THE 2009 ANNUAL REPORT
OF THE
BUREAU OF FINANCIAL INSTITUTIONS

BANKS
CREDIT UNIONS
SAVINGS INSTITUTIONS
TRUST COMPANIES

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

BUREAU OF FINANCIAL INSTITUTIONS
STATE CORPORATION COMMISSION
COMMONWEALTH OF VIRGINIA
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GREETINGS:
Richmond, Virginia

I have the honor to submit herewith the 2009 Annual Report of the Bureau of Financial Institutions - Banks, Credit Unions, Savings Institutions, and Trust Companies.

Respectfully,

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

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

ADMINISTRATION AND FINANCE

GERALD E. FALLEN
Deputy Commissioner

BANKS AND SAVINGS INSTITUTIONS

JOHN M. CROCKETT
Deputy Commissioner

CONSUMER FINANCE

SUSAN E. HANCOCK
Deputy Commissioner

CORPORATE STRUCTURE AND RESEARCH

NICHOLAS C. KYRUS
Deputy Commissioner

CREDIT UNIONS

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

Chief Examiner of Banks

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

Chief Deputy to the Commissioner of Insurance and Banking

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

Commissioner of Insurance and Banking

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

Commissioner of Banking

M. E. BRISTOW, June 21, 1938 to January 31, 1939
MILTON R. MORGAN, February 1, 1939 to January 15, 1951
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976
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 1999 – 2009

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

<table>
<thead>
<tr>
<th></th>
<th>2008</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INTEREST INCOME:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest and fees on loans</td>
<td>$2,113,217</td>
<td>$2,244,235</td>
</tr>
<tr>
<td>Income from lease financing receivables</td>
<td>208</td>
<td>192</td>
</tr>
<tr>
<td>Interest on balances due from depository institutions</td>
<td>6,500</td>
<td>5,913</td>
</tr>
<tr>
<td>Interest and dividends on securities</td>
<td>286,299</td>
<td>314,193</td>
</tr>
<tr>
<td>Interest from assets held in trading accounts</td>
<td>4,040</td>
<td>1,485</td>
</tr>
<tr>
<td>Interest on federal funds sold and securities purchased under agreements to resell</td>
<td>18,197</td>
<td>1,460</td>
</tr>
<tr>
<td>Other Interest Income</td>
<td>11,564</td>
<td>4,405</td>
</tr>
<tr>
<td>TOTAL INTEREST INCOME</td>
<td>2,440,025</td>
<td>2,571,883</td>
</tr>
<tr>
<td><strong>INTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on deposits in domestic offices</td>
<td>865,831</td>
<td>782,139</td>
</tr>
<tr>
<td>Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Expense of federal funds purchased and securities sold under agreements to repurchase</td>
<td>29,445</td>
<td>8,969</td>
</tr>
<tr>
<td>Interest on trading liabilities and other borrowed money</td>
<td>122,403</td>
<td>113,856</td>
</tr>
<tr>
<td>Interest on notes and debentures subordinated to deposits</td>
<td>5,048</td>
<td>4,688</td>
</tr>
<tr>
<td>TOTAL INTEREST EXPENSE</td>
<td>1,022,727</td>
<td>909,652</td>
</tr>
<tr>
<td><strong>NET INTEREST INCOME</strong></td>
<td>1,417,298</td>
<td>1,662,231</td>
</tr>
<tr>
<td>Provision for loan and lease losses</td>
<td>202,030</td>
<td>607,164</td>
</tr>
<tr>
<td><strong>NONINTEREST INCOME:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from fiduciary activities</td>
<td>16,315</td>
<td>14,094</td>
</tr>
<tr>
<td>Service charges on deposit accounts</td>
<td>121,433</td>
<td>121,703</td>
</tr>
<tr>
<td>Trading revenue</td>
<td>(2,328)</td>
<td>179</td>
</tr>
<tr>
<td>Other fee income</td>
<td>110,938</td>
<td>152,652</td>
</tr>
<tr>
<td>All other noninterest income</td>
<td>118,323</td>
<td>157,394</td>
</tr>
<tr>
<td>TOTAL NONINTEREST INCOME</td>
<td>364,681</td>
<td>446,022</td>
</tr>
<tr>
<td>Realized gains (losses) on securities</td>
<td>(41,592)</td>
<td>(17,856)</td>
</tr>
<tr>
<td><strong>NONINTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries and employee benefits</td>
<td>644,113</td>
<td>747,651</td>
</tr>
<tr>
<td>Expenses of premises and fixed assets (net of rental income)</td>
<td>171,205</td>
<td>191,675</td>
</tr>
<tr>
<td>Other noninterest expense</td>
<td>428,018</td>
<td>668,963</td>
</tr>
<tr>
<td>TOTAL NONINTEREST EXPENSE</td>
<td>1,243,336</td>
<td>1,608,289</td>
</tr>
<tr>
<td><strong>INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>295,021</td>
<td>(125,056)</td>
</tr>
<tr>
<td><strong>APPLICABLE INCOME TAXES</strong></td>
<td>81,518</td>
<td>(25,594)</td>
</tr>
<tr>
<td><strong>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>213,503</td>
<td>(99,462)</td>
</tr>
<tr>
<td><strong>EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES</strong></td>
<td>(769)</td>
<td>10,996</td>
</tr>
<tr>
<td><strong>NET INCOME</strong></td>
<td>$212,734</td>
<td>$(88,466)</td>
</tr>
</tbody>
</table>
## Selected Data For Virginia State-Chartered Banks
### As of December 31, 2009

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

* - Member of Federal Reserve
### Selected Data For Virginia State-Chartered Banks
**As of December 31, 2009**

<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>Colonial Virginia Bank*</td>
<td>Gloucester</td>
<td>3</td>
<td>125,330</td>
<td>105,863</td>
<td>11,648</td>
</tr>
<tr>
<td>Community Bankers' Bank*</td>
<td>Midlothian</td>
<td>1</td>
<td>152,784</td>
<td>115,739</td>
<td>13,869</td>
</tr>
<tr>
<td>Community Capital Bank of Virginia*</td>
<td>Christiansburg</td>
<td>1</td>
<td>24,990</td>
<td>18,155</td>
<td>6,709</td>
</tr>
<tr>
<td>Consolidated Bank and Trust Company*</td>
<td>Richmond</td>
<td>2</td>
<td>77,276</td>
<td>70,035</td>
<td>6,857</td>
</tr>
<tr>
<td>Essex Bank*</td>
<td>Tappahannock</td>
<td>25</td>
<td>1,240,040</td>
<td>1,031,762</td>
<td>140,800</td>
</tr>
<tr>
<td>EVB*</td>
<td>Tappahannock</td>
<td>27</td>
<td>1,126,189</td>
<td>861,047</td>
<td>98,784</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank*</td>
<td>Timberville</td>
<td>9</td>
<td>534,622</td>
<td>420,788</td>
<td>40,110</td>
</tr>
<tr>
<td>The Farmers &amp; Merchants Bank of Craig County*</td>
<td>New Castle</td>
<td>2</td>
<td>51,885</td>
<td>43,521</td>
<td>8,199</td>
</tr>
<tr>
<td>Farmers and Miners Bank*</td>
<td>Pennington Gap</td>
<td>6</td>
<td>127,949</td>
<td>112,931</td>
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<tr>
<td>The Farmers Bank of Appomattox*</td>
<td>Appomattox</td>
<td>4</td>
<td>165,755</td>
<td>135,758</td>
<td>19,909</td>
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<td>Farmers Bank, Windsor, Virginia*</td>
<td>Windsor</td>
<td>5</td>
<td>420,525</td>
<td>342,677</td>
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<td>The Fauquier Bank*</td>
<td>Warrenton</td>
<td>10</td>
<td>568,266</td>
<td>466,157</td>
<td>46,526</td>
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<td>First and Citizens Bank</td>
<td>Monterey</td>
<td>3</td>
<td>111,243</td>
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<td>First Bank*</td>
<td>Strasburg</td>
<td>12</td>
<td>551,233</td>
<td>464,080</td>
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<td>The First Bank and Trust Company*</td>
<td>Lebanon</td>
<td>20</td>
<td>1,130,091</td>
<td>946,065</td>
<td>100,814</td>
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<tr>
<td>First Capital Bank*</td>
<td>Glen Allen</td>
<td>7</td>
<td>529,784</td>
<td>426,103</td>
<td>49,418</td>
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<tr>
<td>First Sentinel Bank*</td>
<td>Richlands</td>
<td>5</td>
<td>166,433</td>
<td>152,055</td>
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<tr>
<td>First State Bank</td>
<td>Danville</td>
<td>1</td>
<td>28,144</td>
<td>26,398</td>
<td>1,663</td>
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<tr>
<td>First Virginia Community Bank*</td>
<td>Fairfax</td>
<td>2</td>
<td>142,602</td>
<td>118,046</td>
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<tr>
<td>The Freedom Bank of Virginia*</td>
<td>Vienna</td>
<td>2</td>
<td>157,282</td>
<td>137,435</td>
<td>19,059</td>
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<tr>
<td>Frontier Community Bank*</td>
<td>Waynesboro</td>
<td>1</td>
<td>54,157</td>
<td>45,892</td>
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<tr>
<td>Heritage Bank*</td>
<td>Norfolk</td>
<td>6</td>
<td>272,181</td>
<td>229,230</td>
<td>33,891</td>
</tr>
<tr>
<td>Highlands Community Bank*</td>
<td>Covington</td>
<td>2</td>
<td>90,599</td>
<td>80,916</td>
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</tr>
<tr>
<td>Highlands Union Bank*</td>
<td>Abingdon</td>
<td>14</td>
<td>648,363</td>
<td>521,604</td>
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</tr>
<tr>
<td>HomeTown Bank*</td>
<td>Roanoke</td>
<td>5</td>
<td>337,843</td>
<td>276,821</td>
<td>28,628</td>
</tr>
</tbody>
</table>

* - Member of Federal Reserve
### Selected Data For Virginia State-Chartered Banks
**As of December 31, 2009**

<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>4</td>
<td>234,643</td>
<td>186,339</td>
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<tr>
<td>Lee Bank &amp; Trust Company</td>
<td>Pennington Gap</td>
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<td>166,985</td>
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<tr>
<td>MainStreet Bank*</td>
<td>Herndon</td>
<td>3</td>
<td>236,124</td>
<td>189,838</td>
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<td>Middleburg Bank*</td>
<td>Middleburg</td>
<td>9</td>
<td>970,428</td>
<td>810,799</td>
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<td>Miners Exchange Bank*</td>
<td>Coeburn</td>
<td>7</td>
<td>103,404</td>
<td>94,223</td>
<td>8,523</td>
</tr>
<tr>
<td>Monarch Bank*</td>
<td>Chesapeake</td>
<td>10</td>
<td>689,665</td>
<td>558,323</td>
<td>59,697</td>
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<tr>
<td>New Peoples Bank, Inc.*</td>
<td>Honaker</td>
<td>31</td>
<td>858,068</td>
<td>761,153</td>
<td>67,529</td>
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<tr>
<td>Northern Neck State Bank*</td>
<td>Warsaw</td>
<td>9</td>
<td>355,033</td>
<td>306,929</td>
<td>31,070</td>
</tr>
<tr>
<td>The Page Valley Bank*</td>
<td>Luray</td>
<td>4</td>
<td>130,622</td>
<td>101,904</td>
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<tr>
<td>Peoples Bank of Virginia*</td>
<td>Richmond</td>
<td>4</td>
<td>281,470</td>
<td>242,007</td>
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<tr>
<td>The Peoples Bank</td>
<td>Ewing</td>
<td>6</td>
<td>99,853</td>
<td>92,295</td>
<td>5,935</td>
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<tr>
<td>Peoples Community Bank*</td>
<td>Montross</td>
<td>5</td>
<td>127,889</td>
<td>114,969</td>
<td>12,344</td>
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<tr>
<td>Pioneer Bank*</td>
<td>Stanley</td>
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<td>132,089</td>
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<td>Select Bank*</td>
<td>Forest</td>
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<td>90,499</td>
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<td>Shore Bank*</td>
<td>Onley</td>
<td>8</td>
<td>306,115</td>
<td>236,493</td>
<td>24,291</td>
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<tr>
<td>Sonabank*</td>
<td>McLean</td>
<td>14</td>
<td>611,366</td>
<td>459,413</td>
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<tr>
<td>StellarOne Bank*</td>
<td>Christiansburg</td>
<td>58</td>
<td>3,015,291</td>
<td>2,468,952</td>
<td>404,692</td>
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<td>Towne Bank</td>
<td>Portsmouth</td>
<td>18</td>
<td>3,606,457</td>
<td>2,576,623</td>
<td>457,623</td>
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<td>TruPoint Bank*</td>
<td>Grundy</td>
<td>12</td>
<td>491,493</td>
<td>393,053</td>
<td>44,659</td>
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<td>Union Bank and Trust Company*</td>
<td>Bowling Green</td>
<td>41</td>
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<td>1,484,695</td>
<td>229,348</td>
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<tr>
<td>United Bank*</td>
<td>Fairfax</td>
<td>58</td>
<td>4,044,034</td>
<td>3,062,671</td>
<td>595,620</td>
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<tr>
<td>Valley Bank*</td>
<td>Roanoke</td>
<td>8</td>
<td>712,769</td>
<td>556,246</td>
<td>62,561</td>
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<tr>
<td>Village Bank</td>
<td>Midlothian</td>
<td>15</td>
<td>584,153</td>
<td>501,120</td>
<td>48,670</td>
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<tr>
<td>Virginia Bank and Trust Company*</td>
<td>Danville</td>
<td>7</td>
<td>151,508</td>
<td>125,645</td>
<td>24,063</td>
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</table>

* - Member of Federal Reserve
## Selected Data For Virginia State-Chartered Banks
As of December 31, 2009

<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 Business Bank*</td>
<td>Richmond</td>
<td>2</td>
<td>151,790</td>
<td>125,907</td>
<td>9,435</td>
</tr>
<tr>
<td>Virginia Commerce Bank*</td>
<td>Arlington</td>
<td>27</td>
<td>2,721,105</td>
<td>2,229,496</td>
<td>280,752</td>
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<td>Virginia Commonwealth Bank*</td>
<td>Petersburg</td>
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<td>317,931</td>
<td>270,567</td>
<td>35,775</td>
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<tr>
<td>Virginia Community Bank*</td>
<td>Louisa</td>
<td>8</td>
<td>208,477</td>
<td>173,357</td>
<td>16,604</td>
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<tr>
<td>Virginia Company Bank</td>
<td>Newport News</td>
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<td>106,850</td>
<td>82,288</td>
<td>13,792</td>
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<tr>
<td>Virginia Heritage Bank*</td>
<td>Fairfax</td>
<td>4</td>
<td>341,034</td>
<td>258,457</td>
<td>31,020</td>
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<tr>
<td>Virginia Partners Bank*</td>
<td>Fredericksburg</td>
<td>3</td>
<td>107,137</td>
<td>89,651</td>
<td>17,384</td>
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<td>WashingtonFirst Bank</td>
<td>Reston</td>
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<td>355,133</td>
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<td>40,950</td>
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<tr>
<td>Xenith Bank*</td>
<td>Richmond</td>
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<td>200,669</td>
<td>113,516</td>
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</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>07/20/09</td>
<td>FMB-UBSH Interim Bank</td>
<td>111 Virginia Street, Suite 200</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>City of Richmond, VA</td>
<td>09/18/09</td>
</tr>
</tbody>
</table>

#### Mergers

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>04/01/09</td>
<td>Bank of Hampton Roads, The, Norfolk, VA to merge into it Gateway Bank &amp; Trust Co.</td>
<td>Approved</td>
</tr>
<tr>
<td>09/16/09</td>
<td>Wells Fargo Bank, National Association, Minneapolis, MN to merge into it Wachovia Bank, National Association</td>
<td>No Objection</td>
</tr>
<tr>
<td></td>
<td></td>
<td>04/29/09</td>
</tr>
<tr>
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<td>09/21/09</td>
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#### Acquisitions Pursuant to Chapter 13 of Title 6.1 of the Code of Virginia

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

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

<table>
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<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/05/09</td>
<td>Premier Financial Bancorp, Inc., Huntington, WV to acquire Abigail Adams National Bancorp, Inc.</td>
<td>Approved</td>
</tr>
<tr>
<td>05/18/09</td>
<td>First Community Bancshares, Inc., Bluefield, VA to acquire TriStone Community Bank</td>
<td>Approved</td>
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<tr>
<td>05/26/09</td>
<td>BankCap Partners Fund I, L.P., Dallas, TX to acquire 65% of First Bankshares, Inc.</td>
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</table>

#### Branches

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/23/08</td>
<td>Union Bank and Trust Company</td>
<td>8983 Staples Mill Road</td>
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</tr>
<tr>
<td></td>
<td>Bowling Green, VA</td>
<td>Henrico County, VA</td>
<td>01/08/09</td>
</tr>
<tr>
<td>01/23/09</td>
<td>Middleburg Bank</td>
<td>5372 Discovery Park Boulevard</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Middleburg, VA</td>
<td>Suite 101</td>
<td>02/19/09</td>
</tr>
<tr>
<td></td>
<td></td>
<td>James City County, VA</td>
<td></td>
</tr>
</tbody>
</table>
### Banks -- Applications Received and/or Acted Upon

#### Branches

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

### Branches

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

### Branches

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/29/09</td>
<td>Farmers Bank of Appomattox, The Appomattox, VA</td>
<td>1508 South Main Street Farmville, Prince Edward County, VA</td>
<td>Approved 11/16/09</td>
</tr>
<tr>
<td>11/17/09</td>
<td>Branch Banking and Trust Company Winston-Salem, NC</td>
<td>1600 Westbrook Avenue Henrico County, VA</td>
<td>No Objection 12/04/09</td>
</tr>
<tr>
<td>11/18/09</td>
<td>Monarch Bank Chesapeake, VA</td>
<td>1635 Laskin Road City of Virginia Beach, VA</td>
<td>Approved 12/07/09</td>
</tr>
<tr>
<td>11/20/09</td>
<td>John Marshall Bank Alexandria, VA</td>
<td>4315 50th Street, NW, Suite 4 Washington, DC</td>
<td>Approved 12/14/09</td>
</tr>
<tr>
<td>12/02/09</td>
<td>Sonabank McLean, VA</td>
<td>1 South Royal Avenue Front Royal, Warren County, VA</td>
<td>Approved 12/03/09</td>
</tr>
<tr>
<td>12/02/09</td>
<td>Sonabank McLean, VA</td>
<td>10700 Parkridge Boulevard, Suite 110 Reston, Fairfax County, VA</td>
<td>Approved 12/03/09</td>
</tr>
<tr>
<td>12/02/09</td>
<td>Sonabank McLean, VA</td>
<td>9484 Congress Street New Market, Shenandoah County, VA</td>
<td>Approved 12/03/09</td>
</tr>
<tr>
<td>12/02/09</td>
<td>Sonabank McLean, VA</td>
<td>43086 Peacock Market Plaza South Riding, Loudoun County, VA</td>
<td>Approved 12/03/09</td>
</tr>
<tr>
<td>12/02/09</td>
<td>Sonabank McLean, VA</td>
<td>11834 Rockville Pike Rockville, MD</td>
<td>Approved 12/03/09</td>
</tr>
<tr>
<td>12/10/09</td>
<td>WashingtonFirst Bank Reston, VA</td>
<td>7708 Woodmont Avenue Bethesda, MD</td>
<td>Pending</td>
</tr>
<tr>
<td>12/15/09</td>
<td>Cardinal Bank McLean, VA</td>
<td>2505 Wilson Boulevard Arlington County, VA</td>
<td>Pending</td>
</tr>
<tr>
<td>12/29/09</td>
<td>Virginia Bank and Trust Company Danville, VA</td>
<td>1729 Calohan Road Rustburg, Campbell County, VA</td>
<td>Pending</td>
</tr>
<tr>
<td>12/29/09</td>
<td>Xenith Bank Richmond, VA</td>
<td>8200 Greensboro Drive, Suite 1400 McLean, Fairfax 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>
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</thead>
<tbody>
<tr>
<td>10/20/08</td>
<td>Bank of Virginia Midlothian, VA</td>
<td>6657 Lake Harbour Drive Midlothian, Chesterfield County, VA</td>
<td>Approved 01/14/09</td>
</tr>
<tr>
<td>From:</td>
<td>15001 Dogwood Villas Drive Chesterfield County, VA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To:</td>
<td>9883 Georgetown Pike Great Falls, Fairfax County, VA</td>
<td>No Objection 02/05/09</td>
<td></td>
</tr>
<tr>
<td>01/15/09</td>
<td>SunTrust Bank Atlanta, GA</td>
<td>9912 Georgetown Pike Great Falls, Fairfax County, VA</td>
<td>Approved 02/05/09</td>
</tr>
<tr>
<td>From:</td>
<td>302 Market Street, SE City of Roanoke, VA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To:</td>
<td>111 Franklin Road, SE, Suite 110 City of Roanoke, VA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>01/26/09</td>
<td>StellarOne Bank Christiansburg, VA</td>
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### Banks -- Applications Received and/or Acted Upon

#### Branch Relocations

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>02/06/09</td>
<td>StellarOne Bank Christiansburg, VA</td>
<td>From: 1872 Pratt Drive, Suite 1125</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Blacksburg, Montgomery County, VA</td>
<td>03/04/09</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 2280 Kraft Drive, Suite 1000</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Blacksburg, Montgomery County, VA</td>
<td></td>
</tr>
<tr>
<td>02/17/09</td>
<td>First-Citizens Bank &amp; Trust Company Raleigh, NC</td>
<td>From: 1500 Piney Forest Road</td>
<td>No Objection</td>
</tr>
<tr>
<td></td>
<td></td>
<td>City of Danville, VA</td>
<td>03/13/09</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 1296 Piney Forest Road</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>City of Danville, VA</td>
<td></td>
</tr>
<tr>
<td>04/14/09</td>
<td>Virginia Company Bank Newport News, VA</td>
<td>From: 5360 Discovery Park Boulevard</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>James City County, VA</td>
<td>05/15/09</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 1430 Richmond Road</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>City of Williamsburg, VA</td>
<td></td>
</tr>
<tr>
<td>05/11/09</td>
<td>United Bank Vienna, VA</td>
<td>From: 12101 Rockville Pike</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rockville, MD</td>
<td>06/02/09</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 12127 Rockville Pike</td>
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</tr>
<tr>
<td></td>
<td></td>
<td>Rockville, MD</td>
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<tr>
<td>05/14/09</td>
<td>Bank of the James Lynchburg, VA</td>
<td>From: 815 Main Street</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Altavista, Campbell County, VA</td>
<td>06/02/09</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 1110 Main Street</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Altavista, Campbell County, VA</td>
<td></td>
</tr>
<tr>
<td>07/14/09</td>
<td>First Bank and Trust Company, The Lebanon, VA</td>
<td>From: Southern intersection of Forest Road</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Forest, Bedford County, VA</td>
<td>08/03/09</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 101 Annjo Court</td>
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<td></td>
<td></td>
<td>Forest, Bedford County, VA</td>
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<tr>
<td>08/13/09</td>
<td>SunTrust Bank Atlanta, GA</td>
<td>From: 801 James Madison Highway</td>
<td>No Objection</td>
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<td></td>
<td></td>
<td>Culpeper, Culpeper County, VA</td>
<td>09/04/09</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 15345 Creativity Drive</td>
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<tr>
<td></td>
<td></td>
<td>Culpeper, Culpeper County, VA</td>
<td></td>
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<tr>
<td>11/10/09</td>
<td>Lee Bank &amp; Trust Company Pennington Gap, VA</td>
<td>From: Corner of Church &amp; Institute Streets</td>
<td>Pending</td>
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<tr>
<td></td>
<td></td>
<td>Jonesville, Lee County, VA</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: U.S. Highway 58 at State Route 1223</td>
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<tr>
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<td></td>
<td>Jonesville, Lee County, VA</td>
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<tr>
<td>11/30/09</td>
<td>Monarch Bank Chesapeake, VA</td>
<td>From: 318 West 21st Street</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>City of Norfolk, VA</td>
<td>12/21/09</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 500 West 21st Street</td>
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</tr>
<tr>
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<td></td>
<td>City of Norfolk, VA</td>
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#### 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>09/23/09</td>
<td>Virginia Partners Bank Fredericksburg, VA</td>
<td>From: 421-425 William Street</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>City of Fredericksburg, VA</td>
<td>10/13/09</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 410 William Street</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>City of Fredericksburg, VA</td>
<td></td>
</tr>
</tbody>
</table>
Banks -- Status Changes

**Mergers**

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

**Conversions - National Banks to State Banks**

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

**Changes in Title**

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

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

**Branch Openings**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### Branch Openings

**July 13**  
Fauquier Bank, The, Warrenton, VA opened a branch office at 10260 Bristow Center Drive, Bristow Shopping Center, Bristow, Prince William County, VA

**August 01**  
Woodforest National Bank, The Woodlands, TX opened a branch office at 7901 Brook Road, Henrico County, VA

**August 01**  
Woodforest National Bank, The Woodlands, TX opened a branch office at 11400 West Broad Street Road, Glen Allen, Henrico County, VA

**August 20**  
First Bank and Trust Company, The, Lebanon, VA opened a branch office at Southern intersection of Forest Road and Cloverdale Boulevard, Forest, Bedford County, VA

**September 21**  
Woodforest National Bank, The Woodlands, TX opened a branch office at 8386 Sudley Road, Manassas, Prince William County, VA

**September 25**  
Sonabank, McLean, VA opened a branch office at 11-A Main Street, Warrenton, Fauquier County, VA

**October 13**  
Towne Bank, Suffolk, VA opened a branch office at 1510 Quarterpath Road, City of Williamsburg, VA

**October 26**  
First and Citizens Bank, Monterey, VA opened a branch office at 23 Scenic Highway, Churchville, Augusta County, VA

**November 04**  
Farmers Bank, Windsor, Virginia, Windsor, VA opened a branch office at 6255 College Drive, Suite L, City of Suffolk, VA

**November 06**  
Burke & Herbert Bank & Trust Company, Alexandria, VA opened a branch office at 9516 Old Keene Mill Road, Burke, Fairfax County, VA

**November 09**  
First Bank, Strasburg, VA opened a branch office at 300 West Reservoir Road, Woodstock, Shenandoah County, VA

**November 09**  
Virginia Heritage Bank, Fairfax, VA opened a branch office at 8245 Boone Boulevard, Vienna, Fairfax County, VA

**December 05**  
Sonabank, McLean, VA opened a branch office at 10700 Parkridge Boulevard, Suite 110, Reston, Fairfax County, VA

**December 05**  
Sonabank, McLean, VA opened a branch office at 43086 Peacock Market Plaza, South Riding, Loudoun County, VA

**December 05**  
Sonabank, McLean, VA opened a branch office at 9484 Congress Street, New Market, Shenandoah County, VA

**December 05**  
Sonabank, McLean, VA opened a branch office at 1 South Royal Avenue, Front Royal, Warren County, VA

**December 05**  
Sonabank, McLean, VA opened a branch office at 11834 Rockville Pike, Rockville, MD

**December 07**  
Fauquier Bank, The, Warrenton, VA opened a branch office at 15240 Washington Street, Haymarket, Prince William County, VA

**December 07**  
Sandy Spring Bank, Olney, MD opened a branch office at 1 Catoctin Circle, N.E., Leesburg, Loudoun County, VA

**December 14**  
MainStreet Bank, Herndon, VA opened a branch office at 6832 Old Dominion Drive, Suite 105, McLean, Fairfax County, VA

**December 14**  
Monarch Bank, Chesapeake, VA opened a branch office at 2525 S. Croatan Highway, Nags Head, NC

**December 23**  
SuffolkFirst Bank, Richmond, VA opened a branch office at 901 East Cary Street, Suite 1700, City of Richmond, VA

### Main Office Relocations

**January 19**  
Select Bank, Lynchburg, VA relocated its main office from 213 Gristmill Drive, Bedford County, VA to 211 Gristmill Drive, Bedford County, VA
### Banks -- Status Changes

#### Main Office Relocations

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Bank</th>
<th>Old Location</th>
<th>New Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>December</td>
<td>14</td>
<td>Virginia Partners Bank, Fredericksburg, VA</td>
<td>421-425 William Street, City of Fredericksburg, VA to 410 William Street, City of Fredericksburg, VA</td>
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</tr>
</tbody>
</table>

#### Branch Relocations

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Bank</th>
<th>Old Location</th>
<th>New Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>March</td>
<td>02</td>
<td>First Capital Bank, Glen Allen, VA</td>
<td>1504 Santa Rosa Road, Suite 102, Henrico County, VA to 7100 Three Chopt Road, City of Richmond, VA</td>
<td></td>
</tr>
<tr>
<td>April</td>
<td>06</td>
<td>Fulton Bank, Lancaster, PA</td>
<td>8730 Stony Point Parkway, Suite 100, City of Richmond, VA to 9030 Stony Point Parkway, City of Richmond, VA</td>
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</tr>
<tr>
<td>April</td>
<td>06</td>
<td>Towne Bank, Suffolk, VA</td>
<td>2101 Parks Avenue, Suite 100, City of Virginia Beach, VA to 600 22nd Street, Suite 100, City of Virginia Beach, VA</td>
<td></td>
</tr>
<tr>
<td>May</td>
<td>04</td>
<td>StellarOne Bank, Christiansburg, VA</td>
<td>302 Market Street, SE, City of Roanoke, VA to 111 Franklin Road, SE, Suite 110, City of Roanoke, VA</td>
<td></td>
</tr>
<tr>
<td>May</td>
<td>08</td>
<td>StellarOne Bank, Christiansburg, VA</td>
<td>1872 Pratt Drive, Suite 1125, Blacksburg, Montgomery County, VA to 2280 Kraft Drive, Suite 1000, Blacksburg, Montgomery County, VA</td>
<td></td>
</tr>
<tr>
<td>June</td>
<td>15</td>
<td>Bank of the James, Lynchburg, VA</td>
<td>815 Main Street, Altavista, Campbell County, VA to 1110 Main Street, Altavista, Campbell County, VA</td>
<td></td>
</tr>
<tr>
<td>August</td>
<td>20</td>
<td>First Bank and Trust Company, The, Lebanon, VA</td>
<td>Southern intersection of Forest Road, Forest, Bedford County, VA to 101 Anno Court, Forest, Bedford County, VA</td>
<td></td>
</tr>
<tr>
<td>August</td>
<td>24</td>
<td>Bank of Virginia, Midlothian, VA</td>
<td>6657 Lake Harbour Drive, Midlothian, Chesterfield County, VA to 15001 Dogwood Villas Drive, Chesterfield County, VA</td>
<td></td>
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<tr>
<td>August</td>
<td>31</td>
<td>United Bank, Vienna, VA</td>
<td>12101 Rockville Pike, Rockville, MD to 12127 Rockville Pike, Rockville, MD</td>
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</tr>
<tr>
<td>October</td>
<td>30</td>
<td>First-Citizens Bank &amp; Trust Company, Raleigh, NC</td>
<td>1500 Piney Forest Road, City of Danville, VA to 1296 Piney Forest Road, City of Danville, VA</td>
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</tbody>
</table>

#### Branch Closings

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Bank</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>February</td>
<td>13</td>
<td>Virginia Commerce Bank, Arlington, VA</td>
<td>CentreLee Business Park Condominium, 14701 Lee Highway, Units A107 &amp; 108, Centreville, Fairfax County, VA</td>
</tr>
<tr>
<td>February</td>
<td>27</td>
<td>StellarOne Bank, Christiansburg, VA</td>
<td>1406 Colorado Street, City of Salem, VA</td>
</tr>
<tr>
<td>February</td>
<td>28</td>
<td>Union Bank and Trust Company, Bowling Green, VA</td>
<td>11625 Brock Road, Spotsylvania County, VA</td>
</tr>
<tr>
<td>February</td>
<td>28</td>
<td>Union Bank and Trust Company, Bowling Green, VA</td>
<td>8520 Jefferson Davis Highway, Spotsylvania County, VA</td>
</tr>
<tr>
<td>April</td>
<td>24</td>
<td>StellarOne Bank, Christiansburg, VA</td>
<td>268 North Main Street, Bowling Green, Caroline County, VA</td>
</tr>
<tr>
<td>May</td>
<td>08</td>
<td>StellarOne Bank, Christiansburg, VA</td>
<td>1206 South Main Street, Blacksburg, Montgomery County, VA</td>
</tr>
<tr>
<td>May</td>
<td>08</td>
<td>Consolidated Bank and Trust Company, Richmond, VA</td>
<td>5214 Chamberlayne Avenue, Henrico County, VA</td>
</tr>
<tr>
<td>May</td>
<td>15</td>
<td>United Bank, Vienna, VA</td>
<td>5081 Nicholas Road, Rockville, MD</td>
</tr>
<tr>
<td>August</td>
<td>07</td>
<td>Union Bank and Trust Company, Bowling Green, VA</td>
<td>4690 Pouncey Tract Road, Glen Allen, Henrico County, VA</td>
</tr>
</tbody>
</table>
## Branch Closings

<table>
<thead>
<tr>
<th>Date</th>
<th>Bank Name</th>
<th>Location Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 25</td>
<td>StellarOne Bank, Christiansburg, VA</td>
<td>Closed its branch office at 12130 East Lynchburg Salem Turnpike, Forest, Bedford County, VA</td>
</tr>
<tr>
<td>October 01</td>
<td>United Bank, Vienna, VA</td>
<td>Closed its branch office at 19701 Frederick Avenue, Germantown, MD</td>
</tr>
<tr>
<td>November 12</td>
<td>StellarOne Bank, Christiansburg, VA</td>
<td>Closed its branch office at 300 West Reservoir Road, Woodstock, Shenandoah County, VA</td>
</tr>
<tr>
<td>December 04</td>
<td>Bank of Hampton Roads, The, Norfolk, VA</td>
<td>Closed its branch office at 575 Cedar Road, City of Chesapeake, VA</td>
</tr>
<tr>
<td>December 04</td>
<td>Bank of Hampton Roads, The, Norfolk, VA</td>
<td>Closed its branch office at 4460 Corporation Lane, City of Virginia Beach, VA</td>
</tr>
</tbody>
</table>
### Banks -- List by Name

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

**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

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

**Bank of Clarke County**
P O Box 391
Berryville 22611-0391
C.E.O.- John R. Milleson, President
Cashier- Kathleen J. Chappell, Chief Financial Officer

**Bank of Floyd**
P O Box 215
Floyd 24091-0215
C.E.O.- Ronald Leon Moore, President
Cashier- J. Alan Dickerson, Chief Financial Officer

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

**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

**Bank of Clarke County**
P O Box 391
Berryville 22611-0391
C.E.O.- John R. Milleson, President
Cashier- Kathleen J. Chappell, Chief Financial Officer

**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

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

### 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 *

**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

**City of Salem**
1634 West Main Street

**Carroll County**
135 South Main Street, Hillsville

**Floyd County**
101 Jacksonville Circle, Floyd *
Northeast corner of U.S. Highway 221 and Conners Grove, Willis

* Legal main office
Banks -- List by Name

Bank of Floyd (Continued)
Montgomery County
2145 Roanoke Street, Christiansburg
Pulaski County
7349 Peppers Ferry Boulevard, Fairlawn
Roanoke County
4094 Postal Drive
4309 Starkey Road

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

Bank of Hampton Roads, The
999 Waterside Drive, Ste. 200
Norfolk 23510
Cashier- Lorelle L Fritsch, Chief Financial Officer

Offices
City of Chesapeake
111 Gainsborough Square
1400 Kempsville Road, Suite 102
1403 Greenbrier Parkway, Suite 110
1500 Mt Pleasant Road
201 Volvo Parkway
204 Carmichael Way
239 Battlefield Boulevard South
4108 Portsmouth Boulevard
4720 Battlefield Boulevard South
712 Liberty Street
852 N. George Washington Highway

City of Emporia
520 S. Main Street
City of Norfolk
4037 East Little Creek Road
4500 East Princess Anne Road
500 Plume Street East, Suite 100
539 21st Street
999 Waterside Drive Suite 101 *

City of Richmond
5300 Patterson Avenue
City of Suffolk
117 Market Street
2825 Godwin Boulevard
City of Virginia Beach
1100 Dam Neck Road
1316 North Great Neck Road
1580 Laskin Road
2098 Princess Anne Road
3001 Shore Drive
3801 Pacific Avenue
5472 Indian River Road
641 Lynnhaven Parkway, Suite 101
713 Independence Boulevard
Pembroke One Building, Suite 100, 281 Independence Boulevard

Bank of Lancaster
P O Box 1869
Kilmarnock 22482-1869
Cashier- Deborah M. Evans, Chief Financial Officer

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

Northumberland County
15104 Northumberland Highway, Burgess
Routes 202 and 360, Callao
Route 360, Heathsville

Richmond County
610 West Richmond Road, Warsaw
Westmoreland County
680 McKinney Boulevard, Colonial Beach
Route 3 Kings Highway, Montross

Albemarle County
204 Albemarle Square
Chesterfield County
13804 Hull Street, Midlothian

* Legal main office
Bank of Marion, The
P O Box 1067
Marion 24354-1067
C.E.O.- John E. Stringer, President
Cashier- Christopher B. Snodgrass, Chief Financial Officer

Offices
City of Bristol
2975 Lee Highway
Russell County
36 Library Drive, Honaker
Scott County
196 East Jackson Street, Gate City
2768 US Highway 23 North, Weber City
Smyth County
1155 E. Lee Highway, Chilhowie
101 East Main Street, Marion
102 West Main Street, Marion *
1026 S. Main Street, Marion
1600 North Main Street, Marion
101 Bank Street, Saltville
Washington County
201 Valley Street, Abingdon
744 Beaver Dam Avenue, Suite A, Damascus
656 S. Monte Vista Drive, Glade Spring
Wythe County
787 Fort Chiswell Road, Suite 7, Max Meadows
512 North Main Street, Rural Retreat
Tennessee
2867 Boones Creek Road, Johnson City

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

Offices
City of Colonial Heights
3115 Boulevard
Chesterfield County
6300 River Road, Matoaca
Dinwiddie County
20701 First Street, Mckenney *
13812 Boydton Plank Road
U.S. Highway 460 and State Route 684
Prince George County
4700 Owens Way

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

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

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

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

Offices
City of Chesapeake
1304 Greenbrier Parkway
2600 Taylor Road
3343 Western Branch Boulevard
Las Gaviotas Shopping Center, 1217 Cedar Road
City of Norfolk
1901 East Ocean View Avenue
229 W. Bute Street, Suite 320
403 Boush Street *
4101 Granby Street

* Legal main office
Banks -- List by Name

Bank of the Commonwealth (Continued)
City of Portsmouth
1020 London Boulevard
4940 West Norfolk Road
City of Suffolk
221 Western Avenue
City of Virginia Beach
1124 First Colonial Road
1870 Kempsville Road
2261 Upton Drive
2712 North Mall Drive
3720 Virginia Beach Boulevard
5460 Wesleyan Drive
North Carolina
3732 North Croatan Highway, Kitty Hawk
562 Carotoke Highway, Moyock
Sampat Professional Center, 8468 Caratoke Highway, Powells Point
St. Waves Plaza, Unit 1, 26006 NC Highway 12, Waves

Bank of the James
P O Box 1200
Lynchburg 24505-1200
C.E.O.- Robert R. Chapman, III, President
Cashier- J. Todd Scruggs, Chief Financial Officer
Offices
City of Bedford
1405 Ole Dominion Boulevard
City of Lynchburg
4935 Boonsboro Road, Suite C
5204 Fort Avenue
615 Church Street
828 Main Street *
Amherst County
164 South Main Street, Amherst
4698 S. Amherst Highway, Madison Heights
Bedford County
17000 Forest Road, Forest
Campbell County
1110 Main Street, Altavista

Benchmark Community Bank (Continued)
Mecklenburg County
845 E. Second Street, Chase City
133 College Street, Clarksville
828 North Mecklenburg Avenue, South Hill
Nottoway County
400 Church Street, Blackstone
1500-1508 W. Virginia Avenue, Crewe
Prince Edward County
East Third Street & South Street, Farmville
Southwest Corner of Main Street and Milnwood Road, Farmville

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

Burke & Herbert Bank & Trust Company
P O Box 268
Alexandria 22313-0268
C.E.O.- Edmund Hunt Burke, Chairman of the Board
Cashier- Jeffrey L. Stryker
Offices
City of Alexandria
100 South Fairfax Street *
155 North Paxton Street
1705 Fern Street
1775 Jamieson Avenue
306 East Monroe Avenue
621 King Street
City of Falls Church
225 West Broad Street
City of Manassas
9103 Centreville Road
Arlington County
500 South 23rd Street
Fairfax County
4235 Annandale Road, Annandale
9516 Old Keene Mill Road, Burke
6200 Backlick Road, Springfield
302 Maple Avenue West, Vienna
2604 Sherwood Hall Lane
5519 Franconia Road
5705 Seminary Road
5731 Telegraph Road
6210 Interparcel Road
8736-38 Cooper Road

* Legal main office
Banks -- List by Name

Burke & Herbert Bank & Trust Company (Continued)
Prince William County
Northeast Corner of U.S. Route 1 and Wayside Drive, Dumfries
14008 Smoketown Road, Woodbridge

Business Bank, The
133 Maple Avenue East
Vienna 22180
C.E.O.- Harold C. Rauner, President
Cashier- Lisa M. Porter, Chief Financial Officer
Offices
Arlington County
4300 Wilson Boulevard, Suite 102
Fairfax County
1451 Dolley Madison Boulevard, McLean
1750 Tyson's Boulevard, Suite 100, McLean
1900 Centennial Park Drive, Reston
133 Maple Avenue, Unit 100, Vienna *

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

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

Carter Bank & Trust
1300 Kings Mountain Road
Martinsville 24112-7268
C.E.O.- Worth Harris Carter, Jr., Chairman of the Board
Cashier- Jane Ann Davis, Chief Financial Officer
Offices
City of Bedford
1621 Forest Road
550 Blue Ridge Avenue
City of Bristol
18 Midway Street
City of Charlottesville
1113 5th Street SW
800 Gardens Boulevard
City of Danville
110 South Market Street
141 Westover Drive
3060 North Main Street
903 South Main Street
City of Emporia
701 North Main Street
City of Galax
118 North Main Street
543 East Stuart Drive
City of Harrisonburg
2169 South Main Street
75 North Mason Street
City of Lynchburg
1728 Graves Mill Road
2018 Tate Springs Road
3515 Campbell Avenue
City of Martinsville
4 East Commonwealth Boulevard *
City of Radford
1900 East Main Street
City of Roanoke
1722 Hershberger Road NW
2657 Peters Creek Road NW
3132 Electric Road SW
4143 Franklin Road SW
4806 Hollins Road NW
616 9th Street SE

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

- City of Salem
  - 1400 Electric Road
- City of Staunton
  - 478 Frontier Drive
- City of Waynesboro
  - 2701 West Main Street
- Albemarle County
  - 4430 Ivy Road
- Amherst County
  - 221 Ambriar Drive, Amherst
  - 4498 South Amherst Highway, Madison Heights
- Augusta County
  - 2782 Stuarts Draft Highway, Stuarts Draft
  - 81 Franklin Street, Weyers Cave
- Bath County
  - Route 1, Box 543-E, Hot Springs
- Bedford County
  - 8334 Moneta Road
- Botetourt County
  - 2728 Lee Highway South, Troutville
  - 721 Blue Ridge Boulevard
- Campbell County
  - 3203 Waterlick Road
- Carroll County
  - 220 Main Street, Hillsville
- Craig County
  - 300 Main Street, New Castle
- Culpeper County
  - 806 Nottingham Street, Culpeper
- Floyd County
  - 213 North Locust Street, Floyd
- Franklin County
  - 50 Boones Mill Road, Boones Mill
  - 9440 Franklin Street, Ferrum
  - 135 Scruggs Road, Moneta
  - 400 Franklin Street, Rocky Mount
- Grayson County
  - 449 East Main Street, Independence
- Halifax County
  - 222 Main Street, South Boston
  - 4013 Halifax Road, South Boston
- Henry County
  - 11020 Virginia Avenue, Bassett
  - 2770 Riverside Drive, Bassett
  - 128 Paul Street, Collinsville
  - 4259 Appalachian Drive, Fieldale
  - 166 Horsepasture Price Road, Ridgeway
  - 140 Tensbury Drive
  - 6142 A.L. Philpott Highway
- Mecklenburg County
  - 749 East 2nd Street, Chase City
  - 1002 Virginia Avenue, Clarksville
  - 302 East Atlantic Street, South Hill
- Montgomery County
  - 105 King Street, Blacksburg
  - 200 College Street NW, Christiansburg
  - 370 Arbor Drive, Christiansburg
- Patrick County
  - 4952 Ararat Highway, Ararat
  - 125 East Blue Ridge Street, Stuart
  - 9747 Woolwine Highway, Woolwine
- Pittsylvania County
  - 5406 U.S. 29 North, Blairs
  - 140 South Main Street, Chatham
  - 307 South Main Street, Gretna
  - 140 Kentuck Road
- Prince William County
  - 12791 Harbor Drive, Lake Ridge
  - 12912 Fitzwater Drive, Nokesville
  - 8402 Sudley Road
- Pulaski County
  - 998 Memorial Drive, Pulaski
- Roanoke County
  - 1111 East Washington Avenue, Vinton
- Rockbridge County
  - 116 East Midland Trail
- Rockingham County
  - 317 North Main Street, Bridgewater
- Russell County
  - 136 SE Main Street, Lebanon
- Spotsylvania County
  - 10407 Courthouse Road, Spotsylvania
  - 1204 Bragg Road
- Stafford County
  - 175 Warrenton Road, Falmouth
  - 2155 Jefferson Davis Highway, Stafford
  - 55 Worth Avenue, Stafford
  - 70 Chatham Heights Road
- Tazewell County
  - 1082 Cedar Valley Drive, Cedar Bluff
  - 901 East Fincastle Turnpike, Tazewell
- Washington County
  - 238 West Main Street, Abingdon
  - 27255 Lee Highway, Abingdon
- Wise County
  - 3052 Fourth Avenue, St. Paul
- Wythe County
  - 325 East Spring Street, Wytheville
- North Carolina
  - 1425 North Fayetteville Street, Asheboro
  - 122 West Andrews Street, Bethel
  - 176 North Main Street, Bostic
  - 106 South Broad Street, Burlington
  - 1534 North Church Street, Burlington
  - 4251 North Roxboro Road, Durham
  - 630 Fagg Drive, Eden
  - 900 Washington Street, Eden
  - 123 Rowan Street, Fayetteville
  - 697 Country Club Drive, Fayetteville

* Legal main office
Banks -- List by Name

**Carter Bank & Trust (Continued)**
North Carolina
- 704 Oak Street, Forest City
- 4004 West Wendover Avenue, Greensboro
- 5715 High Point Road, Greensboro
- 2100 West Arlington Boulevard, Greenville
- 300 Dabney Drive Ext., Henderson
- 821 4th Street Drive SW, Hickory
- 345 North Bridge Street, Jonesville
- 127 Main Street NW, Lenoir
- 341 East Main Street, Lincolnton
- 205 South Bickett Boulevard, Louisburg
- 4601 Fayetteville Road, Lumberton
- 604 North Chestnut Street, Lumberton
- 231 East Plaza Drive, Mooresville
- 301 Carbon City Road, Morganton
- 507 Willow Street, Mount Airy
- 215 North Center Street, Mt. Olive
- 100 Turner Drive, Reidsville
- 305 South Main Street, Reidsville
- 823 North Main Street, Roxboro
- 1001 South Horner Boulevard, Sanford
- 2009 East Dixon Boulevard, Shelby
- 101 East Raleigh Street, Siler City
- 107 South Henry Street, Stoneville
- 1606 Curtis Bridge Road, Wilkesboro
- 200 Forest Hills Road, Wilson

**Central Virginia Bank**
P O Box 39
Powhatan 23139-0039
C.E.O.- Ralph Larry Lyons, President
Cashier- Charles F. Catlett, III, Chief Financial Officer

**Chesapeake Bank**
P O Box 1419
Kilmarnock 22482-1419
C.E.O.- Jeffrey M. Szyperski, President
Cashier- John H. Hunt, II, Chief Financial Officer

**Offices**
- City of Williamsburg
  - 1229 Lafayette Street
- Gloucester County
  - 6793 George Washington Memorial Hwy, Gloucester
  - 3029 George Washington Memorial Hwy, Hayes
- James City County
  - 6619 Richmond Road, Lightfoot
  - 4492 John Tyler Highway
  - 5700 Williamsburg Landing Drive
- Lancaster County
  - 10 Lancaster Drive, Irvington
  - King Carter Drive and Tavern Road, Irvington
- Mathews County
  - State Routes 3 and 201, Lively

**Citizens Bank and Trust Company**
126 South Main Street
Blackstone 23824-1842
C.E.O.- Joseph D. Borgerding, President
Cashier- Ronald E. Baron, Chief Financial Officer

**Offices**
- City of Colonial Heights
  - 497 Southpark Circle
- Amelia County
  - State Route 38 & Church Street, Amelia
- Chesterfield County
  - 10001 Courtview Lane
- Mecklenburg County
  - 622 E. Atlantic Street, South Hill
- Nottoway County
  - 101 N Main Street(D-I), Blackstone
  - 126 S Main Street, Blackstone *
  - State Routes 40 & 46, Blackstone
  - Agnew Street & Namozine Avenue, Burkeville
  - 210 Carter Street, Crewe
- Prince Edward County
  - 1517 West Third Street, Farmville
  - 1712 S. Main Street, Farmville

**Citizens Community Bank**
800 N. Mecklenburg Avenue
South Hill 23970-0490
C.E.O.- Thomas C. Manson, President
Cashier- James R. Black, Chief Financial Officer

**Offices**
- Brunswick County
  - 4200 Gasburg Road, Gasburg

* Legal main office
Banks -- List by Name

Citizens Community Bank (Continued)
Mecklenburg County
581 Madison Street, Boydton
800 North Mecklenburg Avenue, South Hill *
North Carolina
138 Roanoke Rapids Road, Gaston
778 Old Farm Road South, Roanoke Rapids

Citizens and Farmers Bank
P O Box 391
West Point 23181-0391
C.E.O.- Larry G. Dillon, President
Cashier- Thomas F. Cherry, Chief Financial Officer
Offices
City of Hampton
1927 C&F Drive,
City of Newport News
698 Town Center Drive
City of Williamsburg
1167 Jamestown Road
Chesterfield County
4820 West Hundred Road, Chester
1400 Alverser Plaza, Midlothian
Goochland County
12308 Patterson Avenue
Hanover County
7021 Mechanicsville Turnpike, Mechanicsville
Henrico County
100 East Williamsburg Road, Sandston
State Route 5 and Strath Road, Varina
8001 West Broad Street
James City County
N.E. Corner of U.S. Route 60 and State Route 607, Norge
4780 Longhill Road
King William County
14th & Main Streets, West Point
802 Main Street, West Point *
Middlesex County
SW Corner of the Intersection of State Route 33 & State Route 227
New Kent County
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton
York County
2800 George Washington Memorial Hwy

Colonial Virginia Bank (Continued)
Gloucester County
1553 George Washington Memorial Hwy, Gloucester Point
New Kent County
7791 Invicta Lane, New Kent

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

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

Consolidated Bank and Trust Company
320 North 1st Street
Richmond 23219
C.E.O.- Duane Bickings
Cashier- Karen Troutman, Chief Financial Officer
Offices
City of Hampton
101 N Armstead Ave
City of Richmond
320 N First Street *

EVB
P O Box 1005
Tappahannock 22560-1005
C.E.O.- Joe A. Shearin, President
Cashier- Ronald L. Blevins, Chief Financial Officer
Offices
City of Colonial Heights
3400 Boulevard
Caroline County
202 North Main Street, Bowling Green
Essex County
307 Church Lane, Tappahannock *
Essex Square Shopping Center, 1665 Tappahannock Boulevard, Tappahannock
Gloucester County
14833 George Washington Memorial Hwy, Glenns
7132 George Washington Memorial Hwy, Gloucester
1953 George Washington Memorial Hwy., Gloucester Point

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

#### EVB (Continued)

- **Hanover County**
  - 201 N. Washington Highway, Ashland
  - 4241 Mechanicsville Turnpike, Mechanicsville
  - 8123 Mechanicsville Turnpike, Mechanicsville
  - 9495 Charter Gate Drive, Mechanicsville

- **Henrico County**
  - 8821 West Broad Street
  - King William County
  - 8270 Richmond-Tappahannock Hwy., Aylett
  - 20 Commerce Lane

- **Lancaster County**
  - 437 North Main Street, Kilmarnock

- **Middlesex County**
  - 16273-D General Puller Highway, Deltaville
  - 11290 General Puller Highway, Hartfield
  - 291 Virginia Street, Urbanna

- **New Kent County**
  - 2599 New Kent Highway, Quinton

- **Northumberland County**
  - 14954 Northumberland Highway, Burgess
  - 110 Northumberland Highway, Callao
  - 6958 Northumberland Highway, Heathsville

- **Southampton County**
  - 22241 Main Street, Courtland
  - 22510 Linden Street, Courtland

- **Surry County**
  - 176 Colonial Trail East, Surry

- **Sussex County**
  - 209 West Main Street, Waverly
  - 233 South County Drive, Waverly

#### Essex Bank (Continued)

- **Hanover County**
  - 2320 Anderson Highway, Powhatan
  - Winterfield Place, 3740 Winterfield Road

- **Henrico County**
  - 744 North Lee Highway

- **King William County**
  - 10105 Highway 142, Covington
  - 2001 Grayson Highway, Grayson
  - 4581 Atlanta Highway, Loganville
  - 2238 Main Street East, Snellville

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

#### Farmers & Merchants Bank

**P O Box 1111**

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

#### Farmers & Merchants Bank of Craig County, The

**P O Box 400**

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

### Essex Bank (Continued)

- **Powhatan County**
  - 323 Prince Street, Tappahannock

- **Tappahannock 22560-0965**
  - C.E.O.- George M. Longest, Jr., President
  - Cashier- Bruce E. Thomas, Chief Financial Officer

#### Offices

- Essex County
  - 1325 Tappahannock Boulevard, Tappahannock *
  - 323 Prince Street, Tappahannock

- Goochland County
  - 1949 Sandy Hook Road, Goochland
  - 100 Broad Street Road, Manakin-Sabot

- Hanover County
  - 6315 Mechanicsville Pike, Mechanicsville

- Henrico County
  - 9951 Brook Road, Glen Allen

- King William County
  - U.S. Route 360, Central Garage
  - 1681 Main Street, West Point

- Louisa County
  - 217 East Main Street, Louisa

- Northumberland County
  - 14598 Northumberland Highway, Burgess
  - 654 Northumberland Highway, Callao

* * Legal main office
Banks -- List by Name

Farmers Bank of Appomattox, The
P O Box 216
Appomattox 24522-0216
C.E.O.- John R. Caldwell, President
Cashier- Dawn S. Tolley, Chief Financial Officer
Offices
Appomattox County
18 Main Street, Appomattox *
Triangle Plaza Shopping Center, Route 460, Appomattox
Buckingham County
Southeast corner of State Rt. 20 and U.S. Route 15, Dillwyn
Campbell County
Highway 24, Concord

Fauquier Bank, The
P O Box 561
Warrenton 20188-0561
C.E.O.- Randy K. Ferrell, President
Cashier- Eric P. Graap, Chief Financial Officer
Offices
City of Manassas
9071 Center Street
Fauquier County
6207 Station Drive, Bealeton
Northeast corner of Rts 28 and 806, Catlett
Northeast corner of the Intersection of Main Street and Loudoun Ave, The Plains
10 Courthouse Square, Warrenton *
216 Broadview Avenue, Warrenton
Southeast corner of the Intersection of U.S. Route 29 and State Route 600
Prince William County
10260 Bristow Center Drive, Bristow Shopping Center, Bristow
15240 Washington Street, Haymarket
8091 Sudley Road

Farmers Bank, Windsor, Virginia
P O Box 285
Windsor 23487-0285
C.E.O.- Richard J. Holland, Jr., President
Cashier- Douglas C. Haskett, II, Chief Operating Officer
Offices
City of Suffolk
1008 West Washington Street
3100 Godwin Boulevard
6255 College Drive, Suite L
Isle of Wight County
1119 South Church Street, Smithfield
50 E Windsor Boulevard, Windsor *

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

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

First Bank and Trust Company, The
P O Box 457
Lebanon 24266-0457
C.E.O.- William H. Hayter, President
Cashier- W. Mark Nelson, Chief Financial Officer
Offices
City of Bristol
1419 West State Street
38 East Valley Drive

* Legal main office
First Bank and Trust Company, The (Continued)
City of Harrisonburg
1880 East Market Street
396 South High Street
City of Norton
1026 Park Avenue
City of Staunton
1030 Richmond Road
Augusta County
1563 Commerce Road, Verona
851 Lew Dewitt Boulevard
Bedford County
101 Annjo Court, Forest
Montgomery County
150 Peppers Ferry Road, Christiansburg
Russell County
236 West Main Street, Lebanon *
970 East Main Street, Lebanon
Washington County
933 East Main Street, Abingdon
Intersection of US Routes 19 and 11
Wise County
303 West Main Street
Wythe County
1290 N. 4th Street, Wytheville
Tennessee
1314 Volunteer Parkway, Bristol
2100 Forest Drive, Gray
1185 North State of Franklin Road, Johnson City
1108 East Stone Drive, Kingsport

First Capital Bank
4222 Cox Road, Suite 200
Glen Allen 23060-3332
C.E.O.- Robert G. Watts Jr., President
Cashier- William Ranson
Offices
City of Richmond
1776 Staples Mill Road
7100 Three Chopt Road
One James Center, 901 East Cary St.
Chesterfield County
1580 Koger Center Boulevard
2810 Buford Road
Hanover County
409 South Washington Highway, Ashland
Henrico County
11001 West Broad Street, Glen Allen *

First Sentinel Bank (Continued)
Tazewell County
810 S. College Avenue, Bluefield
315 Railroad Ave, Richlands *
East Riverside Drive and Valley View
U.S. Routes 19 and 460, one mile east of Claypool Hill

First State Bank
P O Box 6400
Danville 24541-6400
C.E.O.- Kelvin G. Perry, President
Cashier- Alan A. Howard, Chief Operating Officer
Offices
City of Danville
201 N Union Street *

First Virginia Community Bank
11325 Random Hills Road, Suite 240
Fairfax 22030-6043
C.E.O.- David W. Pijor, Chairman of the Board
Cashier- Patricia Ferrick, Chief Financial Officer
Offices
Fairfax County
11325 Random Hills Road *
Prince William County
7900 Sudley Road

First and Citizens Bank
P O Box 529
Monterey 24465-0529
C.E.O.- Vernon D. Wooddell, President
Cashier- Tracey S. McCray, Chief Financial Officer
Offices
Augusta County
23 Scenic Highway, Churchville
Bath County
East side of U S Route 220, 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 *

* Legal main office
Banks -- List by Name

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

**Heritage Bank**  
150 Granby Street, Suite 150  
Norfolk 23510  
C.E.O.- Michael S. Ives, President  
Cashier- John O. Guthrie, Chief Financial Officer  
*Offices*  
City of Norfolk  
150 Granby Street, Suite 175  
4807 Colley Avenue  
735 E. Ocean View Avenue  
841 North Military Highway *  
City of Virginia Beach  
1756 Laskin Road  
601 Lynnhaven Parkway

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

**Highlands Union Bank (Continued)**  
Tennessee  
The NW corner of State Highway 394 and Blountville Boulevard, Bristol  
Corner of Mountain Grove Road and Majestic Road, Knoxville  
4020 Highway 66 South, Rogersville  
113 Hardin Lane, Sevierville  
1824 Veterans Boulevard, Sevierville

**HomeTown Bank**  
202 S. Jefferson Street  
Roanoke 24011  
C.E.O.- Susan K. Still, President  
Cashier- Charles W. Maness, Jr., Chief Financial Officer  
*Offices*  
City of Roanoke  
202 South Jefferson Street *  
3521 Franklin Road, S.W.  
Franklin County  
13400 Booker T. Washington Highway, Moneta  
Montgomery County  
1540 Roanoke Street, Christiansburg  
Roanoke County  
4225 Colonial Avenue

**John Marshall Bank**  
6601 Little River Turnpike, Ste. 400  
Alexandria 22312-1303  
C.E.O.- John R. Maxwell, Chairman of the Board  
Cashier- Carl E. Dodson, Executive Vice President  
*Offices*  
Arlington County  
2300 Wilson Boulevard  
Fairfax County  
5860 Columbia Pike, Suite 104, Baileys Crossroads *  
Loudoun County  
842 South King Street, Leesburg  
Maryland  
12165 Darnestown Road, Offices 3 and 4, Gaithersburg

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

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* Legal main office
Banks -- List by Name

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

Offices
City of Fairfax
727 Elden Street, Herndon *
6832 Old Dominion Drive, Suite 105, McLean

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

Offices
Fairfax County
1779 Fountain Drive, Reston
Fauquier County
8383 West Main Street, Marshall
530 Blackwell Road, Warrenton
Loudoun County
43325 Junction Plaza, Ashburn
102 SE Catoctin Circle, Leesburg
4 South King Street, Leesburg
538 Fort Evans Road, NE, Leesburg
111 West Washington St, Middleburg *
431 East Main Street, Purcellville

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

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

Monarch Bank
1101 Executive Boulevard
Chesapeake 23320-2817
C.E.O.- Brad E. Schwartz
Cashier- Lynette Harris, Chief Financial Officer

Offices
City of Chesapeake
1034 S. Battlefield Boulevard
750 Volvo Parkway *
City of Norfolk
150 Boush Street, Suite 100
318 West 21st Street
City of Virginia Beach
100 Lynnhaven Parkway
3701 Pacific Avenue
4216 Virginia Beach Boulevard, Suite 180
5225 Providence Road
North Carolina
3708 Croatan Highway N., Unit 1, Kitty Hawk
2525 S. Croatan Highway, Nags Head

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

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

* Legal main office
Banks -- List by Name

New Peoples Bank, Inc. (Continued)
Tazewell County
U.S. Routes 19 and 460, Pounding Mill
2302 Second Street, Richlands
157 Tazewell Mall Circle, Tazewell
514 Commerce Drive
Washington County
350 West Main Street, Abingdon
Wise County
419 Shawnee Avenue East, Big Stone Gap
5448 Wise-Norton Road, Esserville
11241 Indian Creek Road, Pound
Tennessee
372 East Jackson Boulevard, Jonesborough
2600 North John B. Dennis Highway, Kingsport
West Virginia
3996 Coal Heritage Road, Bluewell
Southeast corner of Maine and Brick Streets, Bramwell
1221 Stafford Drive, Princeton

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

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

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

Peoples Bank, The
419 Erin Dr.
Knoxville 37919-6206
C.E.O.- Tracy E. Thompson, President
Cashier- Jason B. Wilkinson, Senior Vice President
Offices
Lee County
Highway 58, Ewing *
Northside Of U.S. Route 58, Gibson Station
U. S. Route 58 at State Route 647, Jonesville
200 Main Street, Rose Hill
Tennessee
419 Erin Drive, Knoxville
100 West Emory Road, Powell

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

Pioneer Bank
P O Box 10
Stanley 22851-0010
C.E.O.- Thomas R. Rosazza, President
Cashier- Lori G. Hassett, Chief Financial Officer
Offices
City of Charlottesville
257 Ridge McIntire Road
City of Harrisonburg
890 West Market Street

* Legal main office
Pioneer Bank (Continued)
Greene County
8315 Spotswood Trail, Stanardsville
Page County
800 East Main Street, Luray
511 South Third Street, Shenandoah
252 E. Main Street, Stanley *

Select Bank
P O Box 4620
Lynchburg 24502-0620
C.E.O.- J. Michael Thomas, President
Cashier- T. Clay Davis, Chief Financial Officer
Offices
City of Lynchburg
7113 Timberlake Road
Bedford County
211 Gristmill Drive *

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

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

StellarOne Bank
105 Arbor Drive
Christiansburg 24073
C.E.O.- Gregory W. Feldmann, President
Cashier- Jeffrey W. Farrar, Chief Financial Officer
Offices
City of Bedford
125 West Main Street
City of Buena Vista
2101 Forest Avenue
City of Covington
450 West Main Street
City of Fredericksburg
1016 Charles Street
City of Harrisonburg
1391 S. High Street
390 University Boulevard
City of Lynchburg
2102 Langhorne Road
City of Radford
50 West Main Street
City of Roanoke
118 Price Lane, SW

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

* Legal main office
Banks -- List by Name

**StellarOne Bank (Continued)**
- Augusta County
  - 115 Lee Jackson Highway
- Bedford County
  - 14915 Forest Road, Forest
  - 14739 Moneta Road, Moneta
- Caroline County
  - 18121 Jefferson Davis Highway, Ruther Glen
- Culpeper County
  - 102 S Main Street, Culpeper
  - 231 Southgate Shopping Center, Culpeper
  - Dominion Square Shopping Center, 717 James Madison Highway, Culpeper
- Floyd County
  - 680 East Main Street, Floyd
- Franklin County
  - 369 Franklin Street, Rocky Mount
- Giles County
  - 605 Wenasah Avenue, Pearisburg
- Henrico County
  - 3900 Westerre Parkway, Suite 102
- Madison County
  - 1174 North Main Street, Madison
- Montgomery County
  - 2280 Kraft Drive, Suite 1000, Blacksburg
  - 601 North Main Street, Blacksburg
  - 105 Arbor Drive, Christiansburg *
  - 1675 Roanoke Street, SE, Christiansburg
  - 50 North Franklin Street, Christiansburg
  - 4055 Riner Road, Riner
  - 250 Alleghany Spring Road, Shawsville
- Orange County
  - 36081 Goodwin Drive, Locust Grove
  - 134-136 West Main Street, Orange
- Prince Edward County
  - 1508 South Main Street, Farmville
- Pulaski County
  - 2 Town Center Drive, Dublin
- Roanoke County
  - 1006 Hardy Road, Vinton
  - 2103 Electric Road
  - 4203 Electric Road
  - 7337 Williamson Road
- Rockbridge County
  - 1197 North Lee Highway
- Rockingham County
  - 106 Sixth Street, Grottoes
- Spotsylvania County
  - 4109 Plank Road
  - 4805 Lassen Lane
  - 5996 Plank Road
- Stafford County
  - 25 Greenbank Road
- Wythe County
  - 320 West Main Street, Wytheville

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

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

**Offices**
- City of Chesapeake
  - 1312 Greenbrier Parkway
  - 137 Mount Pleasant Road
- City of Hampton
  - 550 Settlers Landing Road
- City of Newport News
  - 1 Old Oyster Point Road
  - 1030 loftis Boulevard, Suite 100
  - 11001 Warwick Boulevard
- City of Norfolk
  - 1 Colley Avenue, Suite 100
  - 109 E. Main Street
- City of Portsmouth
  - 200 High Street
  - 5716 High Street *
  - 6201 Portsmouth Boulevard
- City of Virginia Beach
  - 297 Constitution Drive
  - 600 22nd Street, Suite 100
  - 984 First Colonial Road
- City of Williamsburg
  - 1510 Quarterpath Road
- James City County
  - 5216 Monticello Avenue
  - 6000 Patriots Colony Drive
- York County
  - 6515 George Washington Memorial Hwy, Yorktown

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

**Offices**
- City of Bristol
  - 1897 Lee Highway
- Buchanan County
  - U.S. Route 460 East, Grundy
  - Walnut Street & Main Street, Grundy *
- U.S. Route 460, 0.2 miles east of State Rt. 624, Oakwood
  - Anchorage Shopping Center, Vansant
- Russell County
  - 16-18 Main Street, Lebanon
- Tazewell County
  - 1320 Governor George C. Peery Hwy, Pounding Mill

* Legal main office
Banks -- List by Name

**TruPoint Bank (Continued)**
- Tazewell County
  - 1425 Second Street, Richlands
- Washington County
  - 600 East Main Street, Abingdon
  - 914 W. Main Street, Abingdon
- Wise County
  - 28 Russell Street, St. Paul
- Tennessee
  - 709 Med Tech Parkway, Johnson City

**Union Bank and Trust Company**
- P O Box 446
- Bowling Green 22427-0446
- C.E.O.- John C. Neal, President
- Cashier- D. Anthony Peay, Chief Financial Officer
  - **Offices**
    - City of Charlottesville
      - 2151 Barracks Road
      - 400 East Main Street
    - City of Fredericksburg
      - 2811 Fall Hill Avenue
      - 700 Kenmore Avenue
    - City of Newport News
      - 603 Pilot House Drive
    - City of Williamsburg
      - 171 Monticello Avenue
    - Albemarle County
      - 3290 Worth Crossing, Forest Lakes
      - 1658 State Farm Boulevard
      - 1700 Seminole Trail
      - 2208 Ivy Road
    - Caroline County
      - 211 N Main Street, Bowling Green *
      - 7349 Ladysmith Road, Ladysmith
      - U.S. Route 301, Port Royal
    - Chesterfield County
      - 11101 Hull Street Road, Midlothian
      - 13644 Hull Street Road, Midlothian
      - 13700 Midlothian Turnpike, Midlothian
    - Fairfax County
      - 6050 A Burke Commons Road, Burke
      - 5803 Rolling Road, Springfield
      - 6975-A Springfield Blvd, Springfield
    - Fluvanna County
      - 5980 Thomas Jefferson Parkway, Palmyra
    - Hanover County
      - 9665 Sliding Hill Road, Ashland
      - U.S. Route 1 & State Route 657, Ashland
      - 6479 Mechanicsville Turnpike, Mechanicsville
      - 8300 Bell Creek Road, Mechanicsville
      - 9534 Chamberlayne Road, Mechanicsville
    - Henrico County
      - 11163 Nuckols Road, Glen Allen
      - 1773 Parham Road
      - 8983 Staples Mill Road

* Legal main office

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**Union Bank and Trust Company (Continued)**
- James City County
  - 5125 John Tyler Highway
- King George County
  - 10045 Kings Highway, King George
- King William County
  - Route 360 East 1.5 miles south of State Route 30, Manquin
- Nelson County
  - 124 Main Street, Lovingston
- Spotsylvania County
  - 5510 Morris Road, Thornburg
  - 10131 Jefferson Davis Highway
  - 10415 Courthouse Road
  - 4210 Plank Road
  - 4540 Lafayette Boulevard
  - 5831 Plank Road
- Stafford County
  - 622 Cambridge Street
- Westmoreland County
  - 840 McKinney Boulevard, Colonial Beach
- York County
  - 5030 George Washington Memorial Hwy, Grafton

**United Bank**
- 2071 Chain Bridge Rd., Suite 600
- Vienna 22182
- C.E.O.- James J. Consagra, Jr., President
- Cashier- Harold Manner, Controller
  - **Offices**
    - City of Alexandria
      - 302 South Washington Street
    - City of Charlottesville
      - 100 5th Street, SE
    - City of Fairfax
      - 11185 Main Street *
    - City of Harrisonburg
      - 110 University Boulevard
      - 1980 South Main Street
      - 624 Chicago Avenue
      - 677 Chicago Avenue
    - City of Manassas
      - 9872 Liberia Avenue
    - City of Winchester
      - 1041 Berryville Avenue
      - 139 N. Cameron Street
      - 2252 Valley Avenue
    - Albemarle County
      - 1265 Seminole Trail
    - Arlington County
      - 2300 Ninth Street, South
      - 5335 Lee Highway
      - 6402 Williamsburg Blvd
      - Quincy Plaza, 907 N. Quincy Street
    - Augusta County
      - 54 Franklin Street, Suite 102, Weyers Cave
**United Bank (Continued)**

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

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

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

Greene County  
- 8260 Seminole Trail, Ruckersville  

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

Prince William County  
- 18116 Triangle Shopping Plaza, Dumfries  

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

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

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

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

Maryland  
- 5272 River Road, Bethesda  
- 7250 Wisconsin Avenue, Bethesda  
- 7535 Old Georgetown Road, Bethesda  
- 16268 Frederick Road, Gaithersburg  
- 12127 Rockville Pike, Rockville  
- One Montrose Metro, 11921 Rockville Pike, Suite 110, Rockville  
- 8630 Fenton Street, Silver Spring

---

**Valley Bank**

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

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

**Village Bank**

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

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

**Virginia Bank and Trust Company**

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

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

* Legal main office
Virginia Bank and Trust Company (Continued)
Pittsylvania County
55 North Main Street, Chatham
10370 Martinsville Highway
4080 Franklin Turnpike

Virginia Business Bank
9020 Stony Point Parkway, Suite 225
Richmond 23235
C.E.O.- John Jordan O'Neill, President
Cashier- Geoffrey C. Warner, Chief Financial Officer
Offices
City of Chesapeake
  1317 Executive Boulevard, Suite 110
City of Richmond
  9020 Stony Point Parkway, Suite 225 *

Virginia Commerce Bank
5350 Lee Highway
Arlington 22207-1608
C.E.O.- Peter A. Converse, President
Cashier- William K. Beauchense, Chief Financial Officer
Offices
City of Alexandria
  1414 Prince Street
  2401 Mount Vernon Avenue
  506 King Street
  5140 Duke Street
City of Fairfax
  4021 University Drive
City of Fredericksburg
  Central Park Town Center, 1304 Central Park Boulevard
City of Manassas
  9161 Liberia Avenue
Arlington County
  2930 Wilson Boulevard
  5350 Lee Highway *
  6500 Williamsburg Boulevard
Fairfax County
  4230 John Marr Drive, Annandale
  Centrericke Market Place, 6375 Multiplex Drive, Centreville
  13881G Metrotech Drive, Chantilly
  4221 Walney Road, Suite 120, Chantilly
  1356 Chain Bridge Road, McLean
  8251 Greensboro Drive, McLean
  11820 Spectrum Center, Reston
  7830 Backlick Road, Suite 101, Springfield
  374 Maple Avenue, Vienna
  7115 Leesburg Pike
  7901 Richmond Highway
Loudoun County
  21885 Ryan Center Way, Ashburn

Virginia Commerce Bank (Continued)
Loudoun County
  Dulles 606 Retail Center, 23510 Overland Drive, Dulles
  341 East Market Street, Leesburg
Prince William County
  2030 Old Bridge Road, Lake Ridge
  10830 Balls Ford Road
Spotsylvania County
  10800-A Courthouse Road

Virginia Commonwealth Bank
P O Box 1777
Petersburg 23805-0777
C.E.O.- C. Franklin Scott, III, President
Cashier- James A. Wilson, Jr., Chief Financial Officer
Offices
City of Colonial Heights
  3209 Boulevard
City of Hopewell
  1421 City Point Road
City of Petersburg
  1955 South Sycamore Street
  1965 Wakefield Street *
City of Suffolk
  1703 North Main Street
Chesterfield County
  4600 West Hundred Road, Chester
  1118 Courthouse Road
  4222 Bonniebank Road
Henrico County
  405 North Ridge Road

Virginia Community Bank
P O Box 888
Louisa 23093-0888
C.E.O.- A. Pierce Stone, President
Cashier- James M Fisher, Chief Financial Officer
Offices
Culpeper County
  701 South Main Street, Culpeper
Goochland County
  3009 River Road West
Louisa County
  Main Street & Cutler Avenue, Louisa
  State Route 22 & U.S. Route 33, Louisa *
  Mineral Avenue & Fourth Street, Mineral
  NE Corner Intersection of U.S. Route 15 and U.S. Route 250, Zion Crossroads
Orange County
  185 Madison Rd
Spotsylvania County
  10645 Courthouse Road

* Legal main office
Banks -- List by Name

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

**Virginia Heritage Bank**  
11166 Fairfax Boulevard, Suite 100  
Fairfax 22030  
C.E.O.- David P. Summers, President  
Cashier- Charles C. Brockett, Chief Financial Officer  
*Offices*  
City of Fairfax  
11166 Fairfax Boulevard, Suite 100 *  
Fairfax County  
13986 Metrotech Drive, Chantilly  
8245 Boone Boulevard, Vienna  
Prince William County  
7905 Heritage Village Plaza, Gainesville

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

**WashingtonFirst Bank**  
11636 Plaza America Drive  
Reston 20190  
C.E.O.- Shaza L. Andersen  
Cashier- Matthew R. Johnson, Chief Financial Officer  
*Offices*  
Fairfax County  
9851 Georgetown Pike, Great Falls  
11636 Plaza America Drive, Reston *  
Loudoun County  
46901 Cedar Lakes Plaza, Sterling  
District of Columbia  
1025 Connecticut Avenue, NW, Washington  
1146 19th Street, NW, Washington  
1500 K Street, NW, Washington  
Maryland  
6329 Greenbelt Road, College Park  
6089 Oxon Hill Road, Oxon Hill

**Xenith Bank**  
901 E. Cary Street, Suite 1700  
Richmond 23219  
C.E.O.- T. Gaylon Layfield, III, President  
Cashier- Thomas W. Osgood, Chief Financial Officer  
*Offices*  
City of Richmond  
901 East Cary Street, Suite 1700 *  
City of Suffolk  
100 Bosley Avenue  
1000 N. Main Street  
3535 Bridge Road

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

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

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

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

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

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

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

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

Benchmark Bankshares Inc, 100 S. Broad Street, Kenbridge, VA 23934
   C.E.O. - Michael O. Walker, President
       Benchmark Community Bank, Kenbridge, VA

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

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

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

CBB Financial Corp., 2601 Promenade Parkway, Midlothian, VA 23113
   C.E.O. - Robert R. Chapman, III, Chairman of the Board
       Community Bankers' Bank, Midlothian, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

CNB Bancorp, Inc., P O Box 100, Windsor, VA 23487
   C.E.O. - Jeffrey H. Noblin
   Citizens National Bank, Windsor, VA

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

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

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

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

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

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

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

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

Community Bankers Trust Corporation, 4235 Innslake Drive, Suite 200, Glen Allen, VA 23060
   C.E.O. - George M. Longest, Jr.
   Essex Bank, Tappahannock, VA

Eagle Financial Services, Inc., 2 E. Main Street, Berryville, VA 22611
   C.E.O. - John R. Milleson, President
   Bank of Clarke County, Berryville, VA

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

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

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

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

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

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

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

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

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

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

Hampton Roads Bankshares, Inc., 999 Waterside Drive, Suite 200, Norfolk, VA 23510
C.E.O. - John A.B. Davies, Jr., President
Bank of Hampton Roads, The, Norfolk, VA
Shore Bank, Onley, VA

Heritage Bankshares, Inc., 150 Granby Street, Suite 150, Norfolk, VA 23510
C.E.O. - Michael S. Ives, President
Heritage Bank, Norfolk, VA

Highland County Bankshares, Inc., P. O. Box 529, Monterey, VA 24465-0529
C.E.O. - Vernon D. Woodell, President
First and Citizens Bank, Monterey, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

HomeTown Bankshares Corporation, 202 S. Jefferson Street, Roanoke, Virginia 24011
C.E.O. - Susan K. Still, President
HomeTown Bank, Roanoke, VA

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

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

Millennium Bankshares Corporation, 21430 Cedar Drive, Suite 200, Sterling, VA 20164-0000
C.E.O. - John F. (Jack) Novak, President
Millennium Bank, National Association, Reston, VA

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

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

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

New Peoples Bankshares, Inc., 64 Commerce Drive, Honaker, VA 24260-1810
C.E.O. - Jonathan Mullins
New Peoples Bank, Inc., Honaker, VA

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

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

Pinnacle Bankshares Corporation, P.O. Box 29, Altavista, VA 24517
C.E.O. - Robert H. Gilliam, Jr., President
First National Bank of Altavista, The, Altavista, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

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

Premier Financial Bancorp, Inc., 2883 5th. Avenue, Huntington, WV 25702
C.E.O. - Robert W. Walker
Consolidated Bank and Trust Company, Richmond, VA
The Adams National Bank, Washington, DC
Traders Bank, Inc., Ravenswood, WV
Citizens Deposit Bank & Trust, Inc., Vanceburg, KY
Farmers Deposit Bank, Eminence, KY
Ohio River Bank, Ironton, OH
Boone County Bank, Inc., Madison, WV
First Central Bank, Inc., Philippi, WV

River Bancorp., Inc., 433 Commonwealth Boulevard East, Suite 1, Martinsville, VA 24112
C.E.O.- Ronald D. Haley, President
River Community Bank, N.A., Martinsville, VA

Southern National Bancorp of Virginia, Inc., 550 Broadview Avenue, Warrenton, VA 20186
C.E.O. - Georgia S. Derrico, Chairman of the Board
Sonabank, McLean, VA

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

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

Union First Market Bankshares Corporation, P O Box 446, Bowling Green, VA 22427-0446
C.E.O. - G. William Beale
Northern Neck State Bank, Warsaw, VA
Union Bank and Trust Company, Bowling Green, VA

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

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

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

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

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

Virginia Bankshares, Inc., P. O. Box 3447, Danville, VA 24543-3447
   C.E.O. - Roger C. Gillispie, President
   Virginia Bank and Trust Company, Danville, VA

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

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

Virginia Community Capital, Inc., 990 Cambria Street, NE, Christiansburg, VA 24073-1602
   C.E.O. - Jane N. Henderson, President
   Community Capital Bank of Virginia, Christiansburg, VA

WashingtonFirst Bankshares, Inc., 11636 Plaza America Drive, Reston, VA 20190
   C.E.O. - Shaza L. Andersen, CEO
   WashingtonFirst Bank, Reston, VA

Xenith Bankshares, Inc., 901 East Cary Street, Suite 1700, Richmond, VA 23219
   C.E.O. - T. Gaylon Layfield, III, President
   Xenith Bank, Richmond, VA
## Trust Companies -- Applications Received and/or Acted Upon

### Branch Openings

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

Elizabeth Building and Loan Association,
Incorporated
519 Washington Street
Portsmouth, VA
    C.E.O.- Charles O. Barclay, Jr., MD
Savings Institutions -- Applications Received and/or Acted Upon

**Acquisitions - Article 11**

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>07/20/09</td>
<td>Union Bankshares Corporation, Bowling Green, VA to acquire First Market Bank, FSB</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>09/18/09</td>
</tr>
</tbody>
</table>
## Consolidated Report of Condition for Credit Unions
### As of December 31

### 2008
### 2009

### ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>2008</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>$3,455,128,533</td>
<td>$3,567,015,411</td>
</tr>
<tr>
<td>LESS: Allowance for loan losses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td>27,135,567</td>
<td>42,814,469</td>
</tr>
<tr>
<td>Available for Sale securities</td>
<td>221,286,677</td>
<td>271,662,592</td>
</tr>
<tr>
<td>Held to Maturity securities</td>
<td>404,941,310</td>
<td>553,732,732</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in Corporate Centrals</td>
<td>358,484,862</td>
<td>479,383,932</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in banks, S&amp;L’s &amp; MSB’s</td>
<td>153,739,942</td>
<td>227,898,883</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in other credit unions</td>
<td>125,572,803</td>
<td>167,475,467</td>
</tr>
<tr>
<td>All other investments</td>
<td>8,296,255</td>
<td>10,039,855</td>
</tr>
<tr>
<td>Land and buildings (net of depreciation)</td>
<td>13,843,555</td>
<td>47,119,130</td>
</tr>
<tr>
<td>Other fixed assets (net of depreciation)</td>
<td>95,758,903</td>
<td>99,549,578</td>
</tr>
<tr>
<td>Share insurance capitalization deposit</td>
<td>21,503,527</td>
<td>20,289,032</td>
</tr>
<tr>
<td>All other assets</td>
<td>37,540,645</td>
<td>45,131,211</td>
</tr>
<tr>
<td>TOTAL ASSETS</td>
<td>$4,935,673,541</td>
<td>$5,516,589,593</td>
</tr>
</tbody>
</table>

### LIABILITIES & SAVINGS EQUITY

<table>
<thead>
<tr>
<th>Description</th>
<th>2008</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notes/interest payable</td>
<td>$84,464,610</td>
<td>$115,028,206</td>
</tr>
<tr>
<td>Accounts payable</td>
<td>44,790,347</td>
<td>48,564,899</td>
</tr>
<tr>
<td>Dividends payable</td>
<td>1,019,488</td>
<td>940,318</td>
</tr>
<tr>
<td>TOTAL LIABILITIES</td>
<td>$130,274,445</td>
<td>$164,533,423</td>
</tr>
<tr>
<td>Share certificates</td>
<td>$1,507,794,245</td>
<td>$1,606,099,487</td>
</tr>
<tr>
<td>Share draft accounts</td>
<td>506,594,208</td>
<td>606,792,364</td>
</tr>
<tr>
<td>IRA accounts</td>
<td>471,329,143</td>
<td>533,966,678</td>
</tr>
<tr>
<td>Other shares</td>
<td>1,770,066,923</td>
<td>2,060,282,028</td>
</tr>
<tr>
<td>TOTAL SHARES</td>
<td>$4,255,784,519</td>
<td>$4,807,140,557</td>
</tr>
<tr>
<td>Regular/statutory reserve</td>
<td>$83,784,143</td>
<td>$85,622,361</td>
</tr>
<tr>
<td>Other reserves</td>
<td>68,601,087</td>
<td>74,942,757</td>
</tr>
<tr>
<td>Unrealized Gains (Losses) on available for sale securities</td>
<td>8,585,803</td>
<td>12,775,509</td>
</tr>
<tr>
<td>Undivided earnings</td>
<td>402,815,150</td>
<td>397,126,004</td>
</tr>
<tr>
<td>TOTAL EQUITY</td>
<td>$549,614,577</td>
<td>$544,915,613</td>
</tr>
<tr>
<td>TOTAL LIABILITIES &amp; EQUITY</td>
<td>$4,935,673,541</td>
<td>$5,516,589,593</td>
</tr>
</tbody>
</table>

Number of credit unions in operation................................................. 51 50
Consolidated Report of Income for Credit Unions  
For the Year Ended December 31

<table>
<thead>
<tr>
<th></th>
<th>2008</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on loans (gross)</td>
<td>$227,768,916</td>
<td>$233,052,426</td>
</tr>
<tr>
<td>LESS: Interest refunded</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from investments</td>
<td>47,039,962</td>
<td>40,028,649</td>
</tr>
<tr>
<td>Fee income</td>
<td>39,805,017</td>
<td>44,528,807</td>
</tr>
<tr>
<td>Other operating income</td>
<td>30,452,887</td>
<td>32,044,344</td>
</tr>
<tr>
<td><strong>TOTAL GROSS INCOME</strong></td>
<td>$345,066,782</td>
<td>$349,654,226</td>
</tr>
</tbody>
</table>

| **EXPENSES**          |                     |                     |
| Employee compensation & benefits | $87,911,510        | $92,921,266        |
| Travel & conference expense | 2,370,076          | 1,876,617          |
| Office occupancy expense | 9,754,020          | 10,111,870         |
| Office operations expense | 40,090,473         | 40,137,250         |
| Education & promotional expenses | 5,933,192        | 5,482,148          |
| Loan servicing expense | 16,340,723         | 17,560,475         |
| Professional & outside services | 9,089,344         | 10,057,371         |
| Provision for loan losses | 26,591,635         | 53,143,479         |
| Members insurance | 627,079             | 26,026,885         |
| Operating fees (examination & supervision fees) | 1,126,906      | 1,177,815          |
| Miscellaneous operating expenses | 3,417,308      | 3,232,182          |
| **TOTAL OPERATING EXPENSES BEFORE DIVIDENDS** | $203,252,266 | $261,727,358 |

| **NET INCOME (LOSS) BEFORE DIVIDENDS** | $141,814,516 | $87,926,868 |

| Gains (losses) on investments | 3,290,402        | (4,877,208)        |
| Gains (losses) on deposition of fixed assets | (44,830)      | 19,435             |
| Other non-operating income (expense) | 262,947        | 26,653,354          |
| **TOTAL NON-OPERATING GAINS (LOSSES)** | $3,508,519 | $21,795,581 |

| Total net income (loss) before dividends | $145,323,035 | $109,722,449 |
| Interest on borrowed money | 1,467,795       | 3,073,148        |
| Dividends | 119,169,836 | 95,612,464        |
| **Net income (loss) after dividends** | $24,685,404 | $11,036,837 |
| LESS: Required transfer to statutory reserve (net) | 557,015      |                  |
| **Change to undivided earnings as a result of operations** | $24,128,389 | $11,036,837 |
## Selected Data For Virginia State Chartered-Credit Unions
### As of December 31, 2009

<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>28,092</td>
<td>23,555</td>
<td>4,231</td>
</tr>
<tr>
<td>Augusta Health Care Credit Union, Incorporated</td>
<td>Fishersville</td>
<td>9,689</td>
<td>8,931</td>
<td>736</td>
</tr>
<tr>
<td>Beacon Credit Union, Incorporated</td>
<td>Lynchburg</td>
<td>67,743</td>
<td>60,395</td>
<td>6,745</td>
</tr>
<tr>
<td>Belt Line Employees Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>3,465</td>
<td>3,038</td>
<td>426</td>
</tr>
<tr>
<td>C.C.C. Martinsville Employees Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>765</td>
<td>639</td>
<td>126</td>
</tr>
<tr>
<td>Cadmus Credit Union, Incorporated</td>
<td>Richmond</td>
<td>2,751</td>
<td>2,121</td>
<td>620</td>
</tr>
<tr>
<td>Campbell County Employee's Credit Union, Inc.</td>
<td>Concord</td>
<td>700</td>
<td>601</td>
<td>99</td>
</tr>
<tr>
<td>Centra Health Credit Union</td>
<td>Lynchburg</td>
<td>6,697</td>
<td>5,184</td>
<td>1,504</td>
</tr>
<tr>
<td>Chesapeake City Employees Credit Union</td>
<td>Chesapeake</td>
<td>4,507</td>
<td>3,995</td>
<td>508</td>
</tr>
<tr>
<td>Chesapeake Public School Employee's Credit Union, Inc.</td>
<td>Chesapeake</td>
<td>8,612</td>
<td>7,506</td>
<td>1,090</td>
</tr>
<tr>
<td>Dominion Credit Union</td>
<td>Richmond</td>
<td>203,128</td>
<td>179,904</td>
<td>22,189</td>
</tr>
<tr>
<td>DuPont Community Credit Union</td>
<td>Waynesboro</td>
<td>719,491</td>
<td>602,998</td>
<td>62,274</td>
</tr>
<tr>
<td>Goodyear-Danville Family Credit Union</td>
<td>Danville</td>
<td>9,761</td>
<td>8,423</td>
<td>1,294</td>
</tr>
<tr>
<td>Hampton City Employees Credit Union, Incorporated</td>
<td>Hampton</td>
<td>6,865</td>
<td>6,265</td>
<td>565</td>
</tr>
<tr>
<td>Hampton Roads Educators Credit Union, Inc.</td>
<td>Hampton</td>
<td>27,740</td>
<td>25,088</td>
<td>2,587</td>
</tr>
<tr>
<td>Hampton Roads Postal Credit Union, Inc.</td>
<td>Hampton</td>
<td>3,177</td>
<td>2,996</td>
<td>157</td>
</tr>
<tr>
<td>Home Town Community Credit Union</td>
<td>Smithfield</td>
<td>2,536</td>
<td>1,687</td>
<td>859</td>
</tr>
<tr>
<td>Klann Employees Credit Union, Incorporated</td>
<td>Waynesboro</td>
<td>112</td>
<td>49</td>
<td>62</td>
</tr>
<tr>
<td>Life Line Credit Union, Inc.</td>
<td>Richmond</td>
<td>9,752</td>
<td>9,206</td>
<td>542</td>
</tr>
<tr>
<td>Loudoun Credit Union</td>
<td>Leesburg</td>
<td>24,589</td>
<td>21,314</td>
<td>3,016</td>
</tr>
<tr>
<td>Martinsville Du Pont Employees Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>261,639</td>
<td>226,413</td>
<td>34,937</td>
</tr>
<tr>
<td>Martinsville Postal Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>517</td>
<td>453</td>
<td>65</td>
</tr>
<tr>
<td>membersTrust Credit Union</td>
<td>Virginia Beach</td>
<td>50,614</td>
<td>43,689</td>
<td>5,488</td>
</tr>
<tr>
<td>N.C.S.E. Credit Union, Inc.</td>
<td>Lovingston</td>
<td>933</td>
<td>756</td>
<td>177</td>
</tr>
<tr>
<td>Nabisco Employees Credit Union</td>
<td>Richmond</td>
<td>7,481</td>
<td>5,037</td>
<td>2,433</td>
</tr>
<tr>
<td>Newport News Municipal Employees Credit Union, Incorporated</td>
<td>Newport News</td>
<td>38,467</td>
<td>34,619</td>
<td>3,687</td>
</tr>
</tbody>
</table>
## Selected Data For Virginia State Chartered-Credit Unions  
As of December 31, 2009

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

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

### New Service Facilities

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

Office Relocations

February 25  Belt Line Employees Credit Union, Incorporated, Portsmouth, VA moved its branch office from 3014 Tyre Neck Road, Portsmouth, VA to 3220 Academy Avenue, Portsmouth, VA

January 05  DuPont Community Credit Union, Waynesboro, VA moved its branch office from 305 West Court Street, Woodstock, VA to 1025 Woodstock Commons Drive, Woodstock, VA

August 18  Waynesboro Employees Credit Union, Inc., Waynesboro, VA moved its branch office from 250-E North Poplar Avenue, Waynesboro, VA to 939A Fir Street, Waynesboro, VA

New Service Facilities

June 01  Virginia Credit Union, Inc. opened a service facility at 13025 Jefferson Davis Highway, Chester, VA

June 12  Home Town Community Credit Union opened a service facility at 601 North Church Street, Smithfield, VA

July 06  University of Virginia Community Credit Union, Inc. opened a service facility at 49 Sommerfield Drive, Gordonsville, VA

August 04  Virginia Credit Union, Inc. opened a service facility at 6900 Atmore Drive, Richmond, VA

August 13  EDS Credit Union opened a service facility at 46910 Community Plaza, Sterling, VA

August 17  Northern Star Credit Union, Incorporated opened a service facility at 5885 Harbor View Boulevard, Suffolk, VA

November 10  Virginia Credit Union, Inc. opened a service facility at 17 First Street, Staunton, VA

November 10  Virginia Credit Union, Inc. opened a service facility at 3236 Odd Fellows Road, Lynchburg, VA
### Credit Unions -- List by Name

<table>
<thead>
<tr>
<th>Credit Union</th>
<th>Address</th>
<th>Treasurer</th>
<th>Service Facilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>A B &amp; W Credit Union, Incorporated</td>
<td>6201 Richmond Highway Alexandria, VA 22303</td>
<td>Charles Fisher</td>
<td></td>
</tr>
<tr>
<td>Augusta Health Care Credit Union, Incorporated</td>
<td>78 Medical Center Drive Fishersville, VA 22939</td>
<td>Julie Melampy</td>
<td></td>
</tr>
<tr>
<td>Beacon Credit Union, Incorporated</td>
<td>6320 Logans Lane Lynchburg, VA 24502</td>
<td>Wesley Gordon</td>
<td>1013 Mountain View Heights Road Big Island, VA 24526</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2293 Magnolia Avenue Buena Vista, VA 24416</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>19029 Forest Road Lynchburg, VA 24502</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2000 Main Street Lynchburg, VA 24501</td>
</tr>
<tr>
<td>Belt Line Employees Credit Union, Incorporated</td>
<td>3220 Academy Avenue Portsmouth, VA 23703</td>
<td>Garry Baker</td>
<td></td>
</tr>
<tr>
<td>C.C.C. Martinsville Employees Credit Union, Incorporated</td>
<td>2412 Greensboro Road Martinsville, VA 24112</td>
<td>Russell Joyce</td>
<td>47 W. Kaylor Park Drive Harrisonburg, VA 22801</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>105 Community Way Staunton, VA 24401</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2201 North Augusta Street Staunton, VA 24401</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2518 Stuarts Draft Highway Staunton, VA 24477</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>315 Lee Highway Verona, VA 24482</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>1140 Shenandoah Village Drive Waynesboro, VA 22980</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>200 East Broad Street Waynesboro, VA 22980</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2200 W. Main Street Waynesboro, VA 22980</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>1025 Woodstock Commons Drive Woodstock, VA 22664</td>
</tr>
<tr>
<td>Centra Health Credit Union</td>
<td>3300 Rivermont Avenue Lynchburg, VA 24503</td>
<td>Lisa H. Hall</td>
<td>1901 Tate Springs Road Lynchburg, VA 24501</td>
</tr>
<tr>
<td>Chesapeake City Employees Credit Union</td>
<td>401 Albemarle Drive, Suite 102 Chesapeake, VA 23322</td>
<td>Carol Mayo</td>
<td></td>
</tr>
<tr>
<td>Chesapeake Public School Employee's Credit Union, Inc.</td>
<td>544 Battlefield Boulevard South Chesapeake, VA 23320</td>
<td>William Joe</td>
<td></td>
</tr>
<tr>
<td>Dominion Credit Union</td>
<td>One James River Plaza Lobby Level Richmond, VA 23261</td>
<td>Judy Gavant</td>
<td>5000 Dominion Boulevard Glen Allen, VA 23060</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>120 Tredegar Street Richmond, VA 23219</td>
</tr>
<tr>
<td>DuPont Community Credit Union</td>
<td>140 Lucy Lane Waynesboro, VA 22980</td>
<td>Maurice Gresham</td>
<td></td>
</tr>
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<td>47 W. Kaylor Park Drive Harrisonburg, VA 22801</td>
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<td>105 Community Way Staunton, VA 24401</td>
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<td>2201 North Augusta Street Staunton, VA 24401</td>
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<td>2518 Stuarts Draft Highway Staunton, VA 24477</td>
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<td>315 Lee Highway Verona, VA 24482</td>
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<td>1140 Shenandoah Village Drive Waynesboro, VA 22980</td>
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<td>200 East Broad Street Waynesboro, VA 22980</td>
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<td>2200 W. Main Street Waynesboro, VA 22980</td>
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<td>1025 Woodstock Commons Drive Woodstock, VA 22664</td>
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</table>
Credit Unions -- List by Name

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

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

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

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

Home Town Community Credit Union  
1921 South Church Street, Unit 6  
P.O. Box 69  
Smithfield, VA 23431  
Treasurer- Beatrice R. Wise  
*Service Facility-*  
601 North Church Street  
Smithfield, VA 23430

Klann Employees Credit Union, Incorporated  
301 Fourth Street  
Waynesboro, VA 22980  
Treasurer- Sandra F Shiflett

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

Life Line Credit Union, Inc.  
5855 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 24168  
221 Johnson Street  
Stuart, VA 24171

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

membersTrust Credit Union  
5648 Southern Boulevard  
Virginia Beach, VA 23462  
Treasurer- Robert H. Propster  
*Service Facilities-*  
Fort Monroe Post Exchange (PX) Bldg  
102 Griffith Street  
Fort Monroe, VA 23651  
108 West Mercury Blvd.  
Hampton, VA 23669
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
5885 Harbor View Boulevard
Suffolk, VA 23435

Old Dominion University Credit Union, Inc.

2701 Hampton Boulevard
Norfolk, VA 23517
Treasurer- Sylvia Hudgins
Service Facility -
4901 Hampton Boulevard, Room 1049
Norfolk, VA 23508

P.W.C. Employees Credit Union

2080 Old Bridge Road, Suite 101
Woodbridge, VA 22192
Treasurer- Robin R. Perkins
Service Facility -
8807 Sudley Road, Suite 109
Manassas, VA 22110

PFD Firefighters Credit Union, Incorporated

3209 Cedar Lane
Portsmouth, VA 23703
Treasurer- Robert Wise, Jr.

Petersburg Federal Reformatory Credit Union, Incorporated

Federal Correctional Institution
Petersburg, VA 23804
Treasurer- Lynetta Thompson

Piedmont Credit Union

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

Portsmouth Police Credit Union, Incorporated

801 Crawford Street, 5th Floor
Portsmouth, VA 23704
Treasurer- Mary Carr Roberts

Prime Care Credit Union, Incorporated

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

Richmond Fire Department Credit Union, Incorporated

900 Hermitage Road
Richmond, VA 23220
Treasurer- James A. Chambers, Jr.

Richmond Police Department Credit Union, Incorporated

200 W. Grace Street
Richmond, VA 23220-5018
Treasurer- William Friday

Richmond Postal Credit Union Incorporated, The

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

Riverside Health System Employees' Credit Union, Incorporated

500 J. Clyde Morris Boulevard
Newport News, VA 23601
Treasurer- Barbara LaBonte

Spruance Cellophane Credit Union

7119 Jefferson Davis Highway
Richmond, VA 23237
Treasurer- George S. Fleming

University of Virginia Community Credit Union, Inc.

3300 Berkmar Drive
Charlottesville, VA 22901
Treasurer- Charles T. Gillet
Service Facilities -
1018 West Main Street
Charlottesville, VA 22908
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
49 Sommerfield Drive
Gordonsville, VA 22942
757 Davis Highway
Mineral, VA 23117
3033 Rockfish Valley Highway
Nellysford, VA 22958
6042 Thomas Jefferson Parkway
Palmyra, VA 22963
56 Stoneridge Drive South
Ruckersville, VA 22968

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

Virginia Credit Union, Inc. (Continued)

Service Facilities -
13505 Tredegar Lake Parkway
Midlothian, VA 23112
Southside Virginia Training Center
Building 59, 26317 W. Washington St.
Petersburg, VA 23803
101 N. 14th Street (Tower)
Richmond, VA 23219
10165 Brook Road
Richmond, VA 23227
1200 Koger Center Boulevard
Richmond, VA 23235
1302 B Gaskins Road
Richmond, VA 23233
2300 W Broad Street (DMV)
Richmond, VA 23220
4001 Lauderdale Drive
Richmond, VA 23233
5427 Glenside Drive
Richmond, VA 23228
6900 Atmore Drive
Richmond, VA 23225
7500 Boulders View Drive
Richmond, VA 23225
900 East Main Street
Pocahontas Building
Richmond, VA 23219
J. Sargeant Reynolds Comm. College
1651 E. Parham Road
Richmond, VA 23228
17 First Street
Staunton, VA 24401

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

Service Facilities -
13025 Jefferson Davis Highway
Chester, VA 23831
9961 Iron Bridge Road
Chesterfield, VA 23832
301 Temple Lake Drive
Colonial Heights, VA 23834
100 MidTown Avenue
Farmville, VA 23901
1301 College Avenue
Fredericksburg, VA 22401
2150 Gordon W. Shelton Boulevard
Fredericksburg, VA 22401
9951 Jefferson Davis Highway
Fredericksburg, VA 22408
3236 Odd Fellows Road
Lynchburg, VA 24501
6103 Brashier Boulevard
Mechanicsville, VA 23111
11030 Hull Street Road
Midlothian, VA 23112

Virginia 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
Credit Unions -- List by Name

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

WECCU Credit Union
347 North Court Avenue
Covington, VA 24426
   Treasurer- David Vest
   Service Facility -
       210 Westvaco Road
       Low Moor, VA 24457

Waynesboro Employees Credit Union, Inc.
939A Fir Street
Waynesboro, VA 22980
   Treasurer- Nancy Via