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GREETINGS:
Richmond, Virginia
December 31, 2010

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:
I have the honor to submit herewith the 2010 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 2000 – 2010
## 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, 2009</th>
<th>December 31, 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>83 State Banks</strong></td>
<td>929 Branches</td>
<td>82 State Banks</td>
</tr>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and balances due from depository institutions</td>
<td>$2,383,060</td>
<td>$3,314,730</td>
</tr>
<tr>
<td>Noninterest-bearing balances and currency and coin</td>
<td>751,311</td>
<td>665,959</td>
</tr>
<tr>
<td>Interest-bearing balances</td>
<td>1,631,749</td>
<td>2,658,771</td>
</tr>
<tr>
<td>Securities</td>
<td>7,479,932</td>
<td>8,496,109</td>
</tr>
<tr>
<td>Federal funds sold &amp; securities purchased under agreement to resell</td>
<td>424,771</td>
<td>378,108</td>
</tr>
<tr>
<td>Loan and lease financing receivables:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans and leases, net of unearned income</td>
<td>38,072,389</td>
<td>38,685,175</td>
</tr>
<tr>
<td>LESS: Allowance for loan and lease losses</td>
<td>742,976</td>
<td>878,556</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income and allowance for losses</td>
<td>37,329,413</td>
<td>37,806,619</td>
</tr>
<tr>
<td>Assets held in trading accounts</td>
<td>7,734</td>
<td>2,622</td>
</tr>
<tr>
<td>Premises and fixed assets (including capitalized leases)</td>
<td>1,078,682</td>
<td>1,146,270</td>
</tr>
<tr>
<td>Other real estate owned</td>
<td>258,569</td>
<td>414,661</td>
</tr>
<tr>
<td>Intangible assets</td>
<td>814,593</td>
<td>828,163</td>
</tr>
<tr>
<td>Other assets</td>
<td>1,999,671</td>
<td>1,939,783</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$51,776,425</td>
<td>$54,327,065</td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In domestic offices</td>
<td>$41,630,665</td>
<td>$44,535,963</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>5,233,729</td>
<td>5,995,865</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>36,396,936</td>
<td>38,540,098</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>905,829</td>
<td>820,639</td>
</tr>
<tr>
<td>Other borrowed money</td>
<td>3,338,030</td>
<td>2,784,764</td>
</tr>
<tr>
<td>Notes and debentures subordinated to deposits</td>
<td>75,745</td>
<td>52,046</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>361,485</td>
<td>369,961</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>$46,311,754</td>
<td>$48,563,373</td>
</tr>
<tr>
<td><strong>EQUITY CAPITAL</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perpetual preferred stock</td>
<td>153,487</td>
<td>151,550</td>
</tr>
<tr>
<td>Common stock</td>
<td>497,548</td>
<td>506,758</td>
</tr>
<tr>
<td>Surplus</td>
<td>3,100,185</td>
<td>3,537,482</td>
</tr>
<tr>
<td>Undivided profits and capital reserves</td>
<td>1,685,921</td>
<td>1,539,611</td>
</tr>
<tr>
<td>Noncontrolling interests in consolidated subsidiaries</td>
<td>27,530</td>
<td>28,291</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td>5,464,671</td>
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<tr>
<td><strong>TOTAL LIABILITIES AND EQUITY CAPITAL</strong></td>
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</tbody>
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STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2010 ANNUAL REPORT

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

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</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>2009</th>
<th>2010</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>$2,244,235</td>
<td>$2,310,340</td>
</tr>
<tr>
<td>Income from lease financing receivables</td>
<td>192</td>
<td>172</td>
</tr>
<tr>
<td>Interest on balances due from depository institutions</td>
<td>5,913</td>
<td>8,712</td>
</tr>
<tr>
<td>Interest and dividends on securities</td>
<td>314,193</td>
<td>296,089</td>
</tr>
<tr>
<td>Interest from assets held in trading accounts</td>
<td>1,485</td>
<td>214</td>
</tr>
<tr>
<td>Interest on federal funds sold and securities purchased under agreements to resell</td>
<td>1,460</td>
<td>1,343</td>
</tr>
<tr>
<td>Other Interest Income</td>
<td>4,405</td>
<td>4,877</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST INCOME</strong></td>
<td>2,571,883</td>
<td>2,621,747</td>
</tr>
<tr>
<td><strong>INTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on deposits in domestic offices</td>
<td>782,139</td>
<td>617,924</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>8,969</td>
<td>7,892</td>
</tr>
<tr>
<td>Interest on trading liabilities and other borrowed money</td>
<td>113,856</td>
<td>99,585</td>
</tr>
<tr>
<td>Interest on notes and debentures subordinated to deposits</td>
<td>4,688</td>
<td>3,996</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST EXPENSE</strong></td>
<td>909,652</td>
<td>729,397</td>
</tr>
<tr>
<td><strong>NET INTEREST INCOME</strong></td>
<td>1,662,231</td>
<td>1,892,350</td>
</tr>
<tr>
<td>Provision for loan and lease losses</td>
<td>607,164</td>
<td>631,046</td>
</tr>
<tr>
<td><strong>NONINTEREST INCOME:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from fiduciary activities</td>
<td>14,094</td>
<td>16,102</td>
</tr>
<tr>
<td>Service charges on deposit accounts</td>
<td>121,703</td>
<td>117,100</td>
</tr>
<tr>
<td>Trading revenue</td>
<td>179</td>
<td>(511)</td>
</tr>
<tr>
<td>Other fee income</td>
<td>152,652</td>
<td>47,008</td>
</tr>
<tr>
<td>All other noninterest income</td>
<td>157,394</td>
<td>309,061</td>
</tr>
<tr>
<td><strong>TOTAL NONINTEREST INCOME</strong></td>
<td>446,022</td>
<td>488,760</td>
</tr>
<tr>
<td>Realized gains (losses) on securities</td>
<td>(17,856)</td>
<td>15,488</td>
</tr>
<tr>
<td><strong>NONINTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries and employee benefits</td>
<td>747,651</td>
<td>826,120</td>
</tr>
<tr>
<td>Expenses of premises and fixed assets (net of rental income)</td>
<td>191,675</td>
<td>205,685</td>
</tr>
<tr>
<td>Other noninterest expense</td>
<td>668,963</td>
<td>627,192</td>
</tr>
<tr>
<td><strong>TOTAL NONINTEREST EXPENSE</strong></td>
<td>1,608,289</td>
<td>1,658,997</td>
</tr>
<tr>
<td><strong>INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>(125,056)</td>
<td>106,555</td>
</tr>
<tr>
<td><strong>APPLICABLE INCOME TAXES</strong></td>
<td>(25,594)</td>
<td>107,150</td>
</tr>
<tr>
<td><strong>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>(99,462)</td>
<td>(595)</td>
</tr>
<tr>
<td><strong>EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES</strong></td>
<td>10,996</td>
<td>0</td>
</tr>
<tr>
<td><strong>NET INCOME</strong></td>
<td>$ (88,466)</td>
<td>$ (595)</td>
</tr>
</tbody>
</table>
### Selected Data For Virginia State-Chartered Banks
### As of December 31, 2010

<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>537,343</td>
<td>407,242</td>
<td>43,211</td>
</tr>
<tr>
<td>Bank of Botetourt</td>
<td>Buchanan</td>
<td>10</td>
<td>310,643</td>
<td>281,752</td>
<td>26,319</td>
</tr>
<tr>
<td>The Bank of Charlotte County*</td>
<td>Phenix</td>
<td>4</td>
<td>117,450</td>
<td>96,806</td>
<td>15,437</td>
</tr>
<tr>
<td>Bank of Clarke County*</td>
<td>Berryville</td>
<td>11</td>
<td>552,009</td>
<td>429,460</td>
<td>54,251</td>
</tr>
<tr>
<td>The Bank of Fincastle</td>
<td>Fincastle</td>
<td>8</td>
<td>176,284</td>
<td>150,196</td>
<td>24,337</td>
</tr>
<tr>
<td>Bank of Floyd*</td>
<td>Floyd</td>
<td>7</td>
<td>240,118</td>
<td>217,694</td>
<td>22,223</td>
</tr>
<tr>
<td>The Bank of Hampton Roads*</td>
<td>Chesapeake</td>
<td>50</td>
<td>2,579,350</td>
<td>2,181,608</td>
<td>183,275</td>
</tr>
<tr>
<td>Bank of Lancaster*</td>
<td>Kilmarnock</td>
<td>9</td>
<td>325,989</td>
<td>260,925</td>
<td>26,367</td>
</tr>
<tr>
<td>The Bank of Marion*</td>
<td>Marion</td>
<td>16</td>
<td>348,184</td>
<td>303,894</td>
<td>35,043</td>
</tr>
<tr>
<td>Bank of McKenney*</td>
<td>McKenney</td>
<td>6</td>
<td>192,100</td>
<td>168,047</td>
<td>19,522</td>
</tr>
<tr>
<td>Bank of the Commonwealth*</td>
<td>Norfolk</td>
<td>21</td>
<td>1,112,732</td>
<td>961,095</td>
<td>64,858</td>
</tr>
<tr>
<td>Bank of the James*</td>
<td>Lynchburg</td>
<td>10</td>
<td>418,896</td>
<td>369,517</td>
<td>31,423</td>
</tr>
<tr>
<td>The Bank of Southside Virginia</td>
<td>Carson</td>
<td>15</td>
<td>503,572</td>
<td>433,015</td>
<td>66,204</td>
</tr>
<tr>
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* - Member of Federal Reserve
<table>
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<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>
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<td>Tappahannock</td>
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<td>New Castle</td>
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<td>The Freedom Bank of Virginia*</td>
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* - Member of Federal Reserve
### Selected Data For Virginia State-Chartered Banks  
As of December 31, 2010

<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>
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* - Member of Federal Reserve
Selected Data For Virginia State-Chartered Banks  
As of December 31, 2010

<table>
<thead>
<tr>
<th>Bank Name</th>
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<th>Assets ($000)</th>
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<th>Equity ($000)</th>
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<tbody>
<tr>
<td>Virginia Heritage Bank*</td>
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* - Member of Federal Reserve
## Banks -- Applications Received and/or Acted Upon

### Mergers

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<th>Description</th>
<th>Location</th>
<th>Activity</th>
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<td>12/16/09</td>
<td>First Market Bank, Richmond, VA to merge into it Union Bank and Trust Company</td>
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<td>Approved 02/18/10</td>
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<tr>
<td>06/25/10</td>
<td>Union First Market Bank, Richmond, VA to merge into it Rappahannock National Bank of Washington, The</td>
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<tr>
<td>06/25/10</td>
<td>Union First Market Bank, Richmond, VA to merge into it Northern Neck State Bank</td>
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<tr>
<td>09/02/10</td>
<td>Boone County Bank, Inc., Madison, WV to merge into it Consolidated Bank and Trust Company</td>
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<td>No Objection 12/08/10</td>
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### Branches

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<th>Institution</th>
<th>Location</th>
<th>Activity</th>
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<td>7708 Woodmont Avenue, Bethesda, MD</td>
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<td>Xenith Bank</td>
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<td>Towne Bank</td>
<td>2539 Princess Anne Road, City of Virginia Beach, VA</td>
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<td>11 N. Washington Street, Rockville, MD</td>
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<td>8190 Stonewall Shops Square, Gainesville, Prince William County, VA</td>
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<td>Bank of the James</td>
<td>501 V.E.S. Road, City of Lynchburg, VA</td>
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<td>Bank of Clarke County</td>
<td>21 Main Street, Round Hill, Loudoun County, VA</td>
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### Banks -- Applications Received and/or Acted Upon

#### Branches

<table>
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<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
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<tbody>
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<td>08/16/10</td>
<td>Towne Bank</td>
<td>6670 Caratoke Highway</td>
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<td></td>
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<td>Grandy, NC</td>
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<td>08/16/10</td>
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<td>Southern Shores, NC</td>
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<td>Towne Bank</td>
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<td>09/03/10</td>
<td>Fulton Bank, National Association</td>
<td>217 Hanbury Road</td>
<td>No Objection</td>
</tr>
<tr>
<td></td>
<td></td>
<td>City of Chesapeake, VA</td>
<td>09/27/10</td>
</tr>
<tr>
<td>10/25/10</td>
<td>EagleBank</td>
<td>1919 N. Lynn Street</td>
<td>No Objection</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Arlington County, VA</td>
<td>11/7/10</td>
</tr>
<tr>
<td>11/03/10</td>
<td>John Marshall Bank</td>
<td>1943 Isaac Newton Square</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Reston, Fairfax County, VA</td>
<td>11/22/10</td>
</tr>
<tr>
<td>11/18/10</td>
<td>Monarch Bank</td>
<td>4629 N. Croatan Highway</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Kitty Hawk, NC</td>
<td>12/9/10</td>
</tr>
<tr>
<td>11/29/10</td>
<td>EagleBank, Inc.</td>
<td>4420 N. Fairfax Drive</td>
<td>No Objection</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Arlington County, VA</td>
<td>12/22/10</td>
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<tr>
<td>12/06/10</td>
<td>Towne Bank</td>
<td>5200 Providence Road</td>
<td>Pending</td>
</tr>
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<td></td>
<td></td>
<td>City of Virginia Beach, VA</td>
<td></td>
</tr>
<tr>
<td>12/08/10</td>
<td>Bank of McKenney</td>
<td>13117 Rivers Bend Boulevard</td>
<td>Pending</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Chester, Chesterfield County, VA</td>
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<tr>
<td>12/27/10</td>
<td>Union First Market Bank</td>
<td>1044 Warrenton Road</td>
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<td></td>
<td></td>
<td>Stafford County, VA</td>
<td></td>
</tr>
<tr>
<td>12/28/10</td>
<td>Bank of Georgetown</td>
<td>1850 Towers Crescent Drive</td>
<td>Pending</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Vienna, Fairfax County, VA</td>
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#### 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>11/10/09</td>
<td>Lee Bank &amp; Trust Company</td>
<td>From: Corner of Church &amp; Institute Streets</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Jonesville, Lee County, VA</td>
<td>01/07/10</td>
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<tr>
<td></td>
<td></td>
<td>To: U.S. Highway 58 at State Route 1223</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Jonesville, Lee County, VA</td>
<td></td>
</tr>
<tr>
<td>02/02/10</td>
<td>Bank of Clarke County</td>
<td>From: 625 East Jubal Early Drive</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>City of Winchester, VA</td>
<td>02/24/10</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 2555 Pleasant Valley Road</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>City of Winchester, VA</td>
<td></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>
<th>Date</th>
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<tbody>
<tr>
<td>03/08/10</td>
<td>Valley Bank</td>
<td>From: 1327 Grandin Road, SW</td>
<td>Approved</td>
<td>05/04/10</td>
</tr>
<tr>
<td></td>
<td></td>
<td>City of Roanoke, VA</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 1323 Grandin Road, SW</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>City of Roanoke, VA</td>
<td></td>
<td></td>
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<tr>
<td>04/30/10</td>
<td>StellarOne Bank</td>
<td>From: 1807 Seminole Trail</td>
<td>Approved</td>
<td>05/24/10</td>
</tr>
<tr>
<td></td>
<td>Christiansburg, VA</td>
<td>Albemarle County, VA</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 2021 Seminole Trail</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Albemarle County, VA</td>
<td></td>
<td></td>
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<tr>
<td>08/19/10</td>
<td>First Bank and Trust Company, The</td>
<td>From: 101 Annjo Court</td>
<td>Approved</td>
<td>09/07/10</td>
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<tr>
<td></td>
<td>Lebanon, VA</td>
<td>Forest, Bedford County, VA</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 17011 Forest Road</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td>Forest, Bedford County, VA</td>
<td></td>
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<tr>
<td>10/08/10</td>
<td>Benchmark Community Bank</td>
<td>From: 828 North Mecklenburg</td>
<td>Approved</td>
<td>10/12/10</td>
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<tr>
<td></td>
<td>Kenbridge, VA</td>
<td>Avenue South Hill, Mecklenburg County, VA</td>
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<td></td>
</tr>
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<td></td>
<td></td>
<td>To: 905 North Mecklenburg</td>
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<td></td>
<td></td>
<td>Avenue South Hill, Mecklenburg County, VA</td>
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<td>10/13/10</td>
<td>Crescent Bank &amp; Trust</td>
<td>From: 700 Independence</td>
<td>Pending</td>
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<tr>
<td></td>
<td>New Orleans, LA</td>
<td>Parkway Suite 200</td>
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<td></td>
<td>Chesapeake, VA</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 510 Independence Parkway</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Suite 300 Chesapeake, VA</td>
<td></td>
<td></td>
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<tr>
<td>10/28/10</td>
<td>Village Bank</td>
<td>From: 10374 S. Ledbetter Road</td>
<td>Approved</td>
<td>11/22/10</td>
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<tr>
<td></td>
<td>Midlothian, VA</td>
<td>Ashland, Hanover County, VA</td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td>To: 10035 Sliding Hill Road</td>
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</tr>
<tr>
<td></td>
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<td>Ashland, Hanover County, VA</td>
<td></td>
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</tbody>
</table>
Banks -- Status Changes

**Mergers**

March 20  Wells Fargo Bank, National Association, Minneapolis, MN merged into it Wachovia Bank, National Association

March 22  First Market Bank, Richmond, VA merged into it Union Bank and Trust Company

October 12  Union First Market Bank, Richmond, VA merged into it Northern Neck State Bank

October 12  Union First Market Bank, Richmond, VA merged into it Rappahannock National Bank of Washington, The

**Branch Openings**

January 09  Woodforest National Bank, The Woodlands, TX opened a branch office at 12200 Chattanooga Plaza, Midlothian, Chesterfield County, VA

January 11  Virginia Commerce Bank, Arlington, VA opened a branch office at 17054 Jefferson Davis Highway, Dumfries, Prince William County, VA

January 19  Farmers Bank of Appomattox, The, Appomattox, VA opened a branch office at 1508 South Main Street, Farmville, Prince Edward County, VA

February 04  John Marshall Bank, Alexandria, VA opened a branch office at 4315 50th Street, NW, Suite 4, Washington, DC

April 06  MainStreet Bank, Herndon, VA opened a branch office at 1000 N. Highland Street, Arlington County, VA

April 20  Burke & Herbert Bank & Trust Company, Alexandria, VA opened a branch office at 14122 Lee Highway, Centreville, Fairfax County, VA

May 10  Cardinal Bank, McLean, VA opened a branch office at 2505 Wilson Boulevard, Arlington County, VA

May 12  WashingtonFirst Bank, Reston, VA opened a branch office at 7708 Woodmont Avenue, Bethesda, MD

May 24  First Bank of Virginia, Troy, NC opened a branch office at 109 Roanoke Street, Christiansburg, Montgomery County, VA

June 01  Monarch Bank, Chesapeake, VA opened a branch office at 1635 Laskin Road, City of Virginia Beach, VA

June 02  The Foster Bank, Chicago, IL opened a branch office at 7410-A Little River Turnpike, Annandale, VA

June 14  Woodforest National Bank, The Woodlands, TX opened a branch office at 26036 Lankford Highway, Onley, Accomack County, VA

June 16  Beal Bank, SSB, Plano, TX opened a branch office at 1600 Tysons Boulevard, McLean, VA

June 28  Bank of the James, Lynchburg, VA opened a branch office at 501 V.E.S. Road, City of Lynchburg, VA

July 01  Peoples Community Bank, Montross, VA opened a branch office at 5082 James Madison Parkway, King George County, VA

July 12  Woodforest National Bank, The Woodlands, TX opened a branch office at 3227 Old Forest Road, City of Lynchburg, VA

July 12  Middleburg Bank, Middleburg, VA opened a branch office at 5372 Discovery Park Boulevard, Suite 101, James City County, VA

July 23  Towne Bank, Portsmouth, VA opened a branch office at 5806 Harbour View Boulevard, Suite 101, James City County, VA

August 18  WashingtonFirst Bank, Reston, VA opened a branch office at 10777 Main Street, City of Fairfax, VA

September 07  Capon Valley Bank, Wardensville, WV opened a branch office at 5511 S. Main Street, Stephens City, VA

September 23  Towne Bank, Portsmouth, VA opened a branch office at 2539 Princess Anne Road, City of Virginia Beach, VA
Branch Status Changes

Branch Openings

October 01  Xenith Bank, Richmond, VA opened a branch office at 8200 Greensboro Drive, Suite 1400, McLean, Fairfax County, VA

October 04  John Marshall Bank, Alexandria, VA opened a branch office at 11 N. Washington Street, Rockville, MD

December 01  Virginia Bank and Trust Company, Danville, VA opened a branch office at 1729 Calohan Road, Rustburg, Campbell County, VA

December 06  Towne Bank, Portsmouth, VA opened a branch office at 5531 N. Croatan Highway, Southern Shores, NC

December 06  Towne Bank, Portsmouth, VA opened a branch office at 250 Caratoke Highway, Moyock, NC

December 06  Towne Bank, Portsmouth, VA opened a branch office at 178 U.S. 158 West, Camden, NC

December 06  Towne Bank, Portsmouth, VA opened a branch office at 6670 Caratoke Highway, Grandy, NC

December 06  Towne Bank, Portsmouth, VA opened a branch office at 824 Ocean Trail, Corolla, NC

December 13  Woodforest National Bank, The Woodlands, TX opened a branch office at 5350 Clearbrook Village Lane, Roanoke County, VA

Main Office Redesignations

January 19  Xenith Bank, Richmond, VA redesignated its main office from 100 Bosley Avenue, City of Suffolk, VA to 901 East Cary Street, Suite 1700, City of Richmond, VA

Branch Relocations

January 11  Fauquier Bank, The, Warrenton, VA relocated a branch office from 216 Broadview Avenue, Warrenton, Fauquier County, VA to 87 Lee Highway, Warrenton, Fauquier County, VA

May 03  Lee Bank & Trust Company, Pennington Gap, VA relocated a branch office from Corner of Church & Institute Streets, Jonesville, Lee County, VA to U.S. Highway 58 at State Route 1223, Jonesville, Lee County, VA

July 28  Bank of Clarke County, Berryville, VA relocated a branch office from 625 East Jubal Early Drive, City of Winchester, VA to 2555 Pleasant Valley Road, City of Winchester, VA

September 20  First Bank and Trust Company, The, Lebanon, VA relocated a branch office from 101 Annjo Court, Forest, Bedford County, VA to 17011 Forest Road, Forest, Bedford County, VA

October 12  Benchmark Community Bank, Kenbridge, VA relocated a branch office from 828 North Mecklenburg Avenue, South Hill, Mecklenburg County, VA to 905 North Mecklenburg Avenue, South Hill, Mecklenburg County, VA

October 15  StellarOne Bank, Christiansburg, VA relocated a branch office from 1807 Seminole Trail, Albemarle County, VA to 2021 Seminole Trail, Albemarle County, VA

Branch Closings

January 15  StellarOne Bank, Christiansburg, VA closed its branch office at 1508 South Main Street, Farmville, Prince Edward County, VA

February 02  Union First Market Bank, Richmond, VA closed its branch office at 2331 Franklin Road SW, City of Roanoke, VA

March 19  Bank of Floyd, Floyd, VA closed its branch office at 4309 Starkey Road, Roanoke County, VA

March 23  Union First Market Bank, Richmond, VA closed its branch office at 700 Kenmore Avenue, City of Fredericksburg, VA
Banks -- Status Changes

Branch Closings

<table>
<thead>
<tr>
<th>Month</th>
<th>Day</th>
<th>Bank Name</th>
<th>Address Details</th>
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<tbody>
<tr>
<td>March</td>
<td>23</td>
<td>Union First Market Bank</td>
<td>Richmond, VA closed its branch office at 4250 Plank Road, Spotsylvania County, VA</td>
</tr>
<tr>
<td>April</td>
<td>30</td>
<td>First Bank, Strasburg, VA</td>
<td>closed its branch office at 661 North Loudoun Street, City of Winchester, VA</td>
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<tr>
<td>April</td>
<td>30</td>
<td>Peoples Bank, The, Knoxville, TN</td>
<td>closed its branch office at U. S. Route 58 at State Route 647, Jonesville, Lee County, VA</td>
</tr>
<tr>
<td>May</td>
<td>28</td>
<td>Virginia Business Bank</td>
<td>Richmond, VA closed its branch office at 1317 Executive Boulevard, Suite 110, City of Chesapeake, VA</td>
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<tr>
<td>June</td>
<td>30</td>
<td>New Peoples Bank, Inc., Honaker, VA</td>
<td>closed its branch office at Southeast corner of Maine and Brick Streets, Bramwell, WV</td>
</tr>
<tr>
<td>June</td>
<td>30</td>
<td>New Peoples Bank, Inc., Honaker, VA</td>
<td>closed its branch office at Route 2, Cleveland, Russell County, VA</td>
</tr>
<tr>
<td>August</td>
<td>13</td>
<td>United Bank, Vienna, VA</td>
<td>closed its branch office at 18116 Triangle Shopping Plaza, Dumfries, Prince William County, VA</td>
</tr>
<tr>
<td>September</td>
<td>13</td>
<td>Union First Market Bank</td>
<td>closed its branch office at 13644 Hull Street Road, Midlothian, Chesterfield County, VA</td>
</tr>
<tr>
<td>October</td>
<td>04</td>
<td>John Marshall Bank, Alexandria, VA</td>
<td>closed its branch office at 12165 Darnestown Road, Offices 3 and 4, Gaithersburg, MD</td>
</tr>
<tr>
<td>October</td>
<td>16</td>
<td>Bank of Clarke County, Berryville, VA</td>
<td>closed its branch office at 190 Campus Boulevard, Suite 120, City of Winchester, VA</td>
</tr>
<tr>
<td>October</td>
<td>22</td>
<td>Bank of Fincastle, The, Fincastle, VA</td>
<td>closed its branch office at 5825 Cloverdale Road, Botetourt County, VA</td>
</tr>
<tr>
<td>October</td>
<td>30</td>
<td>New Peoples Bank, Inc., Honaker, VA</td>
<td>closed its branch office at 18948 Veteran's Memorial Highway, Dungannon, Scott County, VA</td>
</tr>
<tr>
<td>October</td>
<td>30</td>
<td>New Peoples Bank, Inc., Honaker, VA</td>
<td>closed its branch office at 4084 Helen Henderson Highway, Davenport, Buchanan County, VA</td>
</tr>
<tr>
<td>November</td>
<td>01</td>
<td>Bank of Hampton Roads, The, Norfolk, VA</td>
<td>closed its branch office at 400 West Ehringhaus Street, Elizabeth City, NC</td>
</tr>
<tr>
<td>November</td>
<td>05</td>
<td>Union First Market Bank, Richmond, VA</td>
<td>closed its branch office at 10001 Hull Street Road, Chesterfield County, VA</td>
</tr>
<tr>
<td>December</td>
<td>01</td>
<td>Bank of Hampton Roads, The, Norfolk, VA</td>
<td>closed its branch office at 4720 Battlefield Boulevard, South, City of Chesapeake, VA</td>
</tr>
</tbody>
</table>
Banks -- List by Name

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

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

**Bank of Botetourt**
P O Box 339
Buchanan 24066-0339
C.E.O.- G. Lyn Hayth, III, President
Cashier- Michelle A. Alexander, Chief Financial Officer

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

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

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

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

**Offices**
City of Winchester
202 North Loudoun Street
2555 Pleasant Valley Road
Clarke County
2 East Main Street, Berryville *
400 McNeil Drive, Berryville
108 West Main Street, Boyce
Frederick County
382 Fairfax Pike, Stephens City
110 Crock Wells Mill Drive
1460 North Frederick Pike
1508 Senseny Road
1879 Berryville Pike
3360 Valley Avenue

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

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

**Bank of Floyd**
P O Box 215
Floyd 24091-0215
C.E.O.- Henry A. Logue, President
Cashier- J. Alan Dickerson, Chief Financial Officer

**Offices**
City of Salem
1634 West Main Street
Carroll County
185 South Main Street, Hillsville
Floyd County
101 Jacksonville Circle, Floyd *
Northeast corner of U.S. Highway 221 and Conners Grove, Willis
Montgomery County
2145 Roanoke Street, Christiansburg

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

**Bank of Floyd (Continued)**
- Pulaski County
  - 7349 Peppers Ferry Boulevard, Fairlawn
- Roanoke County
  - 4094 Postal Drive

**Bank of Hampton Roads, The (Continued)**
- 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
  - 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 (Continued)**
- 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
  - 3600 North Croatan Highway, Kitty Hawk
  - 5406 North Croatan Highway, Kitty Hawk
  - 100 Moyock Commons Drive, Moyock
  - 2808 South Croatan Highway, Nags Head
  - 433 US Highway 64 East, Plymouth
  - 2235 Gateway Access Point, Raleigh
  - 8470 Falls of the Neuse Road, Suite 100, Raleigh
  - 102 West Buncombe Street, Roper
  - 152 Capcom Avenue, Unit 101, Wake Forest
  - 901 Military Cutoff Road, Wilmington

**Bank of Lancaster**
- P O Box 1869
- Kilmarnock 22482-1869
- C.E.O.- Austin L. Roberts, III, President
  - Cashier- Deborah M. Evans, Chief Financial Officer
  - Offices
    - Lancaster County
      - 100 Main Street, Kilmarnock *
      - Lancaster Square Shopping Center, North Main Street, Kilmarnock
    - 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

**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

* Legal main office
Banks -- List by Name

Bank of Marion, The (Continued)
Scott County
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)
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
11730 Hull Street Road
Midlothian 23112
C.E.O.- Jack C. Zoeller, President
Cashier- Nancy Corsiglia, 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
403 Boush Street
Norfolk 23510
C.E.O.- Chris E. Beisel, President
Cashier- Cynthia A. Sabol, Chief Financial Officer
Offices
City of Chesapeake
1304 Greenbrier Parkway
2600 Taylor Road
3343 Western Branch Boulevard
Las Gaviotas Shopping Center, 1217 Cedar Road
City of Norfolk
1901 East Ocean View Avenue
229 W. Bute Street, Suite 320
403 Boush Street *
4101 Granby Street
City of Portsmouth
1020 London Boulevard
4940 West Norfolk Road
City of Suffolk
221 Western Avenue
City of Virginia Beach
1124 First Colonial Road
1870 Kempsville Road
2261 Upton Drive
2712 North Mall Drive

* Legal main office
Banks -- List by Name

Bank of the Commonwealth (Continued)
City of Virginia Beach
3720 Virginia Beach Boulevard
5460 Wesleyan Drive
North Carolina
3732 North Croatan Highway, Kitty Hawk
562 Caratoke Highway, Moyock
Sampat Professional Center, 8468 Caratoke Highway, Powells Point
St. Waves Plaza, Unit 1, 26006 NC Highway 12, Waves

Bank of the James
828 Main Street
Lynchburg 24505
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
501 V.E.S. Road
5204 Fort Avenue
615 Church Street
828 Main Street *
Amherst County
164 South Main Street, Amherst
4698 S. Amherst Highway, Madison Heights
Bedford County
17000 Forest Road, Forest
Campbell County
1110 Main Street, Altavista

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

Benchmark Community Bank (Continued)
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
14122 Lee Highway, Centreville
6200 Backlick Road, Springfield
302 Maple Avenue West, Vienna
2604 Sherwood Hall Lane
5519 Franconia Road
5705 Seminary Road
5731 Telegraph Road
6210 Interparcel Road
8736-38 Cooper Road
Prince William County
Northeast Corner of U.S. Route 1 and Wayside Drive, Dumfries
14008 Smoketown Road, Woodbridge

* Legal main office
Banks -- List by Name

**Business Bank, The**
133 Maple Avenue East
Vienna 22180
C.E.O.- Harold C. Rauner, President
Cashier- Lisa M. Porter, Chief Financial Officer

**Offices**
- Arlington County
  
  4300 Wilson Boulevard, Suite 102

- Fairfax County
  
  1451 Dolley Madison Boulevard, McLean
  1750 Tyson's Boulevard, Suite 100, McLean
  1900 Centennial Park Drive, Reston
  133 Maple Avenue, Unit 100, Vienna *

- Loudoun County
  
  44933 George Washington Boulevard, Suite 100, Ashburn
  45975 Nokes Boulevard, Suite 130, Sterling

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

**Offices**
- City of Alexandria
  
  1737 King Street

- City of Fairfax
  
  10641 Lee Highway
- City of Fredericksburg
  
  501 C Jefferson Davis Highway
- City of Manassas
  
  9626 Center Street

- Arlington County
  
  2100 North Glebe Road
  2505 Wilson Boulevard
  3434 N. Washington Boulevard

- Fairfax County
  
  4115 Annandale Road, Annandale
  14000 Sullyfield Circle, Chantilly
  5766 Union Mill Road, Clifton
  199 Elden Street, Herndon
  1313 Dolley Madison Boulevard, McLean
  1650 Tysons Boulevard, Suite 100, McLean
  8270 Greensboro Drive, McLean *
  8270 Greensboro Drive, Suite 500, McLean
  11150 Sunset Hills Road, Reston
  10695 Braddock Road
  4100 Monument Corner Drive

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

**Cardinal Bank (Continued)**

- 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

- City of Salem
  
  1400 Electric Road

- City of Staunton
  
  478 Frontier Drive

- City of Waynesboro
  
  2701 West Main Street

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

### 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
- 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

* Legal main office
Banks -- List by Name

Carter Bank & Trust (Continued)  
North Carolina  
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, CFO  

Offices  
Chesterfield County  
2500 Promenade Parkway, Midlothian  
4901 Millridge Parkway East, Midlothian  
Village Marketplace Shopping Center, Midlothian  
Turnpike & Old Buckingham, Midlothian  

Cumberland County  
2288 Cartersville Road, Cartersville  
1422 Anderson Highway  

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

Chesapeake Bank (Continued)  
James City County  
4492 John Tyler Highway  
5700 Williamsburg Landing Drive  

Lancaster County  
10 Lancaster Drive, Irvington  
King Carter Drive and Tavern Road, Irvington  
97 North Main Street, Kilmarnock *  
State Routes 3 and 201, Lively  

Mathews County  
State Routes 198 and 14, Mathews

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

Offices  
City of Colonial Heights  
497 Southpark Circle  
Amelia County  
State Route 38 & Church Street, Amelia  

Chesterfield County  
10001 Courtview Lane  

Mecklenburg County  
622 E. Atlantic Street, South Hill  

Nottoway County  
101 N Main Street(D-I), Blackstone  
126 S Main Street, Blackstone *  
State Routes 40 & 46, Blackstone  
Agnew Street & Namozine Avenue, Burkeville  
210 Carter Street, Crewe  

Prince Edward County  
1517 West Third Street, Farmville  
1712 S. Main Street, Farmville

Citizens Community Bank  
P.O. Box 490  
South Hill 23970-0490  
C.E.O.- Thomas C. Manson, President  
Cashier- James R. Black, Chief Financial Officer  

Offices  
Brunswick County  
4200 Gasburg Road, Gasburg  

Mecklenburg County  
581 Madison Street, Boydton  
800 North Mecklenburg Avenue, South Hill *  

North Carolina  
138 Roanoke Rapids Road, Gaston  
778 Old Farm Road South, Roanoke Rapids

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

### 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

### 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 N. Henderson, President  
Cashier- Clyde A. Cornett, Jr., Chief Financial Officer

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

### Consolidated Bank and Trust Company
P. O. Box 26823  
Richmond 23261  
C.E.O.- Darius A. Johnson, President  
Cashier- Shanna Ragland

**Offices**  
- City of Hampton  
  101 N Armstead Ave  
- City of Richmond  
  320 N First Street *

### EVB
P O Box 1455  
Tappahannock 22560  
C.E.O.- Joe A. Shearin, President  
Cashier- Douglas C. Haskett, II, 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, Glens  
  7132 George Washington Memorial Hwy, Gloucester  
  1953 George Washington Memorial Hwy., Gloucester Point  
- Hanover County  
  201 N. Washington Highway, Ashland  
  4241 Mechanicsville Turnpike, Mechanicsville  
  8123 Mechanicsville Turnpike, Mechanicsville  
  9495 Charter Gate Drive, Mechanicsville  
- Henrico County  
  8821 West Broad Street

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* Legal main office
Banks -- List by Name

**EVB (Continued)**
- King William County
  - 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)**
- Georgia
  - 4581 Atlanta Highway, Loganville
  - 2238 Main Street East, Snellville
- Maryland
  - 1460 Ritchie Highway, Arnold
  - 1000 Ingleside Avenue, Catonsville
  - 9023 Woodyard Road, Clinton
  - 2120 Baldwin Avenue, Crofton
  - 7467 Annapolis Road, Landover Hills
  - 1101 Nelson Street, Rockville
  - 1230 Race Road, Rosedale

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

**Farmers & Merchants Bank of Craig County, The**
- P O Box 400
- New Castle 24127-0400
- C.E.O.- Sandra K. Dudding, Chief Executive Officer and Cashier

**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

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* Legal main office

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Fauquier Bank, The (Continued)
Fauquier County
87 Lee Highway, Warrenton
Southeast corner of the Intersection of U.S. Route 29
and State Route 600
Prince William County
10260 Bristow Center Drive, Bristow Shopping Center,
Bristow
15240 Washington Street, Haymarket
8091 Sudley Road

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

First Bank and Trust Company, The
P O Box 457
Lebanon 24266-0457
C.E.O.- William H. Hayter, President
Cashier- W. Mark Nelson, Chief Financial Officer
Offices
City of Bristol
1419 West State Street
38 East Valley Drive
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
17011 Forest Road, Forest
Montgomery County
150 Peppers Ferry Road, Christiansburg

* Legal main office
Banks -- List by Name

First Bank and Trust Company, The (Continued)
Russell County
236 West Main Street, Lebanon *
970 East Main Street, Lebanon
Washington County
933 East Main Street, Abingdon
Intersection of US Routes 19 and 11
Wise County
303 West Main Street
Wythe County
1290 N. 4th Street, Wytheville
Tennessee
1314 Volunteer Parkway, Bristol
2100 Forest Drive, Gray
1185 North State of Franklin Road, Johnson City
1108 East Stone Drive, Kingsport

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

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

First State Bank
P O Box 6400
Danville 24541-6400
C.E.O.- Kelvin G. Perry, President
Cashier- 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. Woodell, 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 *

Frontier Community Bank
400 Lew Dewitt Blvd
Waynesboro 22980-1666
C.E.O.- Alan J. Sweet, President
Cashier- Frederick Galway, Jr., Chief Financial Officer
Offices
City of Waynesboro
400 Lew Dewitt Boulevard *

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

**Offices**  
City of Norfolk  
150 Granby Street, Suite 175  
4807 Colley Avenue  
735 E. Ocean View Avenue  
841 North Military Highway  
City of Virginia Beach  
1756 Laskin Road  
601 Lynnhaven Parkway

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

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

**Highlands Union Bank**  
P O Box 1128  
Abingdon 24212-1128  
C.E.O.- Samuel L. Neese  
Cashier- James R. Edmondson, Vice President  

**Offices**  
City of Bristol  
821 Commonwealth Avenue  
999 Old Airport Road  
Smyth County  
1425 North Main Street, Marion  
Washington County  
164 Jonesborough Road, Abingdon  
24412 Maringo Road, Abingdon  
340 West Main Street, Abingdon  
506 Maple Street, Glade Spring  
North Carolina  
100 West Main Street, Banner Elk  
1013 Highway 105, Boone  
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 24011-1702  
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. 110  
Alexandria 22312-1303  
C.E.O.- John R. Maxwell, Chairman of the Board  
Cashier- Carl E. Dodson, Chief Operating Officer  

**Offices**  
Arlington County  
2300 Wilson Boulevard  
Fairfax County  
5860 Columbia Pike, Suite 104, Baileys Crossroads  
Loudoun County  
842 South King Street, Leesburg  
District of Columbia  
4315 50th Street, NW, Suite 4, Washington  
Maryland  
11 N. Washington Street, Rockville

**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  
32739 Main Street, Jonesville  
600 West Morgan Avenue, Pennington Gap  
Washington County  
17510 Lee Highway, Abingdon

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

**Offices**  
City of Fairfax  
4029 Chain Bridge Road
MainStreet Bank (Continued)
Arlington County
1000 N. Highland Street
Fairfax County
727 Elden Street, Herndon *
6832 Old Dominion Drive, Suite 105, McLean

Middleburg Bank
P O Box 5
Middleburg 20118-0005
C.E.O.- Gary R. Shook, President
Cashier- Raj Mehra, Chief Financial Officer
Offices
Fairfax County
1779 Fountain Drive, Reston
Fauquier County
8383 West Main Street, Marshall
530 Blackwell Road, Warrenton
James City County
5372 Discovery Park Boulevard, Suite 101
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
Prince William County
8190 Stonewall Shops Square, Gainesville

Monarch Bank (Continued)
City of Chesapeake
750 Volvo Parkway *
City of Norfolk
150 Boush Street, Suite 100
318 West 21st Street
City of Virginia Beach
100 Lynnhaven Parkway
1635 Laskin Road
3701 Pacific Avenue
4216 Virginia Beach Boulevard, Suite 180
5225 Providence Road
North Carolina
3708 Croatian Highway N., Unit 1, Kitty Hawk
2525 S. Croatian Highway, Nags Head

New Peoples Bank, Inc.
53 Commerce Drive
P O Box 1810
Honaker 24260-1810
C.E.O.- Jonathan H. Mullins, President
Cashier- C. Todd Asbury, Chief Financial Officer
Offices
City of Bristol
102 Linden Square Drive
75 Commonwealth Avenue
City of Norton
600 Trent Street
Bland County
427 Main Street, Bland
Buchanan County
20445 Riverside Drive, Grundy
Dickenson County
198 Colley Shopping Center, Hwy 83, Clintwood
111 Haysi Main Street, Haysi
Lee County
108 Fisher Road, Jonesville
700 East Morgan Avenue, Pennington Gap
Russell County
87 Miners Drive, Castlewood
53 Commerce Drive, Honaker *
1421 East Main Street, Lebanon
Scott County
663 East Jackson Street, Gate City
1299 U. S. Highway 23 South, Weber City
Smyth County
155 East Lee Highway, Chilhowie
Tazewell County
U.S. Routes 19 and 460, Pounding Mill
2302 Second Street, Richlands
157 Tazewell Mall Circle, Tazewell
514 Commerce Drive
Washington County
350 West Main Street, Abingdon
Wise County
419 Shawnee Avenue East, Big Stone Gap

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
1435 Crossways Boulevard, Suite 301
Chesapeake 23320-2896
C.E.O.- Brad E. Schwartz
Cashier- Lynette Harris, Chief Financial Officer
Offices
City of Chesapeake
1034 S. Battlefield Boulevard

* Legal main office
New Peoples Bank, Inc. (Continued)
Wise County
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
1221 Stafford Drive, Princeton

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 Spotwood Trail, McGaheysville

Peoples Bank of Virginia
2702 N. Parham Road
Richmond 23294
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
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
5082 James Madison Parkway
State Route 3, one-third mile west of State Route 206
Richmond County
U.S. Route 360 at State Route 624, Warsaw
Stafford County
Southeast corner of the intersection of State Route 3 and State Route 607
Westmoreland County
15960 Kings Highway, Montross *
2875 Kings Highway, Oak Grove

Pioneer Bank
P O Box 10
Stanley 22851-0010
C.E.O.- Thomas R. Rosazza, President
Cashier- Lori G. Hassett, Chief Financial Officer
Offices
City of Charlottesville
257 Ridge McIntire Road
City of Harrisonburg
890 West Market Street
Greene County
8315 Spotwood 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
Offices
Accomack County
6350 Maddox Boulevard, Chincoteague
25253 Lankford Highway, Onley *
18426 Dunne Avenue, Parksley

* Legal main office
Shore Bank (Continued)
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
550 Broadview Avenue
Warrenton 20186
C.E.O.- Georgia S. Derrico, Chairman of the Board
Cashier- William H. Lagos, Chief Financial Officer

Offices
City of Fairfax
10855 Fairfax Boulevard
Albemarle County
1770 Timberwood Boulevard
Alleghany County
511 Main Street, Clifton Forge
Fairfax County
6830 Old Dominion Drive, McLean *
11527 Sunrise Valley Drive, Reston
Fauquier County
11-A Main Street, Warrenton
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 (Continued)
City of Lynchburg
2102 Langhorne Road
City of Radford
50 West Main Street
City of Roanoke
111 Franklin Road, SE, Suite 110
1611 Hershberger Road, NW
3804 Brandon Avenue, SW
City of Salem
1251 West Main Street
220 East Main Street
City of Staunton
2307 West Beverly Street
24 South Augusta Street
2813 N. Augusta Street
City of Waynesboro
100 Lucy Lane
251 North Poplar Avenue
Albemarle County
1330 Parham Circle
2021 Seminole Trail
Augusta County
12 Parkway Lane, Fishersville
2600 Stuarts Draft Highway, Stuarts Draft
374 Lee Highway, Verona
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 Wonenah 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

* Legal main office

34
StellarOne Bank (Continued)
Orange County
   36081 Goodwin Drive, Locust Grove
   134-136 West Main Street, Orange
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
   320 West Main Street, Wytheville
   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 Suffolk
       5806 Harbour View Boulevard
   City of Virginia Beach
       2539 Princess Anne Road
       297 Constitution Drive
       600 22nd Street, Suite 100
       984 First Colonial Road
   City of Williamsburg
       1510 Quarterpath Road

Towne Bank (Continued)
   James City County
       5216 Monticello Avenue
       6000 Patriots Colony Drive
   York County
       6515 George Washington Memorial Hwy, Yorktown
North Carolina
   178 U.S. 158 West, Camden
   824 Ocean Trail, Corolla
   6670 Caratoke Highway, Grandy
   3105 N. Croatan Road, Kill Devil Hills
   250 Caratoke Highway, Moyock
   5531 N. Croatan Highway, Southern Shores

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
   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 First Market Bank
111 Virginia Street, Suite 200
Richmond 23219
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 Colonial Heights
       3107 Boulevard, Suite 15
   City of Fredericksburg
       1975 Jeff Davis Highway
       2811 Fall Hill Avenue
       725 Kenmore Avenue

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

#### Union First Market Bank (Continued)

<table>
<thead>
<tr>
<th>City</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Newport News</td>
<td>603 Pilot House Drive</td>
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</tbody>
</table>
| City of Richmond | 111 Virginia Street, Suite 200 *
| | 3000 Stony Point Road |
| | 3556 W. Cary Street |
| | 7035 Three Chopt Road |
| | 7045 Forest Hill Avenue |
| 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 |
| | 506 Main Street, Port Royal |
| Chesterfield County | 12601 Jefferson Davis Highway, Chester |
| | 6401 Centralia Road, Chester |
| | 11101 Hull Street Road, Midlothian |
| | 1220 Sycamore Square Drive, Midlothian |
| | 13700 Hull Street Road, Midlothian |
| | 13700 Midlothian Turnpike, Midlothian |
| | 6030 Harbour Park Drive, Midlothian |
| | 11101 Midlothian Turnpike |
| | 11361 Midlothian Turnpike |
| | 5201 Chippenham Crossing Center |
| | 9027 Forest Hill Avenue |
| Essex County | 1649 Tappahannock Boulevard, Tappahannock |
| | 1660 Tappahannock Boulevard, Tappahannock |
| Fairfax County | 6050 A Burke Commons Road, Burke |
| | 5803 Rolling Road, Springfield |
| | 6975-A Springfield Blvd, Springfield |
| Fauquier County | 216 Broadview Avenue, Warrenton |
| | 37 E. Main Street, Warrenton |
| Fluvanna County | 5980 Thomas Jefferson Parkway, Palmyra |
| Frederick County | 1095 Millwood Pike |
| Hanover County | 253 North Washington Highway, Ashland |
| | 302 Ashcake Road, Ashland |
| | 9665 Sliding Hill Road, Ashland |
| | 6479 Mechanicsville Turnpike, Mechanicsville |
| | 7279 Bell Creek Road, Mechanicsville |
| | 7324 Bell Creek Road South, Mechanicsville |
| | 8300 Bell Creek Road, Mechanicsville |
| | 9534 Chamberlayne Road, Mechanicsville |

#### Union First Market Bank (Continued)

<table>
<thead>
<tr>
<th>County</th>
<th>Address</th>
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<tbody>
<tr>
<td>Henrico County</td>
<td>10150 Brook Road, Glen Allen</td>
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<tr>
<td></td>
<td>10250 Staples Mill Road, Glen Allen</td>
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<tr>
<td></td>
<td>11163 Nuckols Road, Glen Allen</td>
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<tr>
<td></td>
<td>11263 West Broad Street, Glen Allen</td>
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<tr>
<td></td>
<td>9645 West Broad Street, Glen Allen</td>
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<tr>
<td></td>
<td>1601 Willow Lawn Drive, Suite 701</td>
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<tr>
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<td>1773 Parham Road</td>
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<td></td>
<td>2250 John Rolfe Parkway</td>
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<td>3460 Pump Road</td>
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<td>4390 S. Laburnum Avenue</td>
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<td>5700 Brook Road</td>
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<td>7129 Staples Mill Road</td>
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<td>8983 Staples Mill Road</td>
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<td>9782 Gayton Road</td>
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<tr>
<td>James City County</td>
<td>4660 Monticello Avenue</td>
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<td></td>
<td>4960 Monticello Avenue</td>
</tr>
<tr>
<td></td>
<td>5125 John Tyler Highway</td>
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<tr>
<td>King George County</td>
<td>10045 Kings Highway, King George</td>
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<tr>
<td>King William County</td>
<td>3708 Richmond Tappahannock Hwy, Manquin</td>
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<tr>
<td>Lancaster County</td>
<td>284 North Main Street, Kilmarnock</td>
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<td>485 Chesapeake Drive, White Stone</td>
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<td>Loudoun County</td>
<td>101 W. Washington Street, Middleburg</td>
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<tr>
<td>Nelson County</td>
<td>124 Main Street, Lovingston</td>
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<tr>
<td>Northumberland County</td>
<td>15043 Northumberland Highway, Burgess</td>
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<td></td>
<td>876 Main Street, Reedville</td>
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<tr>
<td>Rappahannock County</td>
<td>7 Bank Road, Washington</td>
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<tr>
<td>Richmond County</td>
<td>4256 Richmond Road, Warsaw</td>
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<td>5839 Richmond Road, Warsaw</td>
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<tr>
<td>Roanoke County</td>
<td>3605 Electric Road</td>
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<tr>
<td>Spotsylvania County</td>
<td>5510 Morris Road, Thornburg</td>
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<tr>
<td></td>
<td>10131 Jefferson Davis Highway</td>
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<tr>
<td></td>
<td>10415 Courthouse Road</td>
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<tr>
<td></td>
<td>3301 Shannon Park Drive</td>
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<tr>
<td></td>
<td>4210 Plank Road</td>
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<tr>
<td></td>
<td>4540 Lafayette Boulevard</td>
</tr>
<tr>
<td></td>
<td>5831 Plank Road</td>
</tr>
<tr>
<td>Stafford County</td>
<td>622 Cambridge Street</td>
</tr>
<tr>
<td>Warren County</td>
<td>473 South Street, Front Royal</td>
</tr>
<tr>
<td>Westmoreland County</td>
<td>840 McKinney Boulevard, Colonial Beach</td>
</tr>
</tbody>
</table>

* Legal main office
Union First Market Bank (Continued)
Westmoreland County
17191 King's Highway, Montross
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
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

United Bank (Continued)
Greene County
8260 Seminole Trail, Ruckersville
Loudoun County
531-A East Market Street, Leesburg
21036 Triple Seven Road, Sterling
Rockingham County
309 North Main Street, Bridgewater
361 South Main Street, Broadway
410 West Spotwood Trail, Elkton
Shenandoah County
120 Oxbow Drive, Strasburg
1014 South Main Street, Woodstock
Warren County
1729 N. Shenandoah Avenue, Front Royal
Post Office Plaza, 300 Warren Ave, Front Royal
District of Columbia
1001 G Street, N.W., Washington
1275 Pennsylvania Avenue, N.W., Washington
1667 K Street, N.W., Washington
1875 Eye Street, N.W., Washington
2301 M Street, N.W., Washington
3050 Military Road, N.W., Washington
4900 Massachusetts Avenue, N.W., Washington

Maryland
5272 River Road, Bethesda
7250 Wisconsin Avenue, Bethesda
7535 Old Georgetown Road, Bethesda
16268 Frederick Road, Gaithersburg
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

* Legal main office
Banks -- List by Name

**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, 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

Campbell County
1729 Calohan Road, Rustburg

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, III, President
Cashier- Geoffrey C. Warner, Chief Financial Officer

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

**Virginia Commerce Bank**

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

**Offices**
City of Alexandria
1414 Prince Street
2401 Mount Vernon Avenue
506 King Street
5140 Duke Street
City of Fairfax
4021 University Drive
City of 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
Centerridge 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
Dulles 606 Retail Center, 23510 Overland Drive, Dulles
341 East Market Street, Leesburg

Prince William County
17054 Jefferson Davis Highway, Dumfries
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

* Legal main office
<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Location</th>
<th>Address</th>
<th>Legal Main Office</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Virginia Commonwealth Bank (Continued)</strong></td>
<td>City of Hopewell</td>
<td>1421 City Point Road</td>
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<tr>
<td></td>
<td>City of Petersburg</td>
<td>1955 South Sycamore Street</td>
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<td></td>
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<td>1965 Wakefield Street *</td>
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<td></td>
<td>City of Suffolk</td>
<td>1703 North Main Street</td>
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<td></td>
<td>Chesterfield County</td>
<td>4600 West Hundred Road, Chester</td>
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<td></td>
<td></td>
<td>1118 Courthouse Road</td>
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<td>4222 Bonniebank Road</td>
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<td>Henrico County</td>
<td>405 North Ridge Road</td>
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<tr>
<td><strong>Virginia Community Bank</strong></td>
<td></td>
<td>P O Box 888</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Louisa 23093-0888</td>
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<tr>
<td></td>
<td></td>
<td>C.E.O.- A. Pierce Stone, President</td>
<td></td>
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<td>Cashier- James M Fisher, Chief Financial Officer</td>
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<td><strong>Offices</strong></td>
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<td>Culpeper County</td>
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<td>701 South Main Street, Culpeper</td>
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<td>Goochland County</td>
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<td>3009 River Road West</td>
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<td>Louisa County</td>
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<td>Main Street &amp; Cutler Avenue, Louisa *</td>
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<td>State Route 22 &amp; U.S. Route 33, Louisa *</td>
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<td></td>
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<td>Mineral Avenue &amp; Fourth Street, Mineral</td>
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<td>NE Corner Intersection of U.S. Route 15 and U.S. Route 250, Zion Crossroads</td>
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<td>Orange County</td>
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<td></td>
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<td>185 Madison Rd</td>
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<td>Spotsylvania County</td>
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<tr>
<td></td>
<td></td>
<td>10645 Courthouse Road</td>
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<tr>
<td><strong>Virginia Company Bank</strong></td>
<td></td>
<td>601Thimbble Shoals Blvd., Ste. 201</td>
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<td></td>
<td>Newport News 23606</td>
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<td></td>
<td>C.E.O.- Mark C. Hanna, President</td>
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<td>Cashier- Michael R. McAllister, Treasurer</td>
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<td><strong>Offices</strong></td>
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<td></td>
<td>James City County</td>
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<tr>
<td></td>
<td></td>
<td>5360 Discovery Park Boulevard, Suite 102</td>
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<td></td>
<td></td>
<td>City of Newport News</td>
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<tr>
<td></td>
<td></td>
<td>601 Thimbble Shoals Boulevard *</td>
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<tr>
<td><strong>Virginia Heritage Bank (Continued)</strong></td>
<td></td>
<td>11166 Fairfax Boulevard, Suite 100</td>
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<tr>
<td></td>
<td>Fairfax County</td>
<td>13986 Metrotech Drive, Chantilly</td>
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<td></td>
<td></td>
<td>8245 Boone Boulevard, Vienna</td>
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<tr>
<td></td>
<td>Prince William County</td>
<td>7905 Heritage Village Plaza, Gainesville</td>
<td></td>
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<tr>
<td><strong>Virginia Partners Bank</strong></td>
<td></td>
<td>Post Office Box 8029</td>
<td></td>
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<tr>
<td></td>
<td>Frederick County</td>
<td>22404-8029</td>
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<td></td>
<td>C.E.O.- William B. Young</td>
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<td></td>
<td>Cashier- Catherine Phillips</td>
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<td></td>
<td><strong>Offices</strong></td>
<td>City of Fredericksburg</td>
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<td></td>
<td></td>
<td>2101 Plank Road</td>
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<td></td>
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<td>410 William Street *</td>
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<td><strong>WashingtonFirst Bank</strong></td>
<td></td>
<td>11636 Plaza America Drive</td>
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<tr>
<td></td>
<td>Reston 20190</td>
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<td>C.E.O.- Shaza L. Andersen</td>
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<td></td>
<td>Cashier- Matthew R. Johnson, Chief Financial Officer</td>
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<td></td>
<td><strong>Offices</strong></td>
<td>City of Fairfax</td>
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<td></td>
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<td>10777 Main Street</td>
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<td>9851 Georgetown Pike, Great Falls</td>
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<td></td>
<td>11636 Plaza America Drive, Reston *</td>
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<td></td>
<td>Loudoun County</td>
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<td></td>
<td></td>
<td>46901 Cedar Lakes Plaza, Sterling</td>
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<td></td>
<td></td>
<td>District of Columbia</td>
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<td></td>
<td></td>
<td>1025 Connecticut Avenue, NW, Washington</td>
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<td>1146 19th Street, NW, Washington</td>
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<td>1500 K Street, NW, Washington</td>
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<td>Maryland</td>
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<td>7708 Woodmont Avenue, Bethesda</td>
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<td>6329 Greenbelt Road, College Park</td>
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<td>6089 Oxon Hill Road, Oxon Hill</td>
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<td><strong>Xenith Bank</strong></td>
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<td>901 E. Cary Street, Suite 1700</td>
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<td></td>
<td>Richmond 23219</td>
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<td>C.E.O.- T. Gaylon Layfield, III, President</td>
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<td></td>
<td>Cashier- Thomas W. Osgood, Chief Financial Officer</td>
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<tr>
<td></td>
<td><strong>Offices</strong></td>
<td>City of Richmond</td>
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<tr>
<td></td>
<td></td>
<td>901 East Cary Street, Suite 1700 *</td>
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<td>City of Suffolk</td>
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<td></td>
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<td>100 Bosley Avenue</td>
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<tr>
<td></td>
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<td>3535 Bridge Road</td>
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<tr>
<td></td>
<td></td>
<td>8200 Greensboro Drive, Suite 1400, McLean</td>
<td></td>
</tr>
</tbody>
</table>
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. - William E. Doyle, Jr., President
  Alliance Bank Corporation, Chantilly, VA

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

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

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

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

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

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

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

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

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

CBB Financial Corp., 2601 Promenade Parkway, Midlothian, VA 23113
  C.E.O. - Charles K. Collum, Jr., 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, Chairman of the Board
   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
   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. - Chris Biesel, President
   Bank of the Commonwealth, Norfolk, VA

Community Bankers Trust Corporation, 4235 Innslake Drive Suite 200, Glen Allen, VA 23060
   C.E.O. - Rex L. Smith, III, President
   Essex Bank, Tappahannock, VA

Cordia Bancorp Inc., 607 14th Street, NW, Suite 900, Washington, DC 20005
   C.E.O. - Jack C. Zoeller, President
   Bank of Virginia, Midlothian, 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
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

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

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

First Bancorp, Inc., P O Box 457, Lebanon, VA 24266-0457
  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
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

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

HomeTown Bankshares Corporation, Roanoke, VA
   C.E.O. - Susan K. Still
   HomeTown Bank, Roanoke, VA

MainStreet Bankshares, Inc., 1075 Spruce Street, 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. - Gary R. Shook, President
   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., 1435 Crossways Boulevard, Chesapeake, VA 23320
   C.E.O. - Brad E. Schwartz
   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
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

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 Blvd East, Ste 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, 111 Virginia Street, Suite 200, Richmond, VA 23219
   C.E.O. - G. William Beale
   Union First Market Bank, Richmond, 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 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
  WashingtonFirst Bank, Reston, VA

Xenith Bankshares, Inc., 901 East Cary Street, 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**

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<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
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<tr>
<td>11/30/09</td>
<td>Davenport Trust Company</td>
<td>10 Franklin Road, SE, Suite 450</td>
<td>No Objection</td>
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<td>Greensboro, NC</td>
<td>City of Roanoke, VA</td>
<td>01/04/10</td>
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<td>11/30/09</td>
<td>Davenport Trust Company</td>
<td>600 East Water Street</td>
<td>No Objection</td>
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<td>Greensboro, NC</td>
<td>City of Charlottesville, VA</td>
<td>01/04/10</td>
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<td>11/30/09</td>
<td>Davenport Trust Company</td>
<td>One James Center</td>
<td>No Objection</td>
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<td>Greensboro, NC</td>
<td>901 East Cary Street, 11th Floor</td>
<td>01/04/10</td>
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<td>11/30/09</td>
<td>Davenport Trust Company</td>
<td>105 West Fourth Avenue</td>
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<td>Greensboro, NC</td>
<td>City of Franklin, VA</td>
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<td>Davenport Trust Company</td>
<td>44 First Street</td>
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<td>Greensboro, NC</td>
<td>White Stone, VA</td>
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<td>Davenport Trust Company</td>
<td>World Trade Center</td>
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<td>Greensboro, NC</td>
<td>101 W. Main Street, Suite 4000</td>
<td>01/04/10</td>
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<td>City of Norfolk, VA</td>
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<td>11/30/09</td>
<td>Davenport Trust Company</td>
<td>2725 Franklin Turnpike</td>
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<td>Davenport Trust Company</td>
<td>1104 Commerce Street</td>
<td>No Objection</td>
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<td>Greensboro, NC</td>
<td>City of Lynchburg, VA</td>
<td>01/04/10</td>
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<td>11/30/09</td>
<td>Davenport Trust Company</td>
<td>Pinehurst Centre</td>
<td>No Objection</td>
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<td></td>
<td>Greensboro, NC</td>
<td>477 Viking Drive, Suite 200</td>
<td>01/04/10</td>
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<td>City of Virginia Beach, VA</td>
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<td>11/30/09</td>
<td>Davenport Trust Company</td>
<td>904 Princess Anne Street</td>
<td>No Objection</td>
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<td>Greensboro, NC</td>
<td>City of Fredericksburg, VA</td>
<td>01/04/10</td>
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<td>11/30/09</td>
<td>Davenport Trust Company</td>
<td>469 McLaws Circle</td>
<td>No Objection</td>
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<td>Greensboro, NC</td>
<td>James City County, VA</td>
<td>01/04/10</td>
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<td>Davenport Trust Company</td>
<td>101 North Main Street</td>
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<td></td>
<td>Greensboro, NC</td>
<td>Prince Edward County, VA</td>
<td>01/04/10</td>
</tr>
</tbody>
</table>

**Branch Relocations**

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/28/10</td>
<td>Exeter Trust Company</td>
<td>From: Willow Oaks Executive Suites</td>
<td>No Objection</td>
</tr>
<tr>
<td></td>
<td>Exeter, NH</td>
<td>Richmond, VA</td>
<td>12/03/10</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: BusinessSuites West End</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>3900 Westerre Parkway, Suite 300</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Richmond, VA</td>
<td></td>
</tr>
</tbody>
</table>
Trust Companies -- Status Changes

**Branch Openings**

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Company</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>04</td>
<td>Middleburg Trust Company, VA</td>
<td>1901 N. Beauregard Street, Suite 300, City of Alexandria, VA</td>
</tr>
</tbody>
</table>

**Branch Relocations**

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Company</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>December</td>
<td>03</td>
<td>Exeter Trust Company, Exeter, NH</td>
<td>Willow Oaks Executive Suites, Richmond, VA to BusinessSuites West End, 3900 Westerre Parkway, Suite 300, Richmond, VA</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
## Consolidated Report of Condition for Credit Unions
### As of December 31

### ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>2009</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>$3,567,015,411</td>
<td>$3,529,080,059</td>
</tr>
<tr>
<td>LESS: Allowance for loan losses</td>
<td>42,814,469</td>
<td>48,853,141</td>
</tr>
<tr>
<td>Cash</td>
<td>271,662,592</td>
<td>237,017,733</td>
</tr>
<tr>
<td>Available for Sale securities</td>
<td>553,732,732</td>
<td>746,141,429</td>
</tr>
<tr>
<td>Held to Maturity securities</td>
<td>479,383,932</td>
<td>739,806,630</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in Corporate Centrals</td>
<td>227,898,883</td>
<td>100,571,677</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in banks, S&amp;L’s &amp; MSB’s</td>
<td>167,475,467</td>
<td>175,857,980</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in other credit unions</td>
<td>10,039,855</td>
<td>10,163,972</td>
</tr>
<tr>
<td>All other investments</td>
<td>47,119,130</td>
<td>39,920,168</td>
</tr>
<tr>
<td>Land and buildings (net of depreciation)</td>
<td>99,549,578</td>
<td>103,681,111</td>
</tr>
<tr>
<td>Other fixed assets (net of depreciation)</td>
<td>20,289,032</td>
<td>19,167,895</td>
</tr>
<tr>
<td>Share insurance capitalization deposit</td>
<td>45,131,211</td>
<td>48,162,888</td>
</tr>
<tr>
<td>All other assets</td>
<td>70,106,239</td>
<td>83,146,911</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$5,516,589,593</td>
<td>$5,783,865,312</td>
</tr>
</tbody>
</table>

### LIABILITIES & SAVINGS EQUITY

<table>
<thead>
<tr>
<th>Description</th>
<th>2009</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notes/interest payable</td>
<td>$115,028,206</td>
<td>$124,565,589</td>
</tr>
<tr>
<td>Accounts payable</td>
<td>48,564,899</td>
<td>54,329,934</td>
</tr>
<tr>
<td>Dividends payable</td>
<td>940,318</td>
<td>653,731</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>$164,533,423</td>
<td>$179,549,254</td>
</tr>
<tr>
<td>Share certificates</td>
<td>$1,606,099,487</td>
<td>$1,543,338,318</td>
</tr>
<tr>
<td>Share draft accounts</td>
<td>606,792,364</td>
<td>623,994,940</td>
</tr>
<tr>
<td>IRA accounts</td>
<td>533,966,678</td>
<td>553,631,947</td>
</tr>
<tr>
<td>Other shares</td>
<td>2,060,282,028</td>
<td>2,309,769,369</td>
</tr>
<tr>
<td><strong>TOTAL SHARES</strong></td>
<td>$4,807,140,557</td>
<td>$5,030,734,574</td>
</tr>
<tr>
<td>Regular/statutory reserve</td>
<td>$85,622,361</td>
<td>85,701,263</td>
</tr>
<tr>
<td>Other reserves</td>
<td>74,942,757</td>
<td>74,928,991</td>
</tr>
<tr>
<td>Unrealized Gains (Losses) on available for sale securities</td>
<td>8,698,799</td>
<td>6,094,573</td>
</tr>
<tr>
<td>Other comprehensive Income</td>
<td>(21,474,308)</td>
<td>(23,339,230)</td>
</tr>
<tr>
<td>Undivided earnings</td>
<td>397,126,004</td>
<td>430,195,887</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td>$544,915,613</td>
<td>$573,581,484</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES &amp; EQUITY</strong></td>
<td>$5,516,589,593</td>
<td>$5,783,865,312</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on loans (gross)</td>
<td>$233,052,426</td>
<td>$231,694,989</td>
</tr>
<tr>
<td>LESS: Interest refunded</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Income from investments</td>
<td>40,028,649</td>
<td>39,128,536</td>
</tr>
<tr>
<td>Fee income</td>
<td>44,528,807</td>
<td>43,008,320</td>
</tr>
<tr>
<td>Other operating income</td>
<td>32,044,344</td>
<td>35,554,345</td>
</tr>
<tr>
<td><strong>TOTAL GROSS INCOME</strong></td>
<td>$349,654,226</td>
<td>$349,386,190</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>EXPENSES</strong></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee compensation &amp; benefits</td>
<td>$92,921,266</td>
<td>$97,344,307</td>
</tr>
<tr>
<td>Travel &amp; conference expense</td>
<td>1,876,617</td>
<td>1,833,510</td>
</tr>
<tr>
<td>Office occupancy expense</td>
<td>10,111,870</td>
<td>10,328,593</td>
</tr>
<tr>
<td>Office operations expense</td>
<td>40,137,250</td>
<td>39,319,918</td>
</tr>
<tr>
<td>Education &amp; promotional expenses</td>
<td>5,482,148</td>
<td>5,284,386</td>
</tr>
<tr>
<td>Loan servicing expense</td>
<td>17,560,475</td>
<td>17,922,839</td>
</tr>
<tr>
<td>Professional &amp; outside services</td>
<td>10,057,371</td>
<td>9,567,906</td>
</tr>
<tr>
<td>Provision for loan losses</td>
<td>53,143,479</td>
<td>43,352,633</td>
</tr>
<tr>
<td>Members insurance</td>
<td>26,026,885</td>
<td>13,702,124</td>
</tr>
<tr>
<td>Operating fees (examination &amp; supervision fees)</td>
<td>1,177,815</td>
<td>1,279,087</td>
</tr>
<tr>
<td>Miscellaneous operating expenses</td>
<td>3,232,182</td>
<td>3,527,989</td>
</tr>
<tr>
<td><strong>TOTAL OPERATING EXPENSES BEFORE DIVIDENDS</strong></td>
<td>$261,727,358</td>
<td>$243,463,292</td>
</tr>
</tbody>
</table>

| **NET INCOME (LOSS) BEFORE DIVIDENDS** | $87,926,868 | $105,922,898 |

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Gains (losses) on investments</td>
<td>(4,877,208)</td>
<td>143,506</td>
</tr>
<tr>
<td>Gains (losses) on deposition of fixed assets</td>
<td>19,435</td>
<td>(430,630)</td>
</tr>
<tr>
<td>Other non-operating income (expense)</td>
<td>26,653,354</td>
<td>1,545,807</td>
</tr>
<tr>
<td><strong>TOTAL NON-OPERATING GAINS (LOSSES)</strong></td>
<td>$21,795,581</td>
<td>$1,258,683</td>
</tr>
</tbody>
</table>

| Total net income (loss) before dividends | $109,722,449 | $107,181,581 |

| Interest on borrowed money | 3,073,148 | 4,014,689 |
| Dividends                  | 95,612,464 | 69,719,676 |

| Net income (loss) after dividends | $11,036,837 | $33,447,216 |

| LESS: Required transfer to statutory reserve (net) |              |              |
| Change to undivided earnings as a result of operations | $11,036,837 | $33,447,216 |
### Selected Data For Virginia State Chartered-Credit Unions
#### As of December 31, 2010

<table>
<thead>
<tr>
<th>Credit Union Name</th>
<th>Principal Location</th>
<th>Assets ($000)</th>
<th>Deposits ($000)</th>
<th>Equity ($000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A B &amp; W Credit Union, Incorporated</td>
<td>Alexandria</td>
<td>26,806</td>
<td>22,349</td>
<td>4,289</td>
</tr>
<tr>
<td>Augusta Health Care Credit Union, Incorporated</td>
<td>Fishersville</td>
<td>10,470</td>
<td>9,667</td>
<td>781</td>
</tr>
<tr>
<td>Beacon Credit Union, Incorporated</td>
<td>Lynchburg</td>
<td>76,892</td>
<td>69,351</td>
<td>7,289</td>
</tr>
<tr>
<td>Belt Line Employees Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>3,386</td>
<td>2,971</td>
<td>415</td>
</tr>
<tr>
<td>C.C.C. Martinsville Employees Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>870</td>
<td>759</td>
<td>111</td>
</tr>
<tr>
<td>Cadmus Credit Union, Incorporated</td>
<td>Richmond</td>
<td>2,442</td>
<td>1,822</td>
<td>614</td>
</tr>
<tr>
<td>Campbell County Employee's Credit Union, Inc.</td>
<td>Concord</td>
<td>686</td>
<td>590</td>
<td>96</td>
</tr>
<tr>
<td>Centra Health Credit Union</td>
<td>Lynchburg</td>
<td>7,217</td>
<td>5,663</td>
<td>1,552</td>
</tr>
<tr>
<td>Chesapeake City Employees Credit Union</td>
<td>Chesapeake</td>
<td>4,384</td>
<td>4,139</td>
<td>471</td>
</tr>
<tr>
<td>Chesapeake Public School Employee's Credit Union, Inc.</td>
<td>Chesapeake</td>
<td>9,223</td>
<td>8,136</td>
<td>1,076</td>
</tr>
<tr>
<td>Dominion Credit Union</td>
<td>Richmond</td>
<td>225,232</td>
<td>200,520</td>
<td>23,625</td>
</tr>
<tr>
<td>DuPont Community Credit Union</td>
<td>Waynesboro</td>
<td>740,179</td>
<td>619,246</td>
<td>67,620</td>
</tr>
<tr>
<td>Goodyear-Danville Family Credit Union</td>
<td>Danville</td>
<td>9,674</td>
<td>8,228</td>
<td>1,418</td>
</tr>
<tr>
<td>Hampton City Employees Credit Union, Incorporated</td>
<td>Hampton</td>
<td>6,889</td>
<td>6,331</td>
<td>523</td>
</tr>
<tr>
<td>Hampton Roads Educators Credit Union, Inc.</td>
<td>Hampton</td>
<td>27,445</td>
<td>26,184</td>
<td>1,853</td>
</tr>
<tr>
<td>Hampton Roads Postal Credit Union, Inc.</td>
<td>Hampton</td>
<td>3,288</td>
<td>3,000</td>
<td>267</td>
</tr>
<tr>
<td>Home Town Community Credit Union</td>
<td>Smithfield</td>
<td>1,723</td>
<td>1,306</td>
<td>390</td>
</tr>
<tr>
<td>Klann Employees Credit Union, Incorporated</td>
<td>Waynesboro</td>
<td>89</td>
<td>37</td>
<td>51</td>
</tr>
<tr>
<td>Life Line Credit Union, Inc.</td>
<td>Richmond</td>
<td>8,754</td>
<td>8,197</td>
<td>550</td>
</tr>
<tr>
<td>Loudoun Credit Union</td>
<td>Leesburg</td>
<td>25,394</td>
<td>21,759</td>
<td>3,323</td>
</tr>
<tr>
<td>Martinsville Du Pont Employees Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>260,611</td>
<td>223,903</td>
<td>36,243</td>
</tr>
<tr>
<td>Martinsville Postal Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>522</td>
<td>461</td>
<td>61</td>
</tr>
<tr>
<td>membersTrust Credit Union</td>
<td>Virginia Beach</td>
<td>51,477</td>
<td>46,503</td>
<td>4,362</td>
</tr>
<tr>
<td>N.C.S.E. Credit Union, Inc.</td>
<td>Lovingston</td>
<td>1,144</td>
<td>965</td>
<td>178</td>
</tr>
<tr>
<td>Nabisco Employees Credit Union</td>
<td>Richmond</td>
<td>7,629</td>
<td>5,086</td>
<td>2,528</td>
</tr>
<tr>
<td>Newport News Municipal Employees Credit Union, Incorporated</td>
<td>Newport News</td>
<td>40,692</td>
<td>36,838</td>
<td>3,725</td>
</tr>
<tr>
<td>Credit Union Name</td>
<td>Principal Location</td>
<td>Assets ($000)</td>
<td>Deposits ($000)</td>
<td>Equity ($000)</td>
</tr>
<tr>
<td>-----------------------------------------------------------------------</td>
<td>--------------------</td>
<td>---------------</td>
<td>----------------</td>
<td>--------------</td>
</tr>
<tr>
<td>Newport News Shipbuilding Employee’s Credit Union, Inc. d/b/a Bayport</td>
<td>Newport News</td>
<td>1,132,027</td>
<td>959,767</td>
<td>133,706</td>
</tr>
<tr>
<td>Credit Union</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Norfolk Southern Employees' Credit Union, Incorporated</td>
<td>Chesapeake</td>
<td>2,054</td>
<td>1,732</td>
<td>320</td>
</tr>
<tr>
<td>Nitrogen, Va., Postal Credit Union, Incorporated</td>
<td>Norfolk</td>
<td>6,684</td>
<td>5,801</td>
<td>873</td>
</tr>
<tr>
<td>Northern Star Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>87,082</td>
<td>77,551</td>
<td>8,122</td>
</tr>
<tr>
<td>Old Dominion University Credit Union, Inc.</td>
<td>Norfolk</td>
<td>23,215</td>
<td>21,018</td>
<td>2,127</td>
</tr>
<tr>
<td>P.W.C. Employees Credit Union</td>
<td>Woodbridge</td>
<td>39,357</td>
<td>34,350</td>
<td>4,981</td>
</tr>
<tr>
<td>Petersburg Federal Reformatory Credit Union, Incorporated</td>
<td>Petersburg</td>
<td>2,721</td>
<td>2,030</td>
<td>691</td>
</tr>
<tr>
<td>PFD Firefighters Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>21,319</td>
<td>19,413</td>
<td>1,802</td>
</tr>
<tr>
<td>Piedmont Credit Union</td>
<td>Danville</td>
<td>44,657</td>
<td>40,656</td>
<td>3,886</td>
</tr>
<tr>
<td>Portsmouth Police Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>1,584</td>
<td>1,246</td>
<td>334</td>
</tr>
<tr>
<td>Prime Care Credit Union, Incorporated</td>
<td>Norfolk</td>
<td>14,514</td>
<td>12,753</td>
<td>1,715</td>
</tr>
<tr>
<td>Richmond Fire Department Credit Union, Incorporated</td>
<td>Richmond</td>
<td>15,461</td>
<td>13,526</td>
<td>1,935</td>
</tr>
<tr>
<td>Richmond Police Department Credit Union, Incorporated</td>
<td>Richmond</td>
<td>5,202</td>
<td>4,471</td>
<td>728</td>
</tr>
<tr>
<td>Richmond Postal Credit Union Incorporated, The</td>
<td>Richmond</td>
<td>83,178</td>
<td>72,449</td>
<td>10,247</td>
</tr>
<tr>
<td>Riverside Health System Employees' Credit Union, Incorporated</td>
<td>Newport News</td>
<td>7,810</td>
<td>6,430</td>
<td>1,290</td>
</tr>
<tr>
<td>Spruance Cellophane Credit Union</td>
<td>Richmond</td>
<td>5,775</td>
<td>5,079</td>
<td>693</td>
</tr>
<tr>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>Charlottesville</td>
<td>496,882</td>
<td>437,475</td>
<td>54,751</td>
</tr>
<tr>
<td>Valley Industrial Credit Union</td>
<td>Waynesboro</td>
<td>6,323</td>
<td>5,665</td>
<td>654</td>
</tr>
<tr>
<td>Virginia Credit Union, Inc.</td>
<td>Richmond</td>
<td>2,094,079</td>
<td>1,851,696</td>
<td>165,092</td>
</tr>
<tr>
<td>Virginia Educators’ Credit Union</td>
<td>Newport News</td>
<td>48,847</td>
<td>42,683</td>
<td>5,934</td>
</tr>
<tr>
<td>Virginia Gas, Credit Union, Incorporated</td>
<td>Staunton</td>
<td>3,368</td>
<td>2,888</td>
<td>450</td>
</tr>
<tr>
<td>Virginia United Methodist Credit Union, Inc.</td>
<td>Richmond</td>
<td>19,169</td>
<td>17,755</td>
<td>1,385</td>
</tr>
<tr>
<td>Waynesboro Employees Credit Union, Inc.</td>
<td>Waynesboro</td>
<td>3,955</td>
<td>3,415</td>
<td>528</td>
</tr>
<tr>
<td>WECCU Credit Union</td>
<td>Covington</td>
<td>65,484</td>
<td>56,874</td>
<td>7,926</td>
</tr>
</tbody>
</table>
Credit Unions -- Applications Received and/or Acted Upon

**Mergers**

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/06/10</td>
<td>Newport News Shipbuilding Employees’ Credit Union, Inc., Newport News, VA to merge into it Home Town Community Credit Union, Smithfield, VA</td>
<td>Pending</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>04/06/10</td>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>2775 Hydraulic Road</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Charlottesville, VA</td>
<td>04/28/10</td>
</tr>
<tr>
<td>05/18/10</td>
<td>DuPont Community Credit Union</td>
<td>1925 Reservoir Street</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Harrisonburg, VA</td>
<td>06/07/10</td>
</tr>
<tr>
<td>06/25/10</td>
<td>Beacon Credit Union, Incorporated</td>
<td>Mohawk Industries, 404 Anderson Street</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Glasgow, VA</td>
<td>08/17/10</td>
</tr>
<tr>
<td>07/16/10</td>
<td>Virginia Credit Union, Inc.</td>
<td>Eastern State Hospital, Building 2,</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4601 Ironbound Road</td>
<td>08/09/10</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Williamsburg, VA</td>
<td></td>
</tr>
<tr>
<td>09/08/10</td>
<td>Eastman Credit Union</td>
<td>127 Tempurpedic Drive</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Duffield, VA</td>
<td>10/05/10</td>
</tr>
<tr>
<td>11/04/10</td>
<td>Virginia Credit Union, Inc.</td>
<td>5285 South Laburnum Avenue</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Richmond, VA</td>
<td>11/22/10</td>
</tr>
</tbody>
</table>
## Credit Unions -- Status Changes

### Mergers

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Credit Union, Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>August</td>
<td>26</td>
<td>Norfolk, Va., Postal Credit Union, Incorporated, Norfolk, VA merged into it Landmark Communications Employees Credit Union, Inc. Norfolk, VA</td>
</tr>
</tbody>
</table>

### Office Relocations

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Credit Union, Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>August</td>
<td>30</td>
<td>membersTrust Credit Union, Virginia Beach, VA moved its branch office from 5648 Southern Boulevard, Virginia Beach, VA to 4388 Holland Road, Suite 100, Virginia Beach, VA</td>
</tr>
<tr>
<td>September</td>
<td>27</td>
<td>University of Virginia Community Credit Union, Inc., Charlottesville, VA moved its branch office from 1936 Arlington Boulevard, Charlottesville, VA to 1932 Arlington Boulevard, Charlottesville, VA</td>
</tr>
<tr>
<td>November</td>
<td>08</td>
<td>Hampton Roads Postal Credit Union, Inc., Hampton, VA moved its branch office from 4013 W. Mercury Boulevard, Hampton, VA to 1168 Big Bethel Road, Hampton, VA</td>
</tr>
<tr>
<td>December</td>
<td>10</td>
<td>Loudoun Credit Union, Leesburg, VA moved its branch office from 112-A South Street, S.E., Leesburg, VA to 803 Sycolin Road, Suite 105, Leesburg, VA</td>
</tr>
</tbody>
</table>

### New Service Facilities

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Credit Union, Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>11</td>
<td>Virginia Credit Union, Inc. opened a service facility at Goodwill Headquarters, 6301 Midlothian Turnpike, Richmond, VA</td>
</tr>
<tr>
<td>August</td>
<td>25</td>
<td>Virginia Credit Union, Inc. opened a service facility at Eastern State Hospital Building 2, 4601 Ironbound Road, Williamsburg, VA</td>
</tr>
<tr>
<td>September</td>
<td>14</td>
<td>University of Virginia Community Credit Union, Inc. opened a service facility at 2775 Hydraulic Road, Charlottesville, VA</td>
</tr>
<tr>
<td>October</td>
<td>07</td>
<td>Beacon Credit Union, Incorporated opened a service facility at Mohawk Industries, 404 Anderson Street, Glasgow, VA</td>
</tr>
<tr>
<td>December</td>
<td>13</td>
<td>Virginia Credit Union, Inc. opened a service facility at 5285 South Laburnum Avenue, Richmond, VA</td>
</tr>
</tbody>
</table>
A B & W Credit Union, Incorporated
6201 Richmond Highway
Alexandria, VA 22303
Treasurer- Mack Reel

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

Beacon Credit Union, Incorporated
6320 Logans Lane
P O Box 4319
Lynchburg, VA 24502
Treasurer- Wesley Gordon
Service Facilities -
1013 Mountain View Heights Road
Big Island, VA 24526
2293 Magnolia Avenue
Buena Vista, VA 24416
Mohawk Industries, 404 Anderson Street
Glasgow, VA 24555
19029 Forest Road
Lynchburg, VA 24502
2000 Main Street
Lynchburg, VA 24501

Belt Line Employees Credit Union, Incorporated
3220 Academy Avenue
Portsmouth, VA 23703
Treasurer- P. D. Nelson

C.C.C. Martinsville Employees Credit Union, Incorporated
2412 Greensboro Road
Martinsville, VA 24112
Treasurer- Russell Joyce

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

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

Centra Health Credit Union
3300 Rivermont Avenue
Lynchburg, VA 24503
Treasurer- Rebecca A. Garrett
Service Facility -
1901 Tate Springs Road
Lynchburg, VA 24501

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

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

Dominion Credit Union
One James River Plaza Lobby Level
P.O. Box 26646
Richmond, VA 23261
Treasurer- Michael C. Swalley
Service Facilities -
5000 Dominion Boulevard
Glen Allen, VA 23060
120 Tredegar Street
Richmond, VA 23219

DuPont Community Credit Union
140 Lucy Lane
P. O. Box 1365
Waynesboro, VA 22980
Treasurer- Maurice Gresham
Service Facilities -
47 W. Kaylor Park Drive
Harrisonburg, VA 22801
105 Community Way
Staunton, VA 24401
2201 North Augusta Street
Staunton, VA 24401
2518 Stuarts Draft Highway
Stuarts Draft, VA 24477
315 Lee Highway
Verona, VA 24482
1140 Shenandoah Village Drive
Waynesboro, VA 22980
Credit Unions -- List by Name

DuPont Community Credit Union (Continued)

Service Facilities -
200 East Broad Street
Waynesboro, VA 22980
2200 W. Main Street
Waynesboro, VA 22980
1025 Woodstock Commons Drive
Woodstock, VA 22664

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.
1168 Big Bethel Road
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

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

Loudoun Credit Union
803 Sycollin Road, Suite 105
Leesburg, VA 20175
Treasurer- Norman Butts

Martinsville Du Pont Employees Credit Union, Incorporated
35 Dupont Road
P O Box 2158
Martinsville, VA 24113
Treasurer- Steve Isley
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- Stanley Vinson
Credit Unions -- List by Name

membersTrust Credit Union
4388 Holland Road, Suite 100
Virginia Beach, VA 23452
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

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

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

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

Newport News Shipbuilding Employees' Credit Union,
Inc. d/b/a Bayport Credit Union
3711 Huntington Avenue
Newport News, VA 23607
Treasurer- Mary Campbell
Service Facilities -
2445 Old Taylor Road
Chesapeake, VA 23321
5028 George Washington Memorial Hwy.
Grafton, VA 23692
2300 Cunningham Drive
Hampton, VA 23666
500 West Park Lane
Hampton, VA 23666
5200 West Mercury Boulevard
Hampton, VA 23605
Gateway 2000, 22 Enterprise Parkway
Suite 160
Hampton, VA 23666
2369 George Washington Memorial Hwy.
Hayes, VA 23072
11820 Fountain Way
Newport News, VA 23606

Newport News Shipbuilding Employees' Credit Union,
Inc. d/b/a Bayport Credit Union (Continued)
Service Facilities -
12512 Warwick Boulevard
Newport News, VA 23606
12525 Jefferson Avenue
Newport News, VA 23602
230 41st Street, Building 520
Newport News, VA 23607
2700 Huntington Avenue, Building 902
Newport News, VA 23607
2900 Washington Avenue, Building 901
Newport News, VA 23607
35th Street Gate
Newport News Shipyard
Newport News, VA 23607
4215 Marshall Avenue, Building 600
Newport News, VA 23607
433 Denbigh Boulevard
Newport News, VA 23608
5001 Huntington Avenue
Newport News, VA 23607
60th Street Gate
Newport News Shipyard
Newport News, VA 23607
8000 Marshall Avenue
Newport News, VA 23605
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- Claudette Watkins
Service Facility -
150 Brambleton Avenue
Norfolk, VA 23510
Credit Unions -- List by Name

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
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
### Credit Unions -- List by Name

**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  
- 1932 Arlington Boulevard  
  Charlottesville, VA 22903  
- 220 Wayles Lane  
  Charlottesville, VA 22911  
- 2775 Hydraulic Road  
  Charlottesville, VA 22901  
- 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- Robert Hudlow

**Virginia Credit Union, Inc.**
720 East Broad Street  
Richmond, VA 23225  
Treasurer- Neila Gunter  

**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

**Virginia Credit Union, Inc. (Continued)**

**Service Facilities** -
- 3236 Old Fellows Road  
  Lynchburg, VA 24501  
- 6103 Brashier Boulevard  
  Mechanicsville, VA 23111  
- 11030 Hull Street Road  
  Midlothian, VA 23112  
- 13505 Tredegar Lake Parkway  
  Midlothian, VA 23112  
- Southside Virginia Training Center Building 59, 26317 W. Washington St.  
  Petersburg, VA 23803  
- 101 N. 14th Street (Tower)  
  Richmond, VA 23219  
- 10165 Brook Road  
  Richmond, VA 23227  
- 1200 Koger Center Boulevard  
  Richmond, VA 23235  
- 1302 B Gaskins Road  
  Richmond, VA 23233  
- 2300 W Broad Street (DMV)  
  Richmond, VA 23220  
- 4001 Lauderdale Drive  
  Richmond, VA 23233  
- 5285 South Laburnum Avenue  
  Richmond, VA 23231  
- 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  
- Goodwill Headquarters  
  6301 Midlothian Turnpike  
  Richmond, VA 23225  
- J. Sargeant Reynolds Comm. College  
  1651 E. Parham Road  
  Richmond, VA 23228  
- 17 First Street  
  Staunton, VA 24401  
- Eastern State Hospital Building 2, 4601 Ironbound Road  
  Williamsburg, VA 23188

**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
Credit Unions -- List by Name

Virginia Educators' Credit Union (Continued)
Service Facilities -
  812 Main Street
  Newport News, VA 23605

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

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

Waynesboro Employees Credit Union, Inc.
939A Fir Street
Waynesboro, VA 22980
  Treasurer- George W. Butler

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