 31, 2007

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

**As of December 31, 2007**

<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>University of Virginia Community Credit Union, Inc.</td>
<td>Charlottesville</td>
<td>358,962</td>
<td>314,430</td>
<td>42,118</td>
</tr>
<tr>
<td>Valley Industrial Credit Union</td>
<td>Waynesboro</td>
<td>5,631</td>
<td>4,920</td>
<td>693</td>
</tr>
<tr>
<td>Virginia Credit Union, Inc.</td>
<td>Richmond</td>
<td>1,541,083</td>
<td>1,382,036</td>
<td>148,288</td>
</tr>
<tr>
<td>Virginia Educators' Credit Union</td>
<td>Newport News</td>
<td>40,107</td>
<td>33,746</td>
<td>6,070</td>
</tr>
<tr>
<td>Virginia Gas, Credit Union, Incorporated</td>
<td>Staunton</td>
<td>3,073</td>
<td>2,502</td>
<td>440</td>
</tr>
<tr>
<td>Virginia United Methodist Credit Union, Inc.</td>
<td>Richmond</td>
<td>18,709</td>
<td>17,112</td>
<td>1,564</td>
</tr>
<tr>
<td>Waynesboro Employees Credit Union, Inc.</td>
<td>Waynesboro</td>
<td>3,577</td>
<td>3,054</td>
<td>513</td>
</tr>
<tr>
<td>WECCU Credit Union</td>
<td>Covington</td>
<td>61,195</td>
<td>52,863</td>
<td>7,454</td>
</tr>
</tbody>
</table>
Credit Unions -- Applications Received and/or Acted Upon

**Mergers**

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>09/04/07</td>
<td>Home Town Community Credit Union, Smithfield, VA to merge into it Smithfield Packing Employees' Credit Union, Smithfield, VA</td>
<td>Approved 10/26/07</td>
</tr>
</tbody>
</table>

**New Service Facilities**

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

**Mergers**

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

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

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

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

**Conversions**

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

**Changes in Title**

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

**New Service Facilities**

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

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

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

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

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

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

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

October 15 Virginia Credit Union, Inc. opened a service facility at 100 MidTown Avenue, Farmville, VA
Credit Unions -- List by Name

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

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

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

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

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

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

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

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

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

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

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

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

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

DuPont Community Credit Union
140 Lucy Lane
P. O. Box 1365
Waynesboro, VA 22980
Treasurer- Maurice Gresham
Service Facilities -
47 W. Kaylor Park Drive
Harrisonburg, VA 22801
Credit Unions -- List by Name

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

Goodyear-Danville Family Credit Union
1901 Goodyear Boulevard
P.O. Box 2117
Danville, VA 24541
  Treasurer- Bruce M. Clayton
Service Facility -
  2321 Riverside Drive
  Danville, VA 24540

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

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

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

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

Klann Employees Credit Union, Incorporated
301 Fourth Street
Waynesboro, VA 22980
  Treasurer- Tammy G. McWhorter

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

Life Line Credit Union, Inc.
5855 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
  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
Credit Unions -- List by Name

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

N.C.S.E. Credit Union, Inc.
6919 Thomas Nelson Highway
P. O. Box 276
Lovingston, VA 22949
Treasurer- Phyllis M. Drumheller

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

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

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

Newport News Shipbuilding Employees’ Credit Union, Inc. d/b/a Bayport Credit Union (Continued)
Service Facilities -
2700 Huntington Avenue, Building 902
Newport News, VA 23607
2900 Washington Avenue, Building 901
Newport News, VA 23607
35th Street Gate
Newport News Shipyard
Newport News, VA 23607
4215 Marshall Avenue, Building 600
Newport News, VA 23607
433 Denbigh Boulevard
Newport News, VA 23608
5001 Huntington Avenue
Newport News, VA 23607
60th Street Gate
Newport News Shipyard
Newport News, VA 23607
8000 Marshall Avenue
Newport News, VA 23605
1290 Smithfield Plaza
Smithfield, VA 23430
1463 North Main Street
Suffolk, VA 23434
4171 Ironbound Road
Williamsburg, VA 23188

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

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

Northern Star Credit Union, Incorporated
5100 George Washington Highway
P O Box 1397
Portsmouth, VA 23705
Treasurer- Sue R. King
Service Facilities -
237 Hanbury Road East
Chesapeake, VA 23322
237 Hanbury Road East, Suites 22&23
Chesapeake, VA 23322
3325 Taylor Road
Chesapeake, VA 23325
Credit Unions -- List by Name

Northern Star Credit Union, Incorporated (Continued)
Service Facilities -
Elmhurst Square S. C. Outparcel
5600 Block of Portsmouth Boulevard
Portsmouth, VA 23701

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

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

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

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

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

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

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

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

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

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

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

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

T.M.C. Employees Credit Union, Inc.
1000 Robins Road
P.O. Box 10341
Lynchburg, VA 24506
Treasurer- Patsy W. Stilwell
Credit Unions -- List by Name

University of Virginia Community Credit Union, Inc.
3300 Berkmar Drive
Charlottesville, VA 22901
Treasurer- Pamela Turner

Service Facilities -
1936 Arlington Boulevard
Charlottesville, VA 22903
220 Wayles Lane
Charlottesville, VA 22911
222 Lee Street
Charlottesville, VA 22908
300 Preston Avenue
Charlottesville, VA 22902
325 Four Leaf Lane, Suite 1
Charlottesville, VA 22903
5820 Railroad Avenue
Crozet, VA 22932
5766 Thomas Jefferson Parkway
Suite 201
Palmyra, VA 22963
56 Stoneridge Drive
Ruckersville, VA 22968

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

Virginia Credit Union, Inc.
720 East Broad Street
Richmond, VA 23225
Treasurer- Raymond D. Vaughan

Service Facilities -
301 Temple Lake Drive
Colonial Heights, VA 23834
100 MidTown Avenue
Farmville, VA 23901
1301 College Avenue
Fredericksburg, VA 22401
2101 Plank Road
Fredericksburg, VA 22401
6103 Brashier Boulevard
Mechanicsville, VA 23111
11030 Hull Street Road
Midlothian, VA 23112
13505 Tredegar Lake Parkway
Midlothian, VA 23112
Southside Virginia Training Center
Building 59, 26317 W. Washington St.
Petersburg, VA 23803
101 N. 14th Street (Tower)
Richmond, VA 23219
10165 Brook Road
Richmond, VA 23227

Virginia Credit Union, Inc. (Continued)

Service Facilities -
1200 Koger Center Boulevard
Richmond, VA 23235
1302 B Gaskins Road
Richmond, VA 23233
2300 W Broad Street (DMV)
Richmond, VA 23220
4001 Lauderdale Drive
Richmond, VA 23233
5427 Glenside Drive
Richmond, VA 23228
7500 Boulders View Drive
Richmond, VA 23225
900 East Main Street
Pocahontas Building
Richmond, VA 23219
J. Sargeant Reynolds Comm. College
1651 E. Parham Road
Richmond, VA 23228

Virginia Educators' Credit Union
12626 Nettles Drive
Newport News, VA 23606
Treasurer- Eugene Johnson

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

Virginia Gas, Credit Union, Incorporated
107 South Coalter Street
Staunton, VA 24401
Treasurer- Darlene B. Thomas

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

WECCU Credit Union
347 North Court Avenue
Covington, VA 24426
Treasurer- David Vest

Service Facility -
210 Westvaco Road
Low Moor, VA 24457
Waynesboro Employees Credit Union, Inc.
250-E North Poplar Avenue
Waynesboro, VA 22980
  Treasurer- Nancy Via

membersTrust Credit Union
5648 Southern Boulevard
Virginia Beach, VA 23462
  Treasurer- Robert H. Propster
  
  Service Facilities -
  Fort Monroe Post Exchange (PX) Bldg
  102 Griffith Street
  Fort Monroe, VA 23651
  108 West Mercury Blvd.
  Hampton, VA 23669
  2130 Cunningham Drive
  Hampton, VA 23666