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GREETINGS:

Richmond, Virginia

I have the honor to submit herewith the 2008 Annual Report of the Bureau of Financial Institutions - Banks, Credit Unions, Savings Institutions, and Trust Companies.

Respectfully,

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

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

ADMINISTRATION AND FINANCE

GERALD E. FALLEN
Deputy Commissioner

BANKS AND SAVINGS INSTITUTIONS

JOHN M. CROCKETT
Deputy Commissioner

CONSUMER FINANCE

SUSAN E. HANCOCK
Deputy Commissioner

CORPORATE STRUCTURE AND RESEARCH

NICHOLAS C. KYRUS
Deputy Commissioner

CREDIT UNIONS

STEVE W. PEMBERTON
Deputy Commissioner
OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION HAS ADMINISTERED THE BANKING LAWS

Chief Examiner of Banks

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

Chief Deputy to the Commissioner of Insurance and Banking

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

Commissioner of Insurance and Banking

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

Commissioner of Banking

M. E. BRISTOW, June 21, 1938 to January 31, 1939
MILTON R. MORGAN, February 1, 1939 to January 15, 1951
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976
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 1998 – 2008

(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, 2007</th>
<th>December 31, 2008</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and balances due from depository institutions</td>
<td>$3,167,848</td>
<td>$1,622,633</td>
</tr>
<tr>
<td>Noninterest-bearing balances and currency and coin</td>
<td>1,403,723</td>
<td>1,074,747</td>
</tr>
<tr>
<td>Interest-bearing balances</td>
<td>1,764,125</td>
<td>547,886</td>
</tr>
<tr>
<td>Securities</td>
<td>11,306,761</td>
<td>6,257,794</td>
</tr>
<tr>
<td>Federal funds sold &amp; securities purchased under agreement to resell</td>
<td>1,459,999</td>
<td>306,003</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>342,807</td>
<td>381,770</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income</td>
<td>51,921,262</td>
<td>33,950,626</td>
</tr>
<tr>
<td>LESS: Allowance for loan and lease losses</td>
<td>1,583,492</td>
<td>440,766</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income and allowance for losses</td>
<td>50,337,770</td>
<td>33,509,860</td>
</tr>
<tr>
<td>Assets held in trading accounts</td>
<td>84,950</td>
<td>82,813</td>
</tr>
<tr>
<td>Premises and fixed assets (including capitalized leases)</td>
<td>1,640,170</td>
<td>976,063</td>
</tr>
<tr>
<td>Other real estate owned</td>
<td>52,751</td>
<td>121,887</td>
</tr>
<tr>
<td>Intangible assets</td>
<td>909,990</td>
<td>798,952</td>
</tr>
<tr>
<td>Other assets</td>
<td>4,599,057</td>
<td>1,376,582</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$73,902,103</td>
<td>$45,434,357</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>$43,737,539</td>
<td>$35,326,262</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>4,572,221</td>
<td>4,991,270</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>39,165,318</td>
<td>30,334,992</td>
</tr>
<tr>
<td>In foreign offices, Edge and Agreement subsidiaries, and IBFs...</td>
<td>2,086,209</td>
<td>0</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>36,859</td>
<td>0</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>2,049,350</td>
<td>0</td>
</tr>
<tr>
<td>Federal funds purchased and securities sold under agreement to repurchase</td>
<td>6,626,321</td>
<td>1,274,010</td>
</tr>
<tr>
<td>Other borrowed money</td>
<td>8,058,182</td>
<td>3,456,524</td>
</tr>
<tr>
<td>Notes and debentures subordinated to deposits</td>
<td>602,895</td>
<td>62,460</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>3,940,772</td>
<td>393,221</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>65,051,918</td>
<td>40,512,477</td>
</tr>
<tr>
<td><strong>EQUITY CAPITAL</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perpetual preferred stock</td>
<td></td>
<td>153,209</td>
</tr>
<tr>
<td>Common stock</td>
<td>545,616</td>
<td>466,055</td>
</tr>
<tr>
<td>Surplus</td>
<td>3,512,404</td>
<td>2,454,243</td>
</tr>
<tr>
<td>Undivided profits and capital reserves</td>
<td>4,792,165</td>
<td>1,848,373</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td>8,850,185</td>
<td>4,921,880</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND EQUITY CAPITAL</strong></td>
<td>$73,902,103</td>
<td>$45,434,357</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>2007</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTEREST INCOME:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest and fees on loans</td>
<td>$ 4,684,657</td>
<td>$ 2,113,217</td>
</tr>
<tr>
<td>Income from lease financing receivables</td>
<td>121</td>
<td>208</td>
</tr>
<tr>
<td>Interest on balances due from depository institutions</td>
<td>141,354</td>
<td>6,500</td>
</tr>
<tr>
<td>Interest and dividends on securities</td>
<td>502,589</td>
<td>286,299</td>
</tr>
<tr>
<td>Interest from assets held in trading accounts</td>
<td>6,103</td>
<td>4,040</td>
</tr>
<tr>
<td>Interest on federal funds sold and securities purchased under agreements to resell</td>
<td>163,564</td>
<td>18,197</td>
</tr>
<tr>
<td>Other Interest Income</td>
<td>349,221</td>
<td>11,564</td>
</tr>
<tr>
<td>TOTAL INTEREST INCOME</td>
<td>5,847,609</td>
<td>2,440,025</td>
</tr>
<tr>
<td>INTEREST EXPENSE:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on deposits in domestic offices</td>
<td>1,530,423</td>
<td>865,831</td>
</tr>
<tr>
<td>Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td>124,689</td>
<td>0</td>
</tr>
<tr>
<td>Expense of federal funds purchased and securities sold under agreements to repurchase</td>
<td>176,336</td>
<td>29,445</td>
</tr>
<tr>
<td>Interest on trading liabilities and other borrowed money</td>
<td>478,563</td>
<td>122,403</td>
</tr>
<tr>
<td>Interest on notes and debentures subordinated to deposits</td>
<td>42,424</td>
<td>5,048</td>
</tr>
<tr>
<td>TOTAL INTEREST EXPENSE</td>
<td>2,352,435</td>
<td>1,022,727</td>
</tr>
<tr>
<td>NET INTEREST INCOME</td>
<td>3,495,174</td>
<td>1,417,298</td>
</tr>
<tr>
<td>Provision for loan and lease losses</td>
<td>990,620</td>
<td>202,030</td>
</tr>
<tr>
<td>NONINTEREST INCOME:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from fiduciary activities</td>
<td>13,744</td>
<td>16,315</td>
</tr>
<tr>
<td>Service charges on deposit accounts</td>
<td>106,429</td>
<td>121,433</td>
</tr>
<tr>
<td>Trading revenue</td>
<td>(2,672)</td>
<td>(2,328)</td>
</tr>
<tr>
<td>Other fee income</td>
<td>4,516,678</td>
<td>110,938</td>
</tr>
<tr>
<td>All other noninterest income</td>
<td>2,115,339</td>
<td>118,323</td>
</tr>
<tr>
<td>TOTAL NONINTEREST INCOME</td>
<td>6,749,518</td>
<td>364,681</td>
</tr>
<tr>
<td>Realized gains (losses) on securities</td>
<td>(507)</td>
<td>(41,592)</td>
</tr>
<tr>
<td>NONINTEREST EXPENSE:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries and employee benefits</td>
<td>734,003</td>
<td>644,113</td>
</tr>
<tr>
<td>Expenses of premises and fixed assets (net of rental income)</td>
<td>211,703</td>
<td>171,205</td>
</tr>
<tr>
<td>Other noninterest expense</td>
<td>4,779,689</td>
<td>428,018</td>
</tr>
<tr>
<td>TOTAL NONINTEREST EXPENSE</td>
<td>5,725,395</td>
<td>1,243,336</td>
</tr>
<tr>
<td>INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</td>
<td>3,528,170</td>
<td>295,021</td>
</tr>
<tr>
<td>APPLICABLE INCOME TAXES</td>
<td>1,230,640</td>
<td>81,518</td>
</tr>
<tr>
<td>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</td>
<td>2,297,530</td>
<td>213,503</td>
</tr>
<tr>
<td>EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES</td>
<td>0</td>
<td>(769)</td>
</tr>
<tr>
<td>NET INCOME</td>
<td>$ 2,297,530</td>
<td>$ 212,734</td>
</tr>
<tr>
<td>Bank Name</td>
<td>Principal Location</td>
<td>No. of Offices</td>
</tr>
<tr>
<td>------------------------------------------</td>
<td>--------------------</td>
<td>----------------</td>
</tr>
<tr>
<td>Alliance Bank Corporation*</td>
<td>Fairfax</td>
<td>6</td>
</tr>
<tr>
<td>Bank of Botetourt</td>
<td>Buchanan</td>
<td>10</td>
</tr>
<tr>
<td>The Bank of Charlotte County*</td>
<td>Phenix</td>
<td>4</td>
</tr>
<tr>
<td>Bank of Clarke County*</td>
<td>Berryville</td>
<td>12</td>
</tr>
<tr>
<td>Bank of Essex*</td>
<td>Tappahannock</td>
<td>17</td>
</tr>
<tr>
<td>The Bank of Fincastle</td>
<td>Fincastle</td>
<td>9</td>
</tr>
<tr>
<td>Bank of Floyd*</td>
<td>Floyd</td>
<td>8</td>
</tr>
<tr>
<td>The Bank of Hampton Roads*</td>
<td>Chesapeake</td>
<td>18</td>
</tr>
<tr>
<td>Bank of Lancaster*</td>
<td>Kilmarnock</td>
<td>8</td>
</tr>
<tr>
<td>The Bank of Marion*</td>
<td>Marion</td>
<td>16</td>
</tr>
<tr>
<td>Bank of McKenney*</td>
<td>McKenney</td>
<td>6</td>
</tr>
<tr>
<td>Bank of the Commonwealth*</td>
<td>Norfolk</td>
<td>21</td>
</tr>
<tr>
<td>Bank of the James*</td>
<td>Lynchburg</td>
<td>9</td>
</tr>
<tr>
<td>The Bank of Southside Virginia</td>
<td>Carson</td>
<td>15</td>
</tr>
<tr>
<td>Bank of Virginia*</td>
<td>Midlothian</td>
<td>5</td>
</tr>
<tr>
<td>Benchmark Community Bank*</td>
<td>Kenbridge</td>
<td>12</td>
</tr>
<tr>
<td>The Blue Grass Valley Bank</td>
<td>Blue Grass</td>
<td>2</td>
</tr>
<tr>
<td>Burke &amp; Herbert Bank &amp; Trust Company</td>
<td>Alexandria</td>
<td>20</td>
</tr>
<tr>
<td>The Business Bank</td>
<td>Vienna</td>
<td>6</td>
</tr>
<tr>
<td>Cardinal Bank</td>
<td>McLean</td>
<td>25</td>
</tr>
<tr>
<td>Carter Bank &amp; Trust</td>
<td>Martinsville</td>
<td>124</td>
</tr>
<tr>
<td>Central Virginia Bank*</td>
<td>Powhatan</td>
<td>9</td>
</tr>
<tr>
<td>Chesapeake Bank*</td>
<td>Kilmarnock</td>
<td>11</td>
</tr>
<tr>
<td>Citizens and Farmers Bank</td>
<td>West Point</td>
<td>18</td>
</tr>
<tr>
<td>Citizens Bank and Trust Company*</td>
<td>Blackstone</td>
<td>11</td>
</tr>
</tbody>
</table>

* - Member of Federal Reserve
## Selected Data For Virginia State-Chartered Banks
### As of December 31, 2008

<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 Community Bank*</td>
<td>South Hill</td>
<td>5</td>
<td>154,393</td>
<td>132,897</td>
<td>21,181</td>
</tr>
<tr>
<td>Colonial Virginia Bank*</td>
<td>Gloucester</td>
<td>2</td>
<td>110,772</td>
<td>86,789</td>
<td>11,902</td>
</tr>
<tr>
<td>Community Bankers' Bank*</td>
<td>Midlothian</td>
<td>1</td>
<td>199,132</td>
<td>91,864</td>
<td>12,883</td>
</tr>
<tr>
<td>Community Capital Bank of Virginia*</td>
<td>Christiansburg</td>
<td>1</td>
<td>13,172</td>
<td>6,288</td>
<td>6,825</td>
</tr>
<tr>
<td>Consolidated Bank and Trust Company*</td>
<td>Richmond</td>
<td>3</td>
<td>91,330</td>
<td>82,056</td>
<td>8,915</td>
</tr>
<tr>
<td>EVB*</td>
<td>Tappahannock</td>
<td>27</td>
<td>1,050,079</td>
<td>818,974</td>
<td>75,118</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank*</td>
<td>Timberville</td>
<td>9</td>
<td>464,451</td>
<td>342,600</td>
<td>35,702</td>
</tr>
<tr>
<td>The Farmers &amp; Merchants Bank of Craig County*</td>
<td>New Castle</td>
<td>2</td>
<td>49,578</td>
<td>41,615</td>
<td>7,761</td>
</tr>
<tr>
<td>Farmers and Miners Bank*</td>
<td>Pennington Gap</td>
<td>6</td>
<td>121,686</td>
<td>106,909</td>
<td>14,004</td>
</tr>
<tr>
<td>The Farmers Bank of Appomattox*</td>
<td>Appomattox</td>
<td>4</td>
<td>154,407</td>
<td>131,787</td>
<td>18,552</td>
</tr>
<tr>
<td>Farmers Bank, Windsor, Virginia*</td>
<td>Windsor</td>
<td>4</td>
<td>375,339</td>
<td>304,109</td>
<td>29,846</td>
</tr>
<tr>
<td>The Fauquier Bank*</td>
<td>Warrenton</td>
<td>8</td>
<td>514,232</td>
<td>400,662</td>
<td>44,997</td>
</tr>
<tr>
<td>First and Citizens Bank</td>
<td>Monterey</td>
<td>2</td>
<td>102,875</td>
<td>91,052</td>
<td>11,068</td>
</tr>
<tr>
<td>First Bank*</td>
<td>Strasburg</td>
<td>11</td>
<td>547,356</td>
<td>447,617</td>
<td>47,939</td>
</tr>
<tr>
<td>The First Bank and Trust Company*</td>
<td>Lebanon</td>
<td>19</td>
<td>998,546</td>
<td>822,569</td>
<td>91,424</td>
</tr>
<tr>
<td>First Capital Bank*</td>
<td>Glen Allen</td>
<td>7</td>
<td>431,582</td>
<td>336,343</td>
<td>39,894</td>
</tr>
<tr>
<td>First Sentinel Bank*</td>
<td>Richlands</td>
<td>5</td>
<td>148,781</td>
<td>136,765</td>
<td>11,203</td>
</tr>
<tr>
<td>First State Bank</td>
<td>Danville</td>
<td>1</td>
<td>27,655</td>
<td>25,101</td>
<td>2,205</td>
</tr>
<tr>
<td>First Virginia Community Bank*</td>
<td>Fairfax</td>
<td>2</td>
<td>102,619</td>
<td>82,148</td>
<td>19,620</td>
</tr>
<tr>
<td>The Freedom Bank of Virginia*</td>
<td>Vienna</td>
<td>2</td>
<td>144,201</td>
<td>120,904</td>
<td>22,705</td>
</tr>
<tr>
<td>Frontier Community Bank*</td>
<td>Waynesboro</td>
<td>1</td>
<td>34,403</td>
<td>25,845</td>
<td>8,409</td>
</tr>
<tr>
<td>Heritage Bank*</td>
<td>Norfolk</td>
<td>5</td>
<td>265,478</td>
<td>215,864</td>
<td>25,414</td>
</tr>
<tr>
<td>Highlands Community Bank*</td>
<td>Covington</td>
<td>2</td>
<td>80,270</td>
<td>71,801</td>
<td>8,186</td>
</tr>
<tr>
<td>Highlands Union Bank*</td>
<td>Abingdon</td>
<td>14</td>
<td>667,986</td>
<td>523,867</td>
<td>41,187</td>
</tr>
<tr>
<td>HomeTown Bank*</td>
<td>Roanoke</td>
<td>5</td>
<td>234,195</td>
<td>188,411</td>
<td>25,135</td>
</tr>
</tbody>
</table>

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

**As of December 31, 2008**

<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>John Marshall Bank*</td>
<td>Baileys Crossroads</td>
<td>2</td>
<td>136,407</td>
<td>95,420</td>
<td>30,088</td>
</tr>
<tr>
<td>Lee Bank &amp; Trust Company</td>
<td>Pennington Gap</td>
<td>4</td>
<td>166,186</td>
<td>144,553</td>
<td>19,659</td>
</tr>
<tr>
<td>MainStreet Bank*</td>
<td>Herndon</td>
<td>2</td>
<td>187,373</td>
<td>142,458</td>
<td>22,475</td>
</tr>
<tr>
<td>Middleburg Bank*</td>
<td>Middleburg</td>
<td>9</td>
<td>978,360</td>
<td>746,207</td>
<td>75,946</td>
</tr>
<tr>
<td>Miners Exchange Bank*</td>
<td>Coeburn</td>
<td>7</td>
<td>95,894</td>
<td>87,283</td>
<td>8,013</td>
</tr>
<tr>
<td>Monarch Bank*</td>
<td>Chesapeake</td>
<td>9</td>
<td>597,198</td>
<td>496,218</td>
<td>69,740</td>
</tr>
<tr>
<td>New Peoples Bank, Inc.*</td>
<td>Honaker</td>
<td>31</td>
<td>807,237</td>
<td>706,633</td>
<td>70,472</td>
</tr>
<tr>
<td>Northern Neck State Bank*</td>
<td>Warsaw</td>
<td>9</td>
<td>349,475</td>
<td>307,006</td>
<td>29,009</td>
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<tr>
<td>The Page Valley Bank*</td>
<td>Luray</td>
<td>4</td>
<td>104,389</td>
<td>81,810</td>
<td>7,699</td>
</tr>
<tr>
<td>Peoples Bank of Virginia*</td>
<td>Richmond</td>
<td>4</td>
<td>259,603</td>
<td>219,082</td>
<td>34,503</td>
</tr>
<tr>
<td>The Peoples Bank</td>
<td>Ewing</td>
<td>5</td>
<td>79,832</td>
<td>66,293</td>
<td>6,519</td>
</tr>
<tr>
<td>Peoples Community Bank*</td>
<td>Montross</td>
<td>5</td>
<td>109,786</td>
<td>95,987</td>
<td>12,158</td>
</tr>
<tr>
<td>Pioneer Bank*</td>
<td>Stanley</td>
<td>6</td>
<td>152,954</td>
<td>129,151</td>
<td>13,415</td>
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<td>Select Bank*</td>
<td>Forest</td>
<td>2</td>
<td>73,289</td>
<td>60,644</td>
<td>11,981</td>
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<tr>
<td>Shore Bank*</td>
<td>Onley</td>
<td>8</td>
<td>318,479</td>
<td>195,358</td>
<td>52,285</td>
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<td>StellarOne Bank*</td>
<td>Christiansburg</td>
<td>63</td>
<td>2,933,064</td>
<td>2,356,725</td>
<td>374,730</td>
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<tr>
<td>SuffolkFirst Bank*</td>
<td>Suffolk</td>
<td>3</td>
<td>184,158</td>
<td>130,285</td>
<td>16,709</td>
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<tr>
<td>Towne Bank</td>
<td>Portsmouth</td>
<td>17</td>
<td>3,133,589</td>
<td>2,245,386</td>
<td>419,671</td>
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<tr>
<td>TruPoint Bank*</td>
<td>Grundy</td>
<td>11</td>
<td>501,381</td>
<td>393,896</td>
<td>50,955</td>
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<tr>
<td>Union Bank and Trust Company*</td>
<td>Bowling Green</td>
<td>43</td>
<td>2,033,806</td>
<td>1,518,372</td>
<td>223,664</td>
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<td>United Bank*</td>
<td>Fairfax</td>
<td>58</td>
<td>4,169,787</td>
<td>2,864,736</td>
<td>580,549</td>
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<tr>
<td>Valley Bank*</td>
<td>Roanoke</td>
<td>8</td>
<td>668,407</td>
<td>485,354</td>
<td>50,839</td>
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<tr>
<td>Village Bank</td>
<td>Midlothian</td>
<td>15</td>
<td>557,373</td>
<td>466,954</td>
<td>51,105</td>
</tr>
<tr>
<td>Virginia Bank and Trust Company*</td>
<td>Danville</td>
<td>7</td>
<td>149,080</td>
<td>122,933</td>
<td>23,388</td>
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<tr>
<td>Virginia Business Bank*</td>
<td>Richmond</td>
<td>2</td>
<td>167,843</td>
<td>136,904</td>
<td>11,570</td>
</tr>
</tbody>
</table>

* - Member of Federal Reserve
## Selected Data For Virginia State-Chartered Banks
### As of December 31, 2008

<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>Virginia Commerce Bank*</td>
<td>Arlington</td>
<td>27</td>
<td>2,713,694</td>
<td>2,172,699</td>
<td>316,168</td>
</tr>
<tr>
<td>Virginia Commonwealth Bank*</td>
<td>Petersburg</td>
<td>9</td>
<td>310,352</td>
<td>261,063</td>
<td>37,792</td>
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<tr>
<td>Virginia Community Bank*</td>
<td>Louisa</td>
<td>8</td>
<td>195,473</td>
<td>154,060</td>
<td>16,764</td>
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<tr>
<td>Virginia Company Bank</td>
<td>Newport News</td>
<td>2</td>
<td>103,264</td>
<td>73,587</td>
<td>8,898</td>
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<tr>
<td>Virginia Heritage Bank*</td>
<td>Fairfax</td>
<td>3</td>
<td>242,178</td>
<td>171,269</td>
<td>29,745</td>
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<tr>
<td>Virginia Partners Bank*</td>
<td>Fredericksburg</td>
<td>3</td>
<td>46,803</td>
<td>27,521</td>
<td>19,278</td>
</tr>
<tr>
<td>WashingtonFirst Bank</td>
<td>Reston</td>
<td>9</td>
<td>299,377</td>
<td>230,284</td>
<td>27,089</td>
</tr>
</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>10/10/07</td>
<td>WashingtonFirst Co.</td>
<td>11636 Plaza America Drive Reston, Fairfax County, VA</td>
<td>Approved 03/18/08</td>
</tr>
<tr>
<td>12/10/07</td>
<td>Virginia Partners Bank</td>
<td>421-425 William Street City of Fredericksburg, VA</td>
<td>Approved 03/18/08</td>
</tr>
<tr>
<td>04/02/08</td>
<td>Virginia Commonwealth Bank</td>
<td>1965 Wakefield Street City of Petersburg, VA</td>
<td>Approved 05/23/08</td>
</tr>
<tr>
<td>06/23/08</td>
<td>First Financial Bank</td>
<td>10777 Main Street City of Fairfax, VA</td>
<td>Approved 12/04/08</td>
</tr>
<tr>
<td>11/17/08</td>
<td>Sonabank</td>
<td>6830 Old Dominion Drive McLean, Fairfax County, VA</td>
<td>Approved 12/22/08</td>
</tr>
</tbody>
</table>

### Mergers

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

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

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/24/08</td>
<td>Community Bankers Trust Corporation, Glen Allen, VA to acquire 100% of the voting shares of TransCommunity Financial Corporation</td>
<td>Approved 04/07/08</td>
</tr>
<tr>
<td>01/25/08</td>
<td>Community Bankers Trust Corporation, Glen Allen, VA to acquire 100% of the voting shares of BOE Financial Services of Virginia, Inc.</td>
<td>Approved 04/07/08</td>
</tr>
<tr>
<td>04/02/08</td>
<td>Virginia BanCorp, Inc., Richmond, VA to acquire 100% of the voting shares of Virginia Commonwealth Bank</td>
<td>Approved 05/23/08</td>
</tr>
<tr>
<td>04/04/08</td>
<td>Hampton Roads Bankshares, Inc., Norfolk, VA to acquire 100% of the voting shares of Shore Financial Corporation</td>
<td>Approved 05/16/08</td>
</tr>
</tbody>
</table>
### Banks -- Applications Received and/or Acted Upon

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

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

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

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

#### Branches

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

#### Branches

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

### Branches

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

#### Branches

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

#### Branch Relocations

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

**Branch Relocations**

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/20/08</td>
<td>Bank of Virginia</td>
<td>6657 Lake Harbour Drive Midlothian, Chesterfield County, VA</td>
<td>Pending</td>
</tr>
<tr>
<td>11/05/08</td>
<td>First Bank and Trust Company, The Lebanon, VA</td>
<td>150 West Main Street Wytheville, Wythe County, VA</td>
<td>Approved 11/24/08</td>
</tr>
</tbody>
</table>

**Main Office Relocations**

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
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</thead>
<tbody>
<tr>
<td>02/04/08</td>
<td>Select Bank Lynchburg, VA</td>
<td>213 Gristmill Drive Bedford County, VA</td>
<td>Approved 02/28/08</td>
</tr>
<tr>
<td>03/10/08</td>
<td>First Capital Bank Glen Allen, VA</td>
<td>4101 Dominion Boulevard Henrico County, VA</td>
<td>Approved 04/01/08</td>
</tr>
<tr>
<td></td>
<td></td>
<td>11001 West Broad Street Glen Allen, Henrico County, VA</td>
<td></td>
</tr>
</tbody>
</table>
Banks -- Status Changes

New Banks

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

Mergers

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

Conversions - Savings Institutions to State Banks

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

Conversions - State Bank to National Bank

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

Changes in Title

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

Branch Openings

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

Branch Openings

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

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

Main Office Redesignations

<table>
<thead>
<tr>
<th>Date</th>
<th>Bank Name</th>
<th>Old Location</th>
<th>New Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>August 11</td>
<td>Village Bank</td>
<td>1231 Alverser Drive, Midlothian, Chesterfield County, VA</td>
<td>15521 Midlothian Turnpike, Midlothian, Chesterfield County, VA</td>
</tr>
<tr>
<td>November 01</td>
<td>The Business Bank</td>
<td>8399 Leesburg Pike, Vienna, Fairfax County, VA</td>
<td>133 Maple Avenue, Unit 100, Vienna, Fairfax County, VA</td>
</tr>
<tr>
<td>May 23</td>
<td>StellarOne Bank</td>
<td>4805 Lassen Lane, Spotsylvania County, VA</td>
<td>105 Arbor Drive, Christiansburg, Montgomery County, VA</td>
</tr>
</tbody>
</table>

Main Office Relocations

<table>
<thead>
<tr>
<th>Date</th>
<th>Bank Name</th>
<th>Old Location</th>
<th>New Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>August 25</td>
<td>First Capital Bank</td>
<td>4101 Dominion Boulevard, Henrico County, VA</td>
<td>11001 West Broad Street, Glen Allen, Henrico County, VA</td>
</tr>
</tbody>
</table>

Branch Relocations

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

Branch Closings

<table>
<thead>
<tr>
<th>Date</th>
<th>Bank Name</th>
<th>Old Location</th>
<th>New Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>February 13</td>
<td>Second Bank &amp; Trust</td>
<td>1920E Medical Avenue, City of Harrisonburg, VA</td>
<td></td>
</tr>
<tr>
<td>February 25</td>
<td>Heritage Bank</td>
<td>3500 Virginia Beach Boulevard, Little Neck Towers Bldg., Suite 110, City of Virginia Beach, VA</td>
<td></td>
</tr>
<tr>
<td>August 11</td>
<td>Village Bank</td>
<td>1231 Alverser Drive, Midlothian, Chesterfield County, VA</td>
<td></td>
</tr>
<tr>
<td>August 29</td>
<td>Pioneer Bank</td>
<td>932 West Market Street, City of Harrisonburg, VA</td>
<td></td>
</tr>
<tr>
<td>September 26</td>
<td>EVB, Tappahannock</td>
<td>3300 New Kent Highway, Quinton, New Kent County, VA</td>
<td></td>
</tr>
<tr>
<td>October 31</td>
<td>StellarOne Bank</td>
<td>2201 Graves Mill Road, Suites C &amp; D, Forest, Bedford County, VA</td>
<td></td>
</tr>
</tbody>
</table>
Banks -- Status Changes

Branch Closings

December 12  Business Bank, The, Vienna, VA closed its branch office at 8399 Leesburg Pike, Vienna, Fairfax County, VA

December 12  StellarOne Bank, Christiansburg, VA closed its branch office at 1924 Arlington Boulevard, City of Charlottesville, VA
Banks -- List by Name

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

Offices
City of Manassas Park
9150 Manassas Drive
Arlington County
4501 North Fairfax Drive
Fairfax County
7023 Little River Turnpike, Annandale
11730 Plaza America Drive, Reston
8221 Old Courthouse Road, Vienna
12735 Shoppes Lane *

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

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

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

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

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

Offices
Essex County
1325 Tappahannock Boulevard, Tappahannock *
323 Prince Street, Tappahannock
Goochland County
1949 Sandy Hook Road, Goochland
100 Broad Street Road, Manakin-Sabot
Hanover County
6315 Mechanicsville Pike, Mechanicsville
Henrico County
9951 Brook Road, Glen Allen
King William County
U.S. Route 360, Central Garage
1681 Main Street, West Point
Louisa County
217 East Main Street, Louisa
Northumberland County
South side of Northumberland Highway, 0.1 miles west
of Route 644, Burgess
654 Northumberland Highway, Callao
Powhatan County
2320 Anderson Highway, Powhatan
Rockbridge County
744 North Lee Highway
Georgia
10105 Highway 142, Covington
2001 Grayson Highway, Grayson
4581 Atlanta Highway, Loganville

* Legal main office
Banks -- List by Name

Bank of Essex (Continued)
Georgia
2238 Main Street East, Snellville

Bank of Fincastle, The
P O Box 107
Fincastle 24090-0107
C.E.O.- John F. Kilby, President
Cashier- Michael J. Jasper, Chief Financial Officer
Offices
City of Bedford
1387 American Way Court
Botetourt County
614 Lee Highway, Cloverdale
1618 Roanoke Road, Daleville
200 The Glebe Boulevard, Daleville
SW corner of U.S. Route 220 and State Route 674, Daleville
17 South Roanoke Street, Fincastle *
5192 Lee Highway S., Troutville
5825 Cloverdale Road
98 Blue Ridge Boulevard

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

Bank of Hampton Roads, The (Continued)
City of Chesapeake
204 Carmichael Way
239 Battlefield Boulevard South
4108 Portsmouth Boulevard
4720 Battlefield Boulevard South
712 Liberty Street
852 N. George Washington Highway
City of Norfolk
4037 East Little Creek Road
4500 East Princess Anne Road
500 Plume Street East, Suite 100
999 Waterside Drive Suite 101 *
City of Suffolk
117 Market Street
City of Virginia Beach
1100 Dam Neck Road
1316 North Great Neck Road
5472 Indian River Road
Pembroke One Building, Suite 100, 281 Independence Boulevard

Bank of Hampton Roads, The (Continued)
City of Chesapeake
204 Carmichael Way
239 Battlefield Boulevard South
4108 Portsmouth Boulevard
4720 Battlefield Boulevard South
712 Liberty Street
852 N. George Washington Highway
City of Norfolk
4037 East Little Creek Road
4500 East Princess Anne Road
500 Plume Street East, Suite 100
999 Waterside Drive Suite 101 *
City of Suffolk
117 Market Street
City of Virginia Beach
1100 Dam Neck Road
1316 North Great Neck Road
5472 Indian River Road
Pembroke One Building, Suite 100, 281 Independence Boulevard

Bank of Hampton Roads, The (Continued)
City of Chesapeake
204 Carmichael Way
239 Battlefield Boulevard South
4108 Portsmouth Boulevard
4720 Battlefield Boulevard South
712 Liberty Street
852 N. George Washington Highway
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4037 East Little Creek Road
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City of Suffolk
117 Market Street
City of Virginia Beach
1100 Dam Neck Road
1316 North Great Neck Road
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Pembroke One Building, Suite 100, 281 Independence Boulevard

Bank of Hampton Roads, The (Continued)
City of Chesapeake
204 Carmichael Way
239 Battlefield Boulevard South
4108 Portsmouth Boulevard
4720 Battlefield Boulevard South
712 Liberty Street
852 N. George Washington Highway
City of Norfolk
4037 East Little Creek Road
4500 East Princess Anne Road
500 Plume Street East, Suite 100
999 Waterside Drive Suite 101 *
City of Suffolk
117 Market Street
City of Virginia Beach
1100 Dam Neck Road
1316 North Great Neck Road
5472 Indian River Road
Pembroke One Building, Suite 100, 281 Independence Boulevard

Bank of Lancaster
P O Box 1869
Kilmarnock 22482-1869
C.E.O.- Austin L. Roberts, III, President
Cashier- Deborah M. Evans, Chief Financial Officer
Offices
Lancaster County
100 Main Street, Kilmarnock *
Lancaster Square Shopping Center, North Main Street, Kilmarnock
State Route 3, Ice House Field Shopping Center, White Stone
Northumberland County
15104 Northumberland Highway, Burgess
Routes 202 and 360, Callao
Route 360, Heathsville
Richmond County
610 West Richmond Road, Warsaw
Westmoreland County
Route 3 Kings Highway, Montross

Bank of Marion, The
P O Box 1067
Marion 24354-1067
C.E.O.- John E. Stringer, President
Cashier- Christopher B. Snodgrass, Chief Financial Officer
Offices
City of Bristol
2975 Lee Highway
Russell County
36 Library Drive, Honaker
Scott County
196 East Jackson Street, Gate City
2768 US Highway 23 North, Weber City

* Legal main office
Banks -- List by Name

Bank of Marion, The (Continued)
Smyth County
1155 E. Lee Highway, Chilhowie
101 East Main Street, Marion
102 West Main Street, Marion *
1026 S. Main Street, Marion
1600 North Main Street, Marion
101 Bank Street, Saltville
Washington County
201 Valley Street, Abingdon
744 Beaver Dam Avenue, Suite A, Damascus
656 S. Monte Vista Drive, Glade Spring
Wythe County
787 Fort Chiswell Road, Suite 7, Max Meadows
512 North Main Street, Rural Retreat
Tennessee
2867 Boones Creek Road, Johnson City

Bank of McKenney
P O Box 370
McKenney 23872-0370
C.E.O.- Richard M. Liles, President
Cashier- James Bryant Neville, Jr., Chief Financial Officer
Offices
City of Colonial Heights
3115 Boulevard
Chesterfield County
6300 River Road, Matoaca
Dinwiddie County
20701 First Street, McKenney *
13812 Boydton Plank Road
U.S. Highway 460 and State Route 684
Prince George County
4700 Owens Way

Bank of Southside Virginia, The (Continued)
Isle of Wight County
115 Main Street, Smithfield
Prince George County
6400 Courthouse Road
Southampton County
18207 Virginia Avenue, Boykins
23003 Main Street, Capron
Sussex County
Main Street, Stony Creek
630 N. County Drive, Wakefield
Jarrett Avenue

Bank of Virginia
Post Office Box 5658
Midlothian 23112-0028
C.E.O.- Francis Bell, III, President
Cashier- Kenneth P. Mulkey, Chief Financial Officer
Offices
Chesterfield County
4023 West Hundred Road, Chester
11730 Hull Street Road, Midlothian *
6657 Lake Harbour Drive, Midlothian
906 Branchway Road
Henrico County
10501 Patterson Avenue

Bank of the Commonwealth
403 Boush Street
Norfolk 23510
C.E.O.- Edward J. Woodard, Jr., President
Cashier- Cynthia A. Sabol, Chief Financial Officer
Offices
City of Chesapeake
1304 Greenbrier Parkway
2600 Taylor Road
3343 Western Branch Boulevard
Las Gaviotas Shopping Center, 1217 Cedar Road
City of Norfolk
1901 East Ocean View Avenue
229 W. Bute Street, Suite 320
403 Boush Street *
4101 Granby Street
City of Portsmouth
1020 London Boulevard
4940 West Norfolk Road
City of Suffolk
221 Western Avenue
City of Virginia Beach
1124 First Colonial Road
1870 Kempsville Road
2261 Upton Drive
2712 North Mall Drive
3720 Virginia Beach Boulevard
5460 Wesleyan Drive

* Legal main office
Banks -- List by Name

Blue Grass Valley Bank, The
P O Box 6
Blue Grass 24413-0006
C.E.O.- Anthony E. Crane, Cashier
Offices
Highland County
  6 Main Street, Blue Grass *
  South Side of East Main Street, two blocks east of U.S.
  Route 220, Monterey

Burke & Herbert Bank & Trust Company
P O Box 268
Alexandria 22313-0268
C.E.O.- Charles K Collum, Jr., Chairman of the Board
Cashier- Jeffrey L. Stryker
Offices
City of Alexandria
  100 South Fairfax Street *
  155 North Paxton Street
  1705 Fern Street
  1775 Jamieson Avenue
  306 East Monroe Avenue
  621 King Street
City of Falls Church
  225 West Broad Street
City of Manassas
  9103 Centreville Road
Arlington County
  500 South 23rd Street
Fairfax County
  4235 Annandale Road, Annandale
  6200 Backlick Road, Springfield
  302 Maple Avenue West, Vienna
  2604 Sherwood Hall Lane
  5519 Franconia Road
  5705 Seminary Road
  5731 Telegraph Road
  6210 Interparcel Road
  8736-38 Cooper Road
Prince William County
Northeast Corner of U.S. Route 1 and Wayside Drive,
  Dumfries
  14008 Smoketown Road, Woodbridge

Business Bank, The
133 Maple Avenue East
Vienna 22180
C.E.O.- Harold C. Rauner, President
Cashier- Lisa M. Porter, Chief Financial Officer
Offices
Arlington County
  4300 Wilson Boulevard Suite 102
Fairfax County
  1451 Dolley Madison Boulevard, McLean
  1750 Tyson's Boulevard, Suite 100, McLean

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

Bank of the James
P O Box 1200
Lynchburg 24505-1200
C.E.O.- Robert R. Chapman, III, President
Cashier- J. Todd Scruggs, Chief Financial Officer
Offices
City of Bedford
  1405 Ole Dominion Boulevard
City of Lynchburg
  4935 Boonsboro Road, Suite C
  5204 Fort Avenue
  615 Church Street
  828 Main Street *
Amherst County
  164 South Main Street, Amherst
  4698 S. Amherst Highway, Madison Heights
Bedford County
  17000 Forest Road, Forest
Campbell County
  815 Main Street, Altavista

Bank of the Commonwealth (Continued)
North Carolina
  3732 North Croatan Highway, Kitty Hawk
  562 Caro.toke Highway, Moyock
  Sampat Professional Center, 8468 Caratoke Highway,
    Powells Point
  St. Waves Plaza, Unit 1, 26006 NC Highway 12,
    Waves

* Legal main office
Banks -- List by Name

Business Bank, The (Continued)
Fairfax County
1900 Centennial Park Drive, Reston
133 Maple Avenue, Unit 100, Vienna *
Loudoun County
45975 Nokes Boulevard, Suite 130, Sterling

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

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

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

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

Carter Bank & Trust (Continued)

Prince William County
  8402 Sudley Road
Pulaski County
  998 Memorial Drive, Pulaski
Roanoke County
  1111 East Washington Avenue, Vinton
Rockbridge County
  116 East Midland Trail
Rockingham County
  317 North Main Street, Bridgewater
Russell County
  136 SE Main Street, Lebanon
Spotsylvania County
  10407 Courthouse Road, Spotsylvania
  1204 Bragg Road
Stafford County
  175 Warrenton Road, Falmouth
  2155 Jefferson Davis Highway, Stafford
  55 Worth Avenue, Stafford
  70 Chatham Heights Road
Tazewell County
  1082 Cedar Valley Drive, Cedar Bluff
  901 East Fincastle Turnpike, Tazewell
Washington County
  238 West Main Street, Abingdon
  27255 Lee Highway, Abingdon
Wise County
  3052 Fourth Avenue, St. Paul
Wythe County
  325 East Spring Street, Wytheville
North Carolina
  1425 North Fayetteville Street, Asheboro
  122 West Andrews Street, Bethel
  176 North Main Street, Bostic
  106 South Broad Street, Burlington
  1534 North Church Street, Burlington
  4251 North Roxboro Road, Durham
  630 Fagg Drive, Eden
  900 Washington Street, Eden
  123 Rowan Street, Fayetteville
  697 Country Club Drive, Fayetteville
  704 Oak Street, Forest City
  4004 West Wendover Avenue, Greensboro
  5715 High Point Road, Greensboro
  2100 West Arlington Boulevard, Greenville
  300 Dabney Drive Ext., Henderson
  821 4th Street Drive SW, Hickory
  345 North Bridge Street, Jonesville
  127 Main Street NW, Lenoir
  341 East Main Street, Lincolnton
  205 South Bickett Boulevard, Louisburg
  4601 Fayetteville Road, Lumberton
  604 North Chestnut Street, Lumberton
  231 East Plaza Drive, Mooresville
  301 Carbon City Road, Morganton

* 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- Charles F. Catlett, III, Chief Financial Officer
**Offices**
Chesterfield County
- 2500 Promenade Parkway, Midlothian
- 4901 Millridge Parkway East, Midlothian
- Village Marketplace Shopping Center, Midlothian
- Turnpike & Old Buckingham, Midlothian
Cumberland County
- 2288 Cartersville Road, Cartersville
- 1422 Anderson Highway

Henrico County
- 3490 Lauderdale Drive
Powhatan County
- 2351 Anderson Highway, Powhatan *
- 2036 New Dorset Road
- 2490 Anderson Highway

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

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

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

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

* 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 *

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

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

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

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

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

Offices
 City of Colonial Heights
 3400 Boulevard
 Caroline County
 202 North Main Street, Bowling Green
 Essex County
 307 Church Lane, Tappahannock *
 Essex Square Shopping Center, 1665 Tappahannock Boulevard, Tappahannock
 Gloucester County
 14833 George Washington Memorial Hwy, 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
 8123 Mechanicsville Turnpike, Mechanicsville
 9495 Charter Gate Drive, Mechanicsville
 Henrico County
 8821 West Broad Street
 King William County
 8270 Richmond-Tappahannock Hwy., Aylett
 20 Commerce Lane
 Lancaster County
 437 North Main Street, Kilmarnock
 Middlesex County
 16273-D General Puller Highway, Deltaville
 11290 General Puller Highway, Hartfield

* Legal main office
Banks -- List by Name

**EVB (Continued)**
- Middlesex County
  - 291 Virginia Street, Urbanna
- New Kent County
  - 2599 New Kent Highway, Quinton
- Northumberland County
  - 14954 Northumberland Highway, Burgess
  - 110 Northumberland Highway, Callao
  - 6958 Northumberland Highway, Heathsville
- Southampton County
  - 22241 Main Street, Courtland
  - 22510 Linden Street, Courtland
- Surry County
  - 176 Colonial Trail East, Surry
- Sussex County
  - 209 West Main Street, Waverly
  - 233 South County Drive, Waverly

**Farmers & Merchants Bank**
- P O Box 1111
- Timerville 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, Timerville *
  - Shenandoah County
    - 120 South Main Street, Edinburg
    - 161 South Main Street, Woodstock

**Farmers & Merchants Bank of Craig County, The**
- P O Box 400
- New Castle 24127-0400
  - C.E.O.- Robert L. Caldwell
- Offices
  - Craig County
    - 189 Main Street, New Castle *
    - N.W. Corner of Walnut & Court Street, New Castle

**Farmers Bank of Appomattox, The (Continued)**
- Appomattox County
  - Triangle Plaza Shopping Center, Route 460, Appomattox
- Buckingham County
  - Southeast corner of State Rt. 20 and U.S. Route 15, Dillwyn
  - Campbell County
    - Highway 24, Concord

**Farmers Bank, Windsor, Virginia**
- P O Box 285
- Windsor 23487-0285
  - C.E.O.- Richard J. Holland, Jr., President
  - Cashier- Douglas C. Haskett, II, Chief Operating Officer
- Offices
  - City of Suffolk
    - 1008 West Washington Street
    - 3100 Godwin Boulevard
  - Isle of Wight County
    - 1119 South Church Street, Smithfield
    - 50 E Windsor Boulevard, Windsor *

**Farmers and Miners Bank**
- 403 W Morgan Avenue
- Pennington Gap 24277-2319
  - C.E.O.- Terry M. Estep, President
  - Cashier- Beverly Graham
- Offices
  - Dickenson County
    - North side of State Route 83, 500 yards West of Brush Creek Road, Clintwood
  - Lee County
    - U.S. Route 58 & State Route 694, Cumberland Gap
    - 403 W Morgan Avenue, Pennington Gap *
    - State Route 673 & U.S. Route 58, Rose Hill
  - Scott County
    - U.S. Route 23 and State Route 421, Weber City
  - Wise County
    - 331 East Main Street, Wise

**Fauquier Bank, The**
- P O Box 561
- Warrenton 20188-0561
  - C.E.O.- Randy K. Ferrell, President
  - Cashier- Eric P. Graap, Chief Financial Officer
- Offices
  - City of Manassas
    - 9071 Center Street
  - Fauquier County
    - 6207 Station Drive, Bealeton
    - Northeast corner of Rts 28 and 806, Catlett
    - Northeast corner of the Intersection of Main Street and Loudoun Ave, The Plains
    - 10 Courthouse Square, Warrenton *

* Legal main office
Banks -- List by Name

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

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

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

First Capital Bank
4222 Cox Road, Suite 200
Glen Allen 23060-3332
C.E.O.- Robert G. Watts Jr., President
Cashier- William Watts
Offices
Henrico County
1504 Santa Rosa Road, Suite 102
City of Richmond
1776 Staples Mill Road
One James Center, 901 East Cary St.
Chesterfield County
1580 Koger Center Boulevard
2810 Buford Road
Hanover County
409 South Washington Highway, Ashland
Henrico County
11001 West Broad Street, Glen Allen *

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

First State Bank
P O Box 6400
Danville 24541-6400
C.E.O.- Kelvin G. Perry, President
Cashier- Sheila Williamson-Branch, Chief Financial Officer
Offices
City of Danville
201 N Union Street *
First Virginia Community Bank
11325 Random Hills Road, Suite 240
Fairfax 22030-6043
C.E.O.- David W. Pijor, Chairman of the Board
Cashier- Patricia Ferrick, Chief Financial Officer

Offices
Fairfax County
11325 Random Hills Road *
Prince William County
7900 Sudley Road

First and Citizens Bank
P O Box 529
Monterey 24465-0529
C.E.O.- Vernon D. Wooddell, President
Cashier- Tracey S. McCray, Chief Financial Officer

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

Freedom Bank of Virginia, The
10555 Main Street
Fairfax 22030
C.E.O.- John T. Rohrback, President
Cashier- Karin Johns, Senior Vice President

Offices
City of Fairfax
10555 Main Street
Fairfax County
502 Maple Avenue West, Vienna *

Frontier Community Bank
400 Lew Dewitt Blvd
Waynesboro 22980
C.E.O.- Wayne L. Turner, President
Cashier- Frederick Galway, Jr., Chief Financial Officer

Offices
City of Waynesboro
400 Lew Dewitt Boulevard *

Heritage Bank
150 Granby Street, Suite 150
Norfolk 23510
C.E.O.- Michael S. Ives, President
Cashier- John O. Guthrie, Chief Financial Officer

Offices
City of Norfolk
150 Granby Street, Suite 175
4807 Colley Avenue
735 E. Ocean View Avenue
841 North Military Highway *

Heritage Bank (Continued)
City of Virginia Beach
601 Lynnhaven Parkway

Highlands Community Bank
P O Box 1059
Covington 24426-5059
C.E.O.- H. C. Rhodes, Jr., President
Cashier- Sally Gilbert

Offices
City of Covington
307 Thacker Avenue *
Alleghany County
1501 Main Street, Clifton Forge

Highlands Union Bank
P O Box 1128
Abingdon 24212-1128
C.E.O.- Samuel L. Neese
Cashier- James R. Edmondson, Chief Financial Officer

Offices
City of Bristol
821 Commonwealth Avenue
999 Old Airport Road
Smyth County
1425 North Main Street, Marion
Washington County
164 Jonesborough Road, Abingdon
24412 Maringo Road, Abingdon
340 West Main Street, Abingdon *
506 Maple Street, Glade Spring
North Carolina
100 West Main Street, Banner Elk
1013 Highway 105, Boone
Tennessee
The NW corner of State Highway 394 and Blountville Boulevard, Bristol
Corner of Mountain Grove Road and Majestic Road, Knoxville
4020 Highway 66 South, Rogersville
113 Hardin Lane, Sevierville
1824 Veterans Boulevard, Sevierville

HomeTown Bank
202 S. Jefferson Street
Roanoke 24011
C.E.O.- Susan K. Still, President
Cashier- Charles W. Maness, Jr., Chief Financial Officer

Offices
City of Roanoke
202 South Jefferson Street *
3521 Franklin Road, S.W.
Franklin County
13400 Booker T. Washington Highway, Moneta

* Legal main office
Banks -- List by Name

HomeTown Bank (Continued)
Montgomery County
1540 Roanoke Street, Christiansburg
Roanoke County
4225 Colonial Avenue

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

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

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

Middleburg Bank (Continued)
Loudoun County
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- Jeffrey Johnson, Chief Financial Officer
Offices
City of Norton
Norton Square Shopping Center, Route 58, Norton
Wise County
102 West Main Street, Appalachia
201 Laurel Avenue, Coeburn
483 Front Street, Coeburn *
Wise Street, Ridgeview Shopping Center, St Paul
Tennessee
5575 Bobby Hicks Highway, Johnson City
1221 Lynn Garden Drive, Kingsport

Monarch Bank
1101 Executive Boulevard
Chesapeake 23320-2817
C.E.O.- William F. Rountree, Jr., President
Cashier- Brad E. Schwartz, Chief Financial Officer
Offices
City of Chesapeake
1034 S. Battlefield Boulevard
750 Volvo Parkway *
City of Norfolk
150 Boush Street, Suite 100
318 West 21st Street
City of Virginia Beach
100 Lynnhaven Parkway
3701 Pacific Avenue
4216 Virginia Beach Boulevard, Suite 180
5225 Providence Road
North Carolina
3708 Croatan Highway N., Unit 1, Kitty Hawk

New Peoples Bank, Inc.
53 Commerce Drive
P O Box 1810
Honaker 24260-1810
C.E.O.- Kenneth D. Hart, President
Cashier- C. Todd Asbury, Chief Financial Officer
Offices
City of Bristol
102 Linden Square Drive
75 Commonwealth Avenue
City of Norton
600 Trent Street

* Legal main office
Banks -- List by Name

New Peoples Bank, Inc. (Continued)
- Bland County
  - 427 Main Street, Bland
- Buchanan County
  - 4084 Helen Henderson Highway, Davenport
  - 20445 Riverside Drive, Grundy
- Dickenson County
  - 198 Colley Shopping Center Hwy 83, Clintwood
  - 111 Haysi Main Street, Haysi
- Lee County
  - S.W. corner of U.S. Highway 58 & State Route 715, Ben Hur
  - 700 East Morgan Avenue, Pennington Gap
- Russell County
  - 102 Miners Drive, Castlewood
  - Route 2, Cleveland
  - 53 Commerce Drive, Honaker *
  - 1421 East Main Street, Lebanon
- Scott County
  - 18948 Veteran's Memorial Highway, Dungannon
  - 663 East Jackson Street, Gate City
  - 1299 U. S. Highway 23 South, Weber City
- Smyth County
  - 155 East Lee Highway, Chilhowie
- Tazewell County
  - U.S. Routes 19 and 460, Pounding Mill
  - 2302 Second Street, Richlands
  - 157 Tazewell Mall Circle, Tazewell
  - 514 Commerce Drive
- Washington County
  - 350 West Main Street, Abingdon
- Wise County
  - 419 Shawnee Avenue East, Big Stone Gap
  - 5448 Wise-Norton Road, Esserville
  - 11241 Indian Creek Road, Pound
- Tennessee
  - 372 East Jackson Boulevard, Jonesborough
  - 2600 North John B. Dennis Highway, Kingsport
- West Virginia
  - 3996 Coal Heritage Road, Bluewell
  - Southeast corner of Maine and Brick Streets, Bramwell
  - 1221 Stafford Drive, Princeton

Northern Neck State Bank (Continued)
- Northumberland County
  - 15043 Northumberland Highway, Burgess
  - Route 360 - Main Street, Reedsville
- Richmond County
  - 5839 Richmond Road, Warsaw *
  - Time Square Shopping Center, U.S. Route 360, Warsaw
- Westmoreland County
  - State Route 3, Montross

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

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

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

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

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

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

Shore Bank
P O Box 920
Onley 23418-0920
C.E.O.- Scott C. Harvard, President
Cashier- Steven M. Belote, Chief Financial Officer
Offices
Accomack County
  6350 Maddox Boulevard, Chincoteague
  25253 Lankford Highway, Onley *
  118 Dunne Avenue, Parksley

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

StellarOne Bank
105 Arbor Drive
Christiansburg 24073
C.E.O.- Gregory W. Feldmann, President
Cashier- Jeffrey W. Farrar, Chief Financial Officer
Offices
City of Bedford
  125 West Main Street
City of Buena Vista
  2101 Forest Avenue
City of Covington
  450 West Main Street
City of Fredericksburg
  1016 Charles Street
City of Harrisonburg
  1391 S. High Street
  390 University Boulevard
City of Lynchburg
  2102 Langhorne Road
City of Radford
  50 West Main Street
City of Roanoke
  1611 Hershberger Road, NW
  302 Market Street, SE
  3804 Brandon Avenue, SW
City of Salem
  1251 West Main Street
  1406 Colorado Street
  220 East Main Street
City of Staunton
  2307 West Beverly Street
  24 South Augusta Street
  2813 N. Augusta Street
City of Waynesboro
  100 Lucy Lane
  251 North Poplar Avenue
Albemarle County
  1330 Parham Circle
  1807 Seminole Trail
Augusta County
  12 Parkway Lane, Fishersville
  2600 Stuarts Draft Highway, Stuarts Draft
  374 Lee Highway, Verona
  115 Lee Jackson Highway
Bedford County
  12130 East Lynchburg Salem Turnpike, Forest
  14915 Forest Road, Forest

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

### StellarOne Bank (Continued)
- **Bedford County**
  - 14739 Moneta Road, Moneta
- **Caroline County**
  - 268 North Main Street, Bowling Green
  - 18121 Jefferson Davis Highway, Ruther Glen
- **Culpeper County**
  - 102 S Main Street, Culpeper
  - 231 Southgate Shopping Center, Culpeper
  - Dominion Square Shopping Center, 717 James Madison Highway, Culpeper
- **Floyd County**
  - 680 East Main Street, Floyd
- **Franklin County**
  - 369 Franklin Street, Rocky Mount
- **Giles County**
  - 605 Wenoah Avenue, Pearisburg
- **Henrico County**
  - 3900 Westerre Parkway, Suite 102
- **Madison County**
  - 1174 North Main Street, Madison
- **Montgomery County**
  - 1206 South Main Street, Blacksburg
  - 1872 Pratt Drive, Suite 1125, Blacksburg
  - 601 North Main Street, Blacksburg
  - 105 Arbor Drive, Christiansburg *
  - 1675 Roanoke Street, SE, Christiansburg
  - 50 North Franklin Street, Christiansburg
  - 4055 Riner Road, Riner
  - 250 Alleghany Spring Road, Shawsville
- **Orange County**
  - 36081 Goodwin Drive, Locust Grove
  - 134-136 West Main Street, Orange
- **Prince Edward County**
  - 1508 South Main Street, Farmville
- **Pulaski County**
  - 2 Town Center Drive, Dublin
- **Roanoke County**
  - 1006 Hardy Road, Vinton
  - 2103 Electric Road
  - 4203 Electric Road
  - 7337 Williamson Road
- **Rockbridge County**
  - 1197 North Lee Highway
- **Rockingham County**
  - 106 Sixth Street, Grottoes
- **Shenandoah County**
  - 300 West Reservoir Road, Woodstock
- **Spotsylvania County**
  - 4109 Plank Road
  - 4805 Lassen Lane
  - 5996 Plank Road
- **Stafford County**
  - 25 Greenbank Road
  - Wythe County
  - 320 West Main Street, Wytheville

### StellarOne Bank (Continued)
- **Wythe County**
  - 900 North 4th Street, Wytheville

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

### Offices
- **City of Suffolk**
  - 100 Bosley Avenue *
  - 1000 N. Main Street
  - 3535 Bridge Road

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

### Offices
- **City of Chesapeake**
  - 1312 Greenbrier Parkway
  - 137 Mount Pleasant Road
- **City of Hampton**
  - 550 Settlers Landing Road
- **City of Newport News**
  - 1 Old Oyster Point Road
  - 1030 Loftis Boulevard, Suite 100
  - 11001 Warwick Boulevard
- **City of Norfolk**
  - 1 Colley Avenue, Suite 100
  - 109 E. Main Street
- **City of Portsmouth**
  - 200 High Street
  - 5716 High Street *
  - 6201 Portsmouth Boulevard
- **City of Virginia Beach**
  - 2101 Parks Avenue, Suite 100
  - 297 Constitution Drive
  - 984 First Colonial Road
- **James City County**
  - 5216 Monticello Avenue
  - 6000 Patriots Colony Drive
- **York County**
  - 6515 George Washington Memorial Hwy, Yorktown

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

### Offices
- **City of Bristol**
  - 1897 Lee Highway

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* 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)
Hanover County
- 6479 Mechanicsville Turnpike, Mechanicsville
- 8300 Bell Creek Road, Mechanicsville
- 9534 Chamberlayne Road, Mechanicsville
Henrico County
- 11163 Nuckols Road, Glen Allen
  - 4690 Pouncey Tract Road, Glen Allen
  - 1773 Parham Road
James City County
- 5125 John Tyler Highway
King George County
- 10045 Kings Highway, King George
King William County
- Route 360 East 1.5 miles south of State Route 30, Manquin
Nelson County
- 124 Main Street, Lovingston
Spotsylvania County
- 5510 Morris Road, Thornburg
- 10131 Jefferson Davis Highway
- 10415 Courthouse Road
  - 11625 Brock Road
  - 4210 Plank Road
  - 4540 Lafayette Boulevard
  - 5831 Plank Road
  - 8520 Jefferson Davis Highway
Stafford County
- 622 Cambridge Street
Westmoreland County
- 840 McKinney Boulevard, Colonial Beach
York County
- 5030 George Washington Memorial Hwy, Grafton

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

Offices
- City of Alexandria
  - 302 South Washington Street
- City of Charlottesville
  - 100 5th Street, SE
- City of 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

* Legal main office
United Bank (Continued)

City of Winchester
   2252 Valley Avenue
Albemarle County
   1265 Seminole Trail
Arlington County
   2300 Ninth Street, South
   5335 Lee Highway
   6402 Williamsburg Blvd
Quincy Plaza, 907 N. Quincy Street
Augusta County
   54 Franklin Street, Suite 102, Weyers Cave
   2556 Jefferson Highway, Suite 110
   49 Lee Jackson Highway, Suite 101
Fairfax County
   3289 Woodburn Road, Annandale
   4501 Daly Drive, Chantilly
   1320 Old Chain Bridge Road, McLean
   1498 North Point Village Center, Reston
   1801 Reston Parkway, Reston
   2071 Chain Bridge Road, Vienna
   226 Maple Ave West, Vienna
   13060 Fair Lakes Blvd
   7787 Leesburg Pike
Frederick County
   4095 Valley Pike, Stephens City
   1447 North Frederick Pike
   199 Front Royal Pike
   2051 Northwestern Pike
Greene County
   8260 Seminole Trail, Ruckersville
Loudoun County
   531-A East Market Street, Leesburg
   21036 Triple Seven Road, Sterling
Prince William County
   18116 Triangle Shopping Plaza, Dumfries
Rockingham County
   309 North Main Street, Bridgewater
   361 South Main Street, Broadway
   410 West Spotswood Trail, Elkton
Shenandoah County
   120 Oxbow Drive, Strasburg
   1014 South Main Street, Woodstock
Warren County
   1729 N. Shenandoah Avenue, Front Royal
   Post Office Plaza, 300 Warren Ave, Front Royal
District of Columbia
   1001 G Street, N.W.
   1275 Pennsylvania Avenue, N. W.
   1667 K Street, N.W.
   1875 Eye Street, N. W.
   2301 M Street, N.W.
   3050 Military Road, N.W.
   4900 Massachusetts Avenue, N.W.
Maryland
   5272 River Road, Bethesda

United Bank (Continued)

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

Valley Bank

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

Offices

City of Roanoke
   110 McClanahan Street, SW
   1327 Grandin Road, SW
   1518 Hershberger Road, N.W.
   36 Church Avenue, SW *
   3850 Keagy Road Southwest
City of Salem
   8 East Main Street
Roanoke County
   1003 Hardy Road, Vinton
   4467 Starkey Road, SW

Village Bank

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

Offices

Chesterfield County
   4221 West Hundred Road, Chester
   1120 Huguenot Road, Midlothian
   13531 Midlothian Turnpike, Midlothian
   15521 Midlothian Turnpike, Midlothian *
   6736 Southshore Drive, Midlothian
   11450 Robious Road
   13521 Waterford Place
   6551 Centralia Road
Hanover County
   10374 S. Ledbetter Road, Ashland
   6127 Mechanicsville Turnpike, Mechanicsville
   8051 Mechanicsville Turnpike, Mechanicsville
Henrico County
   109 E. Nine Mile Road, Highland Springs
   1401 Santa Rosa Road
   1650 Willow Lawn Drive
Powhatan County
   1793 South Creek One

* Legal main office
Banks -- List by Name

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

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

**Virginia Business Bank**  
9020 Stony Point Parkway, Suite 225  
Richmond 23235  
C.E.O.- L. Frank King, Jr., President  
Cashier- Roger C. Gillispie, Chief Financial Officer  

*Offices*  
City of Chesapeake  
1317 Executive Boulevard, Suite 110  
City of Richmond  
9020 Stony Point Parkway, Suite 225 *  

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

*Offices*  
City of Alexandria  
1414 Prince Street  
2401 Mount Vernon Avenue  
506 King Street  
5140 Duke Street  
City of Fairfax  
4021 University Drive  
City of Fredericksburg  
Central Park Town Center, 1304 Central Park Boulevard  
City of Manassas  
9161 Liberia Avenue  
Arlington County  
2930 Wilson Boulevard  
5350 Lee Highway  
6500 Williamsburg Boulevard  
Fairfax County  
4230 John Marr Drive, Annandale  
CentreLee Business Park Condominium, 14701 Lee Highway, Units A107 & 108, Centreville  
13881G Metrotech Drive, Chantilly  
4221 Walney Road, Suite 120, Chantilly  

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

*Offices*  
City of Colonial Heights  
3209 Boulevard  
City of Hopewell  
1421 City Point Road  
City of Petersburg  
1955 South Sycamore Street  
1965 Wakefield Street *  
City of Suffolk  
1703 North Main Street  
Chesterfield County  
4600 West Hundred Road, Chester  
1118 Courthouse Road  
4222 Bonniebank Road  
Henrico County  
405 North Ridge Road  

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

*Offices*  
Culpeper County  
701 South Main Street, Culpeper  
Goochland County  
3009 River Road West  
Louisa County  
Main Street & Cutler Avenue, Louisa  
State Route 22 & U.S. Route 33, Louisa *  
Mineral Avenue & Fouth Street, Mineral  

* Legal main office
Virginia Community Bank (Continued)
Louisa County
NE Corner Intersection of U.S. Route 15 and U.S. Route 250, Zion Crossroads
Orange County
185 Madison Rd
Spotsylvania County
10645 Courthouse Road

Virginia Company Bank
601Thimble Shoals Blvd., Ste. 201
Newport News 23606
C.E.O.- Mark C. Hanna, President
Cashier- Michael R. McAllister, Treasurer
Offices
City of Newport News
601 Thimble Shoals Boulevard *
James City County
5360 Discovery Park Boulevard, Suite 102

Virginia Heritage Bank
11166 Fairfax Boulevard, Suite 100
Fairfax 22030
C.E.O.- David P. Summers, President
Cashier- Charles C. Brockett, Chief Financial Officer
Offices
City of Fairfax
11166 Fairfax Boulevard, Suite 100 *
Fairfax County
13986 Metrotech Drive, Chantilly
Prince William County
7905 Heritage Village Plaza, Gainesville

Virginia Partners Bank
Post Office Box 8029
Fredericksburg 22404-8029
C.E.O.- William B. Young
Cashier- Catherine Phillips
Offices
City of Fredericksburg
2101 Plank Road
317-319 William Street
421-425 William Street *

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

WashingtonFirst Bank
11636 Plaza America Drive
Reston 20190
C.E.O.- Shaza L. Andersen
Cashier- Matthew R. Johnson, Chief Financial Officer
Offices
Fairfax County
9851 Georgetown Pike, Great Falls
11636 Plaza America Drive, Reston *
Loudoun County
46901 Cedar Lakes Plaza, Sterling

* Legal main office
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

Access National Corporation, 1800 Robert Fulton Drive, Suite 300, Reston, VA 20191
  C.E.O. - Michael W. Clarke, President
  Access National Bank, Chantilly, VA

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

American National Bankshares Inc., 628 Main Street, Danville, VA 24541
  C.E.O. - Charles H. Majors, President
  American National Bank and Trust Company, Danville, VA

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

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

Bank of the James Financial Group, Inc., 828 Main Street, Lynchburg, VA 24504-1525
  C.E.O. - Robert R. Chapman, III, President
  Bank of the James, Lynchburg, VA

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

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

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

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

C&F Financial Corporation, P O Box 391, West Point, VA 23181-0391
  C.E.O. - Larry G. Dillon, President
  Citizens and Farmers Bank, West Point, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

Capital One Financial Corporation, 1680 Capital One Drive, McLean, VA 22102-3491  
C.E.O. - Richard D. Fairbank, Chairman of the Board  
Capital One Bank (USA), National Association, Glen Allen, VA  
Capital One, National Association, McLean, VA

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

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

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

Chain Bridge Bancorp, Inc., 1445-A Laughlin Avenue, McLean, VA 22101  
C.E.O. - John J. Brough, President  
Chain Bridge Bank, National Association, McLean, VA

Chesapeake Financial Shares, Inc., P O Box 1419, Kilmarnock, VA 22482-1419  
C.E.O. - Jeffrey M. Szyperski  
Chesapeake Bank, Kilmarnock, VA  
Chesapeake Trust Company, Kilmarnock, VA

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

Commonwealth Bankshares, Inc., 403 Boush Street, Norfolk, VA 23510  
C.E.O. - Edward J. Woodard, Jr., President  
Bank of the Commonwealth, Norfolk, VA

Community Bankers Trust Corporation, 4235 Innslake Drive Suite 200, Glen Allen, VA 23060  
Bank of Essex, Tappahannock, VA

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

Eastern Virginia Bankshares, Inc., P O Box 1455, Tappahannock, VA 22560-1455  
C.E.O. - Joseph A. Shearin, President  
EVB, Tappahannock, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

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

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

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

First Capital Bancorp, Inc., 4222 Cox Road, Suite 200, Glen Allen, VA 23060
C.E.O. - John M. Presley
First Capital Bank, Glen Allen, VA

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

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

First Region Bancshares, Inc., P. O. Box 1050, Richlands, VA 24641-1050
C.E.O. - J. Robert Buchanan
First Sentinel Bank, Richlands, VA

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

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

Hampton Roads Bankshares, Inc., 999 Waterside Drive, Suite 200, Norfolk, VA 23510
C.E.O. - Jack W. Gibson, President
The Bank of Hampton Roads, Norfolk, VA
Shore Bank, Onley, VA
Gateway Bank & Trust Company, Elizabeth City, NC

Heritage Bankshares, Inc., 150 Granby Street, Suite 150, Norfolk, VA 23510
C.E.O. - Michael S. Ives, President
Heritage Bank, Norfolk, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

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

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

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

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

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

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

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

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

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

Peoples Bankshares, Incorporated, P. O. Box 306, Montross, VA 22520-0306  
C.E.O. - Robert K. Bailey, III, President  
Peoples Community Bank, Montross, VA

Pinnacle Bankshares Corporation, 622 Broad Street, Altavista, VA 24517  
C.E.O. - Robert H. Gilliam, Jr., President  
The First National Bank of Altavista, Altavista, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

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

Southern National Bancorp of Virginia, Inc., 1002 Wisconsin Avenue, N.W., Washington, DC 20007
   C.E.O. - Georgia S. Derrico, Chairman of the Board
   Sonabank, National Association, Charlottesville, VA

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

StellarOne Corporation, 590 Peter Jefferson Parkway, Charlottesville, VA 22911-0000
   C.E.O. - O.R. Barham, Jr., President
   StellarOne Bank, Christiansburg, VA

Union Bankshares Corporation, P O Box 446, Bowling Green, VA 22427-0446
   C.E.O. - G. William Beale, President
   Northern Neck State Bank, Warsaw, VA
   The Rappahannock National Bank of Washington, Washington, VA
   Union Bank and Trust Company, Bowling Green, VA

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

United Financial Banking Companies, Inc., 133 Maple Avenue East, Vienna, VA 22180
   C.E.O. - Harold C. Rauner, President
   The Business Bank, Vienna, VA

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

Village Bank and Trust Financial Corp., P O Box 330, Midlothian, VA 23113
   C.E.O. - Thomas W. Winfree, President
   Village Bank, Midlothian, VA

Virginia BanCorp, Inc., 407 N. Ridge Road, Richmond, VA 23229
   C.E.O. - C. Franklin Scott, Jr., Chairman of the Board
   Virginia Commonwealth Bank, Petersburg, VA

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

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

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

Elizabeth Building and Loan Association,  
Incorporated  
519 Washington Street  
Portsmouth, VA  
C.E.O.- Charles O. Barclay, Jr., MD, President
<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2007</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>$3,205,501,776</td>
<td>$3,455,128,533</td>
</tr>
<tr>
<td>LESS: Allowance for loan losses</td>
<td>20,276,771</td>
<td>27,135,567</td>
</tr>
<tr>
<td>Cash</td>
<td>209,349,973</td>
<td>221,286,677</td>
</tr>
<tr>
<td>Available for Sale securities</td>
<td>351,677,996</td>
<td>404,941,310</td>
</tr>
<tr>
<td>Held to Maturity securities</td>
<td>227,537,688</td>
<td>358,484,862</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in Corporate Centrals</td>
<td>308,093,388</td>
<td>153,739,942</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in banks, S&amp;L’s &amp; MSB’s</td>
<td>61,734,379</td>
<td>125,572,803</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in other credit unions</td>
<td>5,969,847</td>
<td>8,296,255</td>
</tr>
<tr>
<td>All other investments</td>
<td>9,906,602</td>
<td>13,843,555</td>
</tr>
<tr>
<td>Land and buildings (net of depreciation)</td>
<td>87,506,454</td>
<td>95,758,903</td>
</tr>
<tr>
<td>Other fixed assets (net of depreciation)</td>
<td>23,375,695</td>
<td>21,503,527</td>
</tr>
<tr>
<td>Share insurance capitalization deposit</td>
<td>35,793,742</td>
<td>37,540,645</td>
</tr>
<tr>
<td>All other assets</td>
<td>67,576,903</td>
<td>66,712,096</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$4,573,747,672</strong></td>
<td><strong>$4,935,673,541</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES &amp; SAVINGS EQUITY</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Notes/interest payable</td>
<td>$23,128,773</td>
<td>$84,464,610</td>
</tr>
<tr>
<td>Accounts payable</td>
<td>30,496,082</td>
<td>44,790,347</td>
</tr>
<tr>
<td>Dividends payable</td>
<td>1,685,788</td>
<td>1,019,488</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td><strong>$55,310,643</strong></td>
<td><strong>$130,274,445</strong></td>
</tr>
<tr>
<td>Share certificates</td>
<td>$1,450,438,827</td>
<td>$1,507,794,245</td>
</tr>
<tr>
<td>Share draft accounts</td>
<td>462,180,033</td>
<td>506,594,208</td>
</tr>
<tr>
<td>IRA accounts</td>
<td>398,711,741</td>
<td>471,329,143</td>
</tr>
<tr>
<td>Other shares</td>
<td>1,680,976,366</td>
<td>1,770,066,923</td>
</tr>
<tr>
<td><strong>TOTAL SHARES</strong></td>
<td><strong>$3,992,306,967</strong></td>
<td><strong>$4,255,784,519</strong></td>
</tr>
<tr>
<td>Regular/statutory reserve</td>
<td>$84,600,700</td>
<td>$83,784,143</td>
</tr>
<tr>
<td>Other reserves</td>
<td>64,488,397</td>
<td>68,601,087</td>
</tr>
<tr>
<td>Unrealized Gains (Losses) on available for sale securities</td>
<td>(8,914,715)</td>
<td>(5,585,803)</td>
</tr>
<tr>
<td>Undivided earnings</td>
<td>385,955,680</td>
<td>402,815,150</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td><strong>$526,130,062</strong></td>
<td><strong>$549,614,577</strong></td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES &amp; EQUITY</strong></td>
<td><strong>$4,573,747,672</strong></td>
<td><strong>$4,935,673,541</strong></td>
</tr>
</tbody>
</table>

Number of credit unions in operation: 54 51
## Consolidated Report of Income for Credit Unions
### For the Year Ended December 31

<table>
<thead>
<tr>
<th></th>
<th>2007</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on loans (gross)</td>
<td>$217,249,831</td>
<td>$227,768,916</td>
</tr>
<tr>
<td>LESS: Interest refunded</td>
<td>266,241</td>
<td></td>
</tr>
<tr>
<td>Income from investments</td>
<td>53,397,671</td>
<td>47,039,962</td>
</tr>
<tr>
<td>Fee income</td>
<td>36,657,501</td>
<td>39,805,017</td>
</tr>
<tr>
<td>Other operating income</td>
<td>28,609,517</td>
<td>30,452,887</td>
</tr>
<tr>
<td><strong>TOTAL GROSS INCOME</strong></td>
<td>335,648,279</td>
<td>345,066,782</td>
</tr>
</tbody>
</table>

| **EXPENSES**          |           |           |
| Employee compensation & benefits | 82,022,492 | 87,911,510 |
| Travel & conference expense | 2,165,620  | 2,370,076  |
| Office occupancy expense | 8,395,725  | 9,754,020  |
| Office operations expense | 36,502,032 | 40,090,473 |
| Education & promotional expenses | 5,188,564  | 5,933,192  |
| Loan servicing expense | 15,555,806 | 16,340,723 |
| Professional & outside services | 8,558,522  | 9,089,344  |
| Provision for loan losses | 14,248,471 | 26,591,635 |
| Members insurance | 790,837    | 627,079    |
| Operating fees (examination & supervision fees) | 1,054,014  | 1,126,906  |
| Miscellaneous operating expenses | 3,104,206  | 3,417,308  |
| **TOTAL OPERATING EXPENSES BEFORE DIVIDENDS** | 177,586,289 | 203,252,266 |

| **NET INCOME (LOSS) BEFORE DIVIDENDS** | 158,061,990 | 141,814,516 |

| **Gains (losses) on investments** | $58,932 | 3,290,402 |
| **Gains (losses) on deposition of fixed assets** | (31,803) | (44,830) |
| **Other non-operating income (expense)** | 224,700 | 262,947 |
| **TOTAL NON-OPERATING GAINS (LOSSES)** | 251,829 | 3,508,519 |

<p>| <strong>Total net income (loss) before dividends</strong> | 158,313,819 | 145,323,035 |
| <strong>Interest on borrowed money</strong> | 1,418,339 | 1,467,795 |
| <strong>Dividends</strong> | 127,443,055 | 119,169,836 |
| <strong>Net income (loss) after dividends</strong> | 29,452,425 | 24,685,404 |
| <strong>LESS: Required transfer to statutory reserve (net)</strong> | 1,126,294 | 557,015 |
| <strong>Change to undivided earnings as a result of operations</strong> | $ 28,326,131 | $ 24,128,389 |</p>
<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>27,769</td>
<td>23,063</td>
<td>4,320</td>
</tr>
<tr>
<td>Augusta Health Care Credit Union, Incorporated</td>
<td>Fishersville</td>
<td>9,373</td>
<td>8,643</td>
<td>712</td>
</tr>
<tr>
<td>Beacon Credit Union, Incorporated</td>
<td>Lynchburg</td>
<td>41,201</td>
<td>34,252</td>
<td>3,791</td>
</tr>
<tr>
<td>Belt Line Employees Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>3,572</td>
<td>3,114</td>
<td>459</td>
</tr>
<tr>
<td>Cadmus Credit Union, Incorporated</td>
<td>Richmond</td>
<td>2,858</td>
<td>2,194</td>
<td>658</td>
</tr>
<tr>
<td>Campbell County Employee's Credit Union, Inc.</td>
<td>Concord</td>
<td>730</td>
<td>619</td>
<td>110</td>
</tr>
<tr>
<td>C.C.C. Martinsville Employees Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>709</td>
<td>590</td>
<td>119</td>
</tr>
<tr>
<td>Centra Health Credit Union</td>
<td>Lynchburg</td>
<td>5,731</td>
<td>4,248</td>
<td>1,480</td>
</tr>
<tr>
<td>Chesapeake City Employees Credit Union</td>
<td>Chesapeake</td>
<td>4,618</td>
<td>4,033</td>
<td>578</td>
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<tr>
<td>Chesapeake Public School Employee's Credit Union, Inc.</td>
<td>Chesapeake</td>
<td>8,050</td>
<td>6,928</td>
<td>1,098</td>
</tr>
<tr>
<td>Dominion Credit Union</td>
<td>Richmond</td>
<td>177,817</td>
<td>154,193</td>
<td>22,689</td>
</tr>
<tr>
<td>DuPont Community Credit Union</td>
<td>Waynesboro</td>
<td>654,211</td>
<td>554,574</td>
<td>63,520</td>
</tr>
<tr>
<td>Goodyear-Danville Family Credit Union</td>
<td>Danville</td>
<td>8,944</td>
<td>7,582</td>
<td>1,303</td>
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<tr>
<td>Hampton City Employees Credit Union, Incorporated</td>
<td>Hampton</td>
<td>6,134</td>
<td>5,495</td>
<td>596</td>
</tr>
<tr>
<td>Hampton Roads Educators Credit Union, Inc.</td>
<td>Hampton</td>
<td>26,035</td>
<td>23,028</td>
<td>2,846</td>
</tr>
<tr>
<td>Hampton Roads Postal Credit Union, Inc.</td>
<td>Hampton</td>
<td>3,191</td>
<td>2,906</td>
<td>271</td>
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<tr>
<td>Home Town Community Credit Union</td>
<td>Smithfield</td>
<td>2,542</td>
<td>1,676</td>
<td>895</td>
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<tr>
<td>Klann Employees Credit Union, Incorporated</td>
<td>Waynesboro</td>
<td>110</td>
<td>49</td>
<td>61</td>
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<tr>
<td>Landmark Communications Employees Credit Union, Inc.</td>
<td>Norfolk</td>
<td>2,098</td>
<td>1,791</td>
<td>305</td>
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<tr>
<td>Life Line Credit Union, Inc.</td>
<td>Richmond</td>
<td>8,721</td>
<td>8,082</td>
<td>626</td>
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<tr>
<td>Loudoun Credit Union</td>
<td>Leesburg</td>
<td>22,432</td>
<td>19,097</td>
<td>2,969</td>
</tr>
<tr>
<td>Martinsville Du Pont Employees Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>255,622</td>
<td>221,035</td>
<td>34,191</td>
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<tr>
<td>Martinsville Postal Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>295</td>
<td>229</td>
<td>66</td>
</tr>
<tr>
<td>membersTrust Credit Union</td>
<td>Virginia Beach</td>
<td>47,353</td>
<td>37,980</td>
<td>5,916</td>
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<tr>
<td>N.C.S.E. Credit Union, Inc.</td>
<td>Lovingston</td>
<td>929</td>
<td>750</td>
<td>179</td>
</tr>
<tr>
<td>Nabisco Employees Credit Union</td>
<td>Richmond</td>
<td>7,322</td>
<td>4,920</td>
<td>2,389</td>
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</table>
## Selected Data For Virginia State Chartered-Credit Unions
### As of December 31, 2008

<table>
<thead>
<tr>
<th>Credit Union Name</th>
<th>Principal Location</th>
<th>Assets ($000)</th>
<th>Deposits ($000)</th>
<th>Equity ($000)</th>
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<tbody>
<tr>
<td>Newport News Municipal Employees Credit Union, Incorporated</td>
<td>Newport News</td>
<td>36,357</td>
<td>32,339</td>
<td>3,910</td>
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<td>Newport News Shipbuilding Employees' Credit Union, Inc. d/b/a Bayport Credit Union</td>
<td>Newport News</td>
<td>1,010,377</td>
<td>824,352</td>
<td>137,473</td>
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<td>Norfolk Southern Employees' Credit Union, Incorporated</td>
<td>Chesapeake</td>
<td>2,117</td>
<td>1,741</td>
<td>371</td>
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<tr>
<td>Norfolk, Va., Postal Credit Union, Incorporated</td>
<td>Norfolk</td>
<td>5,038</td>
<td>4,236</td>
<td>799</td>
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<tr>
<td>Northern Star Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>99,836</td>
<td>75,619</td>
<td>12,319</td>
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<tr>
<td>Old Dominion University Credit Union, Inc.</td>
<td>Norfolk</td>
<td>18,338</td>
<td>16,016</td>
<td>2,184</td>
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<tr>
<td>P.W.C. Employees Credit Union</td>
<td>Woodbridge</td>
<td>32,650</td>
<td>27,822</td>
<td>4,691</td>
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<tr>
<td>Petersburg Federal Reformatory Credit Union, Incorporated</td>
<td>Petersburg</td>
<td>1,952</td>
<td>1,343</td>
<td>608</td>
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<td>PFD Firefighters Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>19,931</td>
<td>18,336</td>
<td>1,482</td>
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<tr>
<td>Piedmont Credit Union</td>
<td>Danville</td>
<td>33,342</td>
<td>30,266</td>
<td>3,581</td>
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<tr>
<td>Portsmouth Police Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>1,460</td>
<td>1,131</td>
<td>329</td>
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<tr>
<td>Prime Care Credit Union, Incorporated</td>
<td>Norfolk</td>
<td>13,328</td>
<td>11,488</td>
<td>1,744</td>
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<tr>
<td>Richmond Fire Department Credit Union, Incorporated</td>
<td>Richmond</td>
<td>14,159</td>
<td>12,060</td>
<td>1,952</td>
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<tr>
<td>Richmond Police Department Credit Union, Incorporated</td>
<td>Richmond</td>
<td>4,764</td>
<td>3,769</td>
<td>854</td>
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<td>Richmond Postal Credit Union, Incorporated, The</td>
<td>Richmond</td>
<td>78,287</td>
<td>68,147</td>
<td>10,396</td>
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<tr>
<td>Riverside Health System Employees' Credit Union, Incorporated</td>
<td>Newport News</td>
<td>7,191</td>
<td>5,849</td>
<td>1,233</td>
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<td>Spruance Cellophane Credit Union</td>
<td>Richmond</td>
<td>6,022</td>
<td>5,193</td>
<td>824</td>
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<tr>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>Charlottesville</td>
<td>395,036</td>
<td>343,872</td>
<td>44,807</td>
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<tr>
<td>Valley Industrial Credit Union</td>
<td>Waynesboro</td>
<td>5,656</td>
<td>4,883</td>
<td>757</td>
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<tr>
<td>Virginia Credit Union, Inc.</td>
<td>Richmond</td>
<td>1,689,819</td>
<td>1,523,858</td>
<td>147,819</td>
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<tr>
<td>Virginia Educators' Credit Union</td>
<td>Newport News</td>
<td>42,931</td>
<td>36,361</td>
<td>6,361</td>
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<tr>
<td>Virginia Gas, Credit Union, Incorporated</td>
<td>Staunton</td>
<td>3,232</td>
<td>2,684</td>
<td>453</td>
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<tr>
<td>Virginia United Methodist Credit Union, Inc.</td>
<td>Richmond</td>
<td>19,831</td>
<td>18,286</td>
<td>1,499</td>
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<tr>
<td>Waynesboro Employees Credit Union, Inc.</td>
<td>Waynesboro</td>
<td>3,662</td>
<td>3,127</td>
<td>522</td>
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<tr>
<td>WECCU Credit Union</td>
<td>Covington</td>
<td>59,834</td>
<td>51,935</td>
<td>7,902</td>
</tr>
</tbody>
</table>
Credit Unions -- Applications Received and/or Acted Upon

### New Service Facilities

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

**Mergers**

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

**Office Relocations**

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

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

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

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

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

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

**New Service Facilities**

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

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

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

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

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

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

December 03 University of Virginia Community Credit Union, Inc. opened a service facility at 757 Davis Highway, Mineral, VA
### Credit Unions -- List by Name

<table>
<thead>
<tr>
<th>Credit Union Name</th>
<th>Address</th>
<th>Treasurer</th>
</tr>
</thead>
<tbody>
<tr>
<td>A B &amp; W Credit Union, Incorporated</td>
<td>6201 Richmond Highway, Alexandria, VA 22303</td>
<td>Mack T. Reel</td>
</tr>
<tr>
<td>Augusta Health Care Credit Union,</td>
<td>78 Medical Center Drive, Fishersville, VA 22939</td>
<td>Holly Caldwell-Ratwani</td>
</tr>
<tr>
<td>Incorporation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beacon Credit Union, Incorporated</td>
<td>6320 Logans Lane, Lynchburg, VA 24502</td>
<td>Wesley Gordon</td>
</tr>
<tr>
<td>Belt Line Employees Credit Union,</td>
<td>3014 Tyre Neck Road, Portsmouth, VA 23703</td>
<td>Garry Baker</td>
</tr>
<tr>
<td>Incorporation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>C.C.C. Martinsville Employees Credit Union</td>
<td>2412 Greensboro Road, Martinsville, VA 24112</td>
<td>Russell Joyce</td>
</tr>
<tr>
<td>Incorporation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cadmus Credit Union, Incorporated</td>
<td>2901 Byrdhill Road, P.O. Box 27481, Richmond, VA 23228</td>
<td>Maurice Gresham</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Campbell County Employee's Credit Union,</td>
<td>132 Kimball Road, Concord, VA 24538</td>
<td>Elizabeth Keaton</td>
</tr>
<tr>
<td>Inc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Centra Health Credit Union</td>
<td>3300 Rivermont Avenue, Lynchburg, VA 24503</td>
<td>Lisa H. Hall</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chesapeake City Employees Credit Union,</td>
<td>401 Albemarle Drive, Suite 102, Chesapeake, VA 23322</td>
<td>Carol Mayo</td>
</tr>
<tr>
<td>Incorporation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chesapeake Public School Employee's</td>
<td>544 Battlefield Boulevard South, Chesapeake, VA 23320</td>
<td>William Joe</td>
</tr>
<tr>
<td>Credit Union, Inc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dominion Credit Union</td>
<td>One James River Plaza Lobby Level, P.O. Box 26646, Richmond, VA 23269</td>
<td>Judy Gavant</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DuPont Community Credit Union</td>
<td>140 Lucy Lane, P.O. Box 1365, Waynesboro, VA 22980</td>
<td>Maurice Gresham</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Service Facilities**

- For Centra Health Credit Union: 1901 Tate Springs Road, Lynchburg, VA 24501
- For DuPont Community Credit Union: Various locations in Waynesboro, including 200 W. Main Street, Waynesboro, VA 22980; and 305 West Court Street, Woodstock, VA 22664.
Credit Unions -- List by Name

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

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

Hampton Roads Educators Credit Union, Inc.
2130 Cunningham Drive
Hampton, VA 23666
Treasurer- Donald O. Sandridge

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

Home Town Community Credit Union
1921 South Church Street, Unit 6
P. O. Box 69
Smithfield, VA 23431
Treasurer- Beatrice R. Wise

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

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

Life Line Credit Union, Inc.
5855 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
679 Lake Center, Suite C-1
Moneta, VA 24121
7176 Greensboro Road
Ridgeway, VA 24148
1080 Old Franklin Turnpike
Rocky Mount, VA 24151
850 Tanyard Road
Rocky Mount, VA 24151
951 Fairystone Park Highway
Stanleytown, VA 24171
221 Johnson Street
Stuart, VA 24171

Martinsville Postal Credit Union, Incorporated
2412 Greensboro Road
Martinsville, VA 24112
Treasurer- Gwendolyn Penn

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

membersTrust Credit Union (Continued)
Service Facilities -
2130 Cunningham Drive
Hampton, VA 23666

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

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

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

Newport News Shipbuilding Employees' Credit Union, Inc. d/b/a Bayport Credit Union (Continued)
Service Facilities -
2700 Huntington Avenue, Building 902
Newport News, VA 23607
2900 Washington Avenue, Building 901
Newport News, VA 23607
35th Street Gate
Newport News Shipyard
Newport News, VA 23607
4215 Marshall Avenue, Building 600
Newport News, VA 23607
433 Denbigh Boulevard
Newport News, VA 23608
5001 Huntington Avenue
Newport News, VA 23607
60th Street Gate
Newport News Shipyard
Newport News, VA 23607
8000 Marshall Avenue
Newport News, VA 23605
Northrup Grumman Newport News
Building 907, 210 47th Street
Newport News, VA 23607
1290 Smithfield Plaza
Smithfield, VA 23430
1463 North Main Street
Suffolk, VA 23434
4171 Ironbound Road
Williamsburg, VA 23188

Norfolk Southern Employees' Credit Union, Incorporated
100 Volvo Parkway, Suite 310
Chesapeake, VA 23320
  Treasurer- Kevin S. Peek

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

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

Northern Star Credit Union, Incorporated (Continued)

Service Facilities -
Elmhurst Square S. C. Outparcel
5600 Block of Portsmouth Boulevard
Portsmouth, VA 23701

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

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

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

Petersburg Federal Reformatory Credit Union, Incorporated
Federal Correctional Institution
Petersburg, VA 23804
Treasurer- Paul Dunston

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

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

Prime Care Credit Union, Incorporated
600 Gresham Drive
Norfolk, VA 23507
Treasurer- Terry J. Lambert
Service Facilities -
830 Kempsville Road,
Sentara Leigh Hospital
Norfolk, VA 23502
2800 Godwin Boulevard
Suffolk, VA 23434

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

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

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

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

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

University of Virginia Community Credit Union, Inc.
3300 Berkmar Drive
Charlottesville, VA 22901
Treasurer- Charles T. Gillet
Service Facilities -
1018 West Main Street
Charlottesville, VA 22908
Credit Unions -- List by Name

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

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

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

Virginia Credit Union, Inc. (Continued)

Service Facilities -
10165 Brook Road
Richmond, VA 23227
1200 Koger Center Boulevard
Richmond, VA 23235
1302 B Gaskins Road
Richmond, VA 23233
2300 W Broad Street (DMV)
Richmond, VA 23220
4001 Lauderdale Drive
Richmond, VA 23233
5427 Glenside Drive
Richmond, VA 23228
7500 Boulders View Drive
Richmond, VA 23225
900 East Main Street
Pocahontas Building
Richmond, VA 23219
J. Sargeant Reynolds Comm. College
1651 E. Parham Road
Richmond, VA 23228

Virginia Credit Union, Inc. (Continued)

Service Facilities -
10165 Brook Road
Richmond, VA 23227
1200 Koger Center Boulevard
Richmond, VA 23235
1302 B Gaskins Road
Richmond, VA 23233
2300 W Broad Street (DMV)
Richmond, VA 23220
4001 Lauderdale Drive
Richmond, VA 23233
5427 Glenside Drive
Richmond, VA 23228
7500 Boulders View Drive
Richmond, VA 23225
900 East Main Street
Pocahontas Building
Richmond, VA 23219
J. Sargeant Reynolds Comm. College
1651 E. Parham Road
Richmond, VA 23228

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

Service Facilities -
9961 Iron Bridge Road
Chesterfield, VA 23832
301 Temple Lake Drive
Colonial Heights, VA 23834
100 MidTown Avenue
Farmville, VA 23901
1301 College Avenue
Fredericksburg, VA 22401
2150 Gordon W. Shelton Boulevard
Fredericksburg, VA 22401
9951 Jefferson Davis Highway
Fredericksburg, VA 22408
6103 Brashier Boulevard
Mechanicsville, VA 23111
11030 Hull Street Road
Midlothian, VA 23112
13505 Tredgar Lake Parkway
Midlothian, VA 23112
Southside Virginia Training Center
Building 59, 26317 W. Washington St.
Petersburg, VA 23803
101 N. 14th Street (Tower)
Richmond, VA 23219

Virginia 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