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STATE CORPORATION COMMISSION

GREETINGS:

Richmond, Virginia

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:
I have the honor to submit herewith the 2011 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

WERNER A. PAUL
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 2.2, Chapter 33, Code of Virginia).
DEPOSITS IN VIRGINIA BANK OFFICES
STATE AND NATIONAL 2001 – 2011

STATE BANKS
NATIONAL BANKS
## Consolidated Report of Condition for Virginia State-Chartered Banks

### As of December 31 (In Thousands of Dollars)

<table>
<thead>
<tr>
<th>Year</th>
<th>82 State Banks</th>
<th>80 State Banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>977 Branches</td>
<td>1,017 Branches</td>
</tr>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and balances due from depository institutions</td>
<td>$3,314,730</td>
<td>$3,679,778</td>
</tr>
<tr>
<td>Noninterest-bearing balances and currency and coin</td>
<td>655,959</td>
<td>763,062</td>
</tr>
<tr>
<td>Interest-bearing balances</td>
<td>2,658,771</td>
<td>2,916,716</td>
</tr>
<tr>
<td>Securities</td>
<td>8,496,109</td>
<td>9,867,865</td>
</tr>
<tr>
<td>Federal funds sold &amp; securities purchased under agreement to resell</td>
<td>378,108</td>
<td>486,280</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>38,685,175</td>
<td>39,211,804</td>
</tr>
<tr>
<td>LESS: Allowance for loan and lease losses</td>
<td>878,556</td>
<td>746,767</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income and allowance for losses</td>
<td>37,806,619</td>
<td>38,465,037</td>
</tr>
<tr>
<td>Assets held in trading accounts</td>
<td>2,622</td>
<td>12,615</td>
</tr>
<tr>
<td>Premises and fixed assets (including capitalized leases)</td>
<td>1,146,270</td>
<td>1,182,837</td>
</tr>
<tr>
<td>Other real estate owned</td>
<td>414,661</td>
<td>436,234</td>
</tr>
<tr>
<td>Intangible assets</td>
<td>828,163</td>
<td>882,806</td>
</tr>
<tr>
<td>Other assets</td>
<td>1,939,783</td>
<td>1,907,319</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$54,327,065</td>
<td>$56,920,771</td>
</tr>
</tbody>
</table>

| **LIABILITIES**       |                |                |
| Deposits:             |                |                |
| In domestic offices   | $44,535,963    | $46,528,633    |
| (1) Noninterest-bearing | 5,995,865 | 7,252,774 |
| (2) Interest-bearing | 38,540,098 | 39,275,859 |
| In foreign offices, Edge and Agreement subsidiaries, and IBFs... | 0 | 0 |
| (1) Noninterest-bearing | 0 | 0 |
| (2) Interest-bearing | 0 | 0 |
| Federal funds purchased and securities sold under agreement to repurchase | 820,639 | 1,064,249 |
| Other borrowed money | 2,784,764 | 2,645,624 |
| Notes and debentures subordinated to deposits | 52,046 | 41,612 |
| Other liabilities | 369,961 | 379,995 |
| **TOTAL LIABILITIES** | 48,563,373 | 50,660,113 |

| **EQUITY CAPITAL**    |                |                |
| Perpetual preferred stock | 151,550 | 203,394 |
| Common stock | 506,758 | 519,476 |
| Surplus | 3,537,482 | 3,656,036 |
| Undivided profits and capital reserves | 1,539,611 | 1,855,513 |
| Noncontrolling interests in consolidated subsidiaries | 28,291 | 26,239 |
| **TOTAL EQUITY**      | 5,763,692 | 6,260,658 |

**TOTAL LIABILITIES AND EQUITY CAPITAL** | $54,327,065 | $56,920,771 |
### 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>2010</th>
<th>2011</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>$ 2,310,340</td>
<td>$ 2,251,591</td>
</tr>
<tr>
<td>Income from lease financing receivables</td>
<td>172</td>
<td>104</td>
</tr>
<tr>
<td>Interest on balances due from depository institutions</td>
<td>8,712</td>
<td>9,863</td>
</tr>
<tr>
<td>Interest and dividends on securities</td>
<td>296,089</td>
<td>300,991</td>
</tr>
<tr>
<td>Interest from assets held in securities held in trading accounts</td>
<td>214</td>
<td>67</td>
</tr>
<tr>
<td>Interest on federal funds sold and securities purchased under agreements to resell</td>
<td>1,343</td>
<td>1,261</td>
</tr>
<tr>
<td>Other interest income</td>
<td>4,877</td>
<td>5,996</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST INCOME</strong></td>
<td>2,621,747</td>
<td>2,569,873</td>
</tr>
<tr>
<td><strong>INTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on deposits in domestic offices</td>
<td>617,924</td>
<td>469,177</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>7,892</td>
<td>9,648</td>
</tr>
<tr>
<td>Interest on trading liabilities and other borrowed money</td>
<td>99,585</td>
<td>87,892</td>
</tr>
<tr>
<td>Interest on notes and debentures subordinated to deposits</td>
<td>3,996</td>
<td>2,615</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST EXPENSE</strong></td>
<td>729,397</td>
<td>569,332</td>
</tr>
<tr>
<td><strong>NET INTEREST INCOME</strong></td>
<td>1,892,350</td>
<td>2,000,541</td>
</tr>
<tr>
<td>Provision for loan and lease losses</td>
<td>631,046</td>
<td>333,200</td>
</tr>
<tr>
<td><strong>NONINTEREST INCOME:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from fiduciary activities</td>
<td>16,102</td>
<td>16,277</td>
</tr>
<tr>
<td>Service charges on deposit accounts</td>
<td>117,100</td>
<td>122,579</td>
</tr>
<tr>
<td>Trading revenue</td>
<td>(511)</td>
<td>(3,095)</td>
</tr>
<tr>
<td>Other fee income</td>
<td>47,008</td>
<td>0</td>
</tr>
<tr>
<td>All other noninterest income</td>
<td>309,061</td>
<td>370,120</td>
</tr>
<tr>
<td><strong>TOTAL NONINTEREST INCOME</strong></td>
<td>488,760</td>
<td>505,881</td>
</tr>
<tr>
<td>Realized gains (losses) on securities</td>
<td>15,488</td>
<td>22,623</td>
</tr>
<tr>
<td><strong>NONINTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries and employee benefits</td>
<td>826,120</td>
<td>915,544</td>
</tr>
<tr>
<td>Expenses of premises and fixed assets (net of rental income)</td>
<td>205,685</td>
<td>222,504</td>
</tr>
<tr>
<td>Other noninterest expense</td>
<td>627,192</td>
<td>627,900</td>
</tr>
<tr>
<td><strong>TOTAL NONINTEREST EXPENSE</strong></td>
<td>1,658,997</td>
<td>1,765,948</td>
</tr>
<tr>
<td><strong>INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>106,555</td>
<td>429,897</td>
</tr>
<tr>
<td><strong>APPLICABLE INCOME TAXES</strong></td>
<td>107,150</td>
<td>163,273</td>
</tr>
<tr>
<td><strong>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>(595)</td>
<td>266,624</td>
</tr>
<tr>
<td><strong>EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>NET INCOME</strong></td>
<td>$(595)</td>
<td>$ 266,624</td>
</tr>
</tbody>
</table>
## Selected Data For Virginia State-Chartered Banks
**As of December 31, 2011**

<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>510,294</td>
<td>380,656</td>
<td>43,284</td>
</tr>
<tr>
<td>Bank of Botetourt</td>
<td>Buchanan</td>
<td>10</td>
<td>307,278</td>
<td>281,532</td>
<td>23,575</td>
</tr>
<tr>
<td>The Bank of Charlotte County*</td>
<td>Phenix</td>
<td>4</td>
<td>121,029</td>
<td>99,485</td>
<td>16,324</td>
</tr>
<tr>
<td>Bank of Clarke County*</td>
<td>Berryville</td>
<td>12</td>
<td>561,578</td>
<td>448,778</td>
<td>59,157</td>
</tr>
<tr>
<td>The Bank of Fincastle</td>
<td>Fincastle</td>
<td>8</td>
<td>180,416</td>
<td>154,318</td>
<td>25,303</td>
</tr>
<tr>
<td>Bank of Floyd*</td>
<td>Floyd</td>
<td>7</td>
<td>258,794</td>
<td>234,175</td>
<td>23,910</td>
</tr>
<tr>
<td>The Bank of Hampton Roads*</td>
<td>Chesapeake</td>
<td>36</td>
<td>1,899,061</td>
<td>1,581,401</td>
<td>131,576</td>
</tr>
<tr>
<td>Bank of Lancaster*</td>
<td>Kilmarnock</td>
<td>9</td>
<td>314,347</td>
<td>265,619</td>
<td>26,978</td>
</tr>
<tr>
<td>The Bank of Marion*</td>
<td>Marion</td>
<td>16</td>
<td>348,943</td>
<td>303,471</td>
<td>36,817</td>
</tr>
<tr>
<td>Bank of McKenney*</td>
<td>McKenney</td>
<td>7</td>
<td>205,022</td>
<td>180,427</td>
<td>20,280</td>
</tr>
<tr>
<td>Bank of the James*</td>
<td>Lynchburg</td>
<td>10</td>
<td>427,040</td>
<td>374,958</td>
<td>33,408</td>
</tr>
<tr>
<td>The Bank of Southside Virginia</td>
<td>Carson</td>
<td>15</td>
<td>530,272</td>
<td>452,901</td>
<td>72,885</td>
</tr>
<tr>
<td>Bank of Virginia*</td>
<td>Midlothian</td>
<td>4</td>
<td>165,463</td>
<td>147,241</td>
<td>12,666</td>
</tr>
<tr>
<td>Benchmark Community Bank*</td>
<td>Kenbridge</td>
<td>12</td>
<td>416,125</td>
<td>370,094</td>
<td>43,037</td>
</tr>
<tr>
<td>The Blue Grass Valley Bank</td>
<td>Blue Grass</td>
<td>2</td>
<td>35,370</td>
<td>31,183</td>
<td>3,976</td>
</tr>
<tr>
<td>Blue Ridge Bank, Inc.*</td>
<td>Luray</td>
<td>5</td>
<td>198,924</td>
<td>163,455</td>
<td>16,659</td>
</tr>
<tr>
<td>Burke &amp; Herbert Bank &amp; Trust Company</td>
<td>Alexandria</td>
<td>25</td>
<td>2,461,748</td>
<td>2,022,277</td>
<td>248,884</td>
</tr>
<tr>
<td>The Business Bank</td>
<td>Vienna</td>
<td>8</td>
<td>313,850</td>
<td>283,999</td>
<td>28,743</td>
</tr>
<tr>
<td>Cardinal Bank</td>
<td>McLean</td>
<td>27</td>
<td>2,594,615</td>
<td>1,808,721</td>
<td>265,282</td>
</tr>
<tr>
<td>Carter Bank &amp;Trust</td>
<td>Martinsville</td>
<td>124</td>
<td>3,970,407</td>
<td>3,609,989</td>
<td>339,521</td>
</tr>
<tr>
<td>Central Virginia Bank*</td>
<td>Powhatan</td>
<td>9</td>
<td>394,809</td>
<td>333,415</td>
<td>17,120</td>
</tr>
<tr>
<td>Chesapeake Bank*</td>
<td>Kilmarnock</td>
<td>11</td>
<td>633,128</td>
<td>541,725</td>
<td>63,442</td>
</tr>
<tr>
<td>Citizens and Farmers Bank</td>
<td>West Point</td>
<td>18</td>
<td>921,031</td>
<td>647,269</td>
<td>114,011</td>
</tr>
<tr>
<td>Citizens Bank and Trust Company*</td>
<td>Blackstone</td>
<td>11</td>
<td>323,006</td>
<td>272,009</td>
<td>36,236</td>
</tr>
<tr>
<td>Citizens Community Bank*</td>
<td>South Hill</td>
<td>4</td>
<td>161,463</td>
<td>134,655</td>
<td>22,595</td>
</tr>
<tr>
<td>Colonial Virginia Bank*</td>
<td>Gloucester</td>
<td>3</td>
<td>130,267</td>
<td>109,561</td>
<td>11,535</td>
</tr>
</tbody>
</table>

* - Member of Federal Reserve
## Selected Data For Virginia State-Chartered Banks
### As of December 31, 2011

<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>Community Bankers’ Bank*</td>
<td>Midlothian</td>
<td>1</td>
<td>143,618</td>
<td>118,503</td>
<td>14,967</td>
</tr>
<tr>
<td>Community Capital Bank of Virginia*</td>
<td>Christiansburg</td>
<td>2</td>
<td>55,817</td>
<td>44,364</td>
<td>9,613</td>
</tr>
<tr>
<td>Essex Bank*</td>
<td>Tappahannock</td>
<td>25</td>
<td>1,091,224</td>
<td>934,012</td>
<td>113,789</td>
</tr>
<tr>
<td>EVB*</td>
<td>Tappahannock</td>
<td>25</td>
<td>1,061,468</td>
<td>834,270</td>
<td>101,801</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank*</td>
<td>Timberville</td>
<td>9</td>
<td>566,021</td>
<td>435,971</td>
<td>45,776</td>
</tr>
<tr>
<td>The Farmers &amp; Merchants Bank of Craig County*</td>
<td>New Castle</td>
<td>2</td>
<td>52,395</td>
<td>43,077</td>
<td>9,163</td>
</tr>
<tr>
<td>Farmers and Miners Bank*</td>
<td>Pennington Gap</td>
<td>6</td>
<td>129,141</td>
<td>112,550</td>
<td>16,312</td>
</tr>
<tr>
<td>The Farmers Bank of Appomattox*</td>
<td>Appomattox</td>
<td>5</td>
<td>186,239</td>
<td>158,545</td>
<td>23,477</td>
</tr>
<tr>
<td>Farmers Bank, Windsor, Virginia*</td>
<td>Windsor</td>
<td>5</td>
<td>423,749</td>
<td>341,733</td>
<td>39,290</td>
</tr>
<tr>
<td>The Fauquier Bank*</td>
<td>Warrenton</td>
<td>10</td>
<td>612,914</td>
<td>530,924</td>
<td>50,118</td>
</tr>
<tr>
<td>First and Citizens Bank</td>
<td>Monterey</td>
<td>3</td>
<td>115,881</td>
<td>102,665</td>
<td>12,539</td>
</tr>
<tr>
<td>First Bank*</td>
<td>Strasburg</td>
<td>10</td>
<td>538,516</td>
<td>469,304</td>
<td>45,726</td>
</tr>
<tr>
<td>The First Bank and Trust Company*</td>
<td>Lebanon</td>
<td>20</td>
<td>1,246,957</td>
<td>1,102,907</td>
<td>124,902</td>
</tr>
<tr>
<td>First Capital Bank*</td>
<td>Glen Allen</td>
<td>7</td>
<td>541,366</td>
<td>441,653</td>
<td>45,045</td>
</tr>
<tr>
<td>First Community Bank*</td>
<td>Bluefield</td>
<td>55</td>
<td>2,144,104</td>
<td>1,561,334</td>
<td>282,761</td>
</tr>
<tr>
<td>First Sentinel Bank*</td>
<td>Richlands</td>
<td>5</td>
<td>167,493</td>
<td>149,924</td>
<td>14,765</td>
</tr>
<tr>
<td>First State Bank</td>
<td>Danville</td>
<td>1</td>
<td>37,461</td>
<td>35,828</td>
<td>1,433</td>
</tr>
<tr>
<td>First Virginia Community Bank*</td>
<td>Fairfax</td>
<td>3</td>
<td>261,037</td>
<td>223,369</td>
<td>33,785</td>
</tr>
<tr>
<td>The Freedom Bank of Virginia*</td>
<td>Vienna</td>
<td>2</td>
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<td>183,148</td>
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<td>1</td>
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<td>7</td>
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<td>Highlands Community Bank*</td>
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<td>Roanoke</td>
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<td>John Marshall Bank*</td>
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* - Member of Federal Reserve
### Selected Data For Virginia State-Chartered Banks
**As of December 31, 2011**

<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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<td>Chesapeake</td>
<td>11</td>
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<td>781,601</td>
<td>709,125</td>
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<td>Midlothian</td>
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<td>580,734</td>
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<td>Virginia Bank and Trust Company*</td>
<td>Danville</td>
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<td>165,712</td>
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<td>Virginia Commerce Bank*</td>
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<td>131,564</td>
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<td>Fairfax</td>
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<td>170,463</td>
<td>18,875</td>
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</table>

* - Member of Federal Reserve
### Selected Data For Virginia State-Chartered Banks
#### As of December 31, 2011

<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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<tbody>
<tr>
<td>WashingtonFirst Bank</td>
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<td>559,411</td>
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</table>

* - Member of Federal Reserve
### New Banks

| Received | Institution            | Location                                      | Activity  
|----------|------------------------|-----------------------------------------------|-----------
| 05/02/11 | First Community Bank   | 29 College Drive, Bluefield, Tazewell County, VA | Approved 06/14/11 |

### Mergers

| Received | Description                                                                 | Activity |
|----------|------------------------------------------------------------------------------|----------
| 08/03/11 | PNC Bank, National Association, Pittsburgh, PA to merge into it RBC Bank (USA)| Pending |
| 08/12/11 | Capital Bank, N.A., Miami, FL to merge into it GreenBank                     | Pending  |

### Acquisitions

| Received | Description                                                                 | Activity |
|----------|------------------------------------------------------------------------------|----------
| 02/09/11 | American National Bankshares Inc., Danville, VA to acquire MidCarolina Bank  | Approved 03/16/11 |

### Branches

| Received | Institution                     | Location                                      | Activity |
|----------|---------------------------------|-----------------------------------------------|----------
| 12/06/10 | Towne Bank, Portsmouth, VA      | 5200 Providence Road, City of Virginia Beach, VA | Approved 01/05/11 |
| 12/08/10 | Bank of Mckenney, Mckenney, VA  | 13117 Rivers Bend Boulevard, Chester, Chesterfield County, VA | Approved 01/07/11 |
| 12/27/10 | Union First Market Bank, Richmond, VA | 1044 Warrenton Road, Stafford County, VA | Approved 01/18/11 |
| 12/28/10 | Bank of Georgetown, Washington, DC | 1850 Towers Crescent Drive, Vienna, Fairfax County, VA | No Objection 01/19/11 |
| 01/06/11 | Cardinal Bank, McLean, VA       | 6402 Williamsburg Boulevard, Arlington County, VA | Approved 01/25/11 |
| 01/07/11 | Union First Market Bank, Richmond, VA | 440 South Main Street, City of Harrisonburg, VA | Approved 01/27/11 |
| 01/07/11 | Sonabank, McLean, VA            | 10 West Washington Street, Middleburg, Loudoun County, VA | Approved 01/28/11 |
| 01/12/11 | First Virginia Community Bank, Fairfax, VA | 11260 Roger Bacon Drive, Suite 101, Reston, Fairfax County, VA | Approved 02/07/11 |
| 01/28/11 | Community Capital Bank of Virginia, Christiansburg, VA | 100 West Franklin Street, Suite 301, City of Richmond, VA | Approved 02/14/11 |
| 02/02/11 | Virginia Heritage Bank, Vienna, VA | 45745 Nokes Boulevard, Suite 150, Dulles, Loudoun County, VA | Approved 02/24/11 |
| 02/11/11 | Union First Market Bank, Richmond, VA | 400 Gateway Drive, Frederick County, VA | Approved 03/03/11 |
| 02/11/11 | Union First Market Bank, Richmond, VA | 2035 East Market Street, City of Harrisonburg, VA | Approved 03/03/11 |
| 02/11/11 | Union First Market Bank, Richmond, VA | 200 Rivendall Court, Frederick County, VA | Approved 03/03/11 |
## Banks -- Applications Received and/or Acted Upon

### Branches

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
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<tbody>
<tr>
<td>02/11/11</td>
<td>Union First Market Bank</td>
<td>1015 Richmond Road</td>
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<td>City of Staunton, VA</td>
<td>03/03/11</td>
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<tr>
<td>02/11/11</td>
<td>Union First Market Bank</td>
<td>437 Tiffany Drive</td>
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<td>City of Waynesboro, VA</td>
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<td>Union First Market Bank</td>
<td>240 Elizabeth Drive</td>
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<td>Stephens City, Frederick County, VA</td>
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<td>Sandy Spring Bank</td>
<td>550 North Quincy Street</td>
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<td>Olney, MD</td>
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<td>Branch Banking and Trust Company</td>
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<td>Congressional Bank</td>
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<td>Herndon, Fairfax County, VA</td>
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<td>Heritage Bank</td>
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<td>City of Chesapeake, VA</td>
<td>06/20/11</td>
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<td>Xenith Bank</td>
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<td>Henrico County, VA</td>
<td>06/29/11</td>
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<tr>
<td>06/09/11</td>
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<td></td>
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<td>City of Richmond, VA</td>
<td>06/28/11</td>
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<td>Midlothian, Chesterfield County, VA</td>
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<td>07/27/11</td>
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### Banks -- Applications Received and/or Acted Upon

#### Branches

<table>
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<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
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<tbody>
<tr>
<td>11/29/11</td>
<td>Pioneer Bank, Stanley, VA</td>
<td>1710 Seminole Trail, Suite 4</td>
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<td>Sandy Spring Bank, Olney, MD</td>
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<tr>
<td>12/13/11</td>
<td>StellarOne Bank, Christiansburg, VA</td>
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<td>MainStreet Bank, Herndon, VA</td>
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#### Main Office Relocations

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<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
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<td>To: 1051 East Cary Street, Suite 1200</td>
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#### Branch Relocations

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<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
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</thead>
<tbody>
<tr>
<td>01/25/11</td>
<td>New Peoples Bank, Inc., Honaker, VA</td>
<td>From: 20445 Riverside Drive</td>
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<td></td>
<td>Grundy, Buchanan County, VA</td>
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<td>Grundy, Buchanan County, VA</td>
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<td>Monarch Bank, Chesapeake, VA</td>
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<td>City of Norfolk, VA</td>
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<td>To: 101 West Main Street, Suite 1000</td>
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<tr>
<td>07/11/11</td>
<td>Branch Banking and Trust Company, Winston-Salem, NC</td>
<td>From: 120 North Maple Avenue</td>
<td>Pending</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Purcellville, Loudoun County, VA</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 126 North Maple Avenue</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Purcellville, Loudoun County, VA</td>
<td></td>
</tr>
<tr>
<td>09/01/11</td>
<td>Fulton Bank, National Association, Lancaster, PA</td>
<td>From: 735 Thimble Shoals Boulevard</td>
<td>Pending</td>
</tr>
<tr>
<td></td>
<td></td>
<td>City of Newport News, VA</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 601 Thimble Shoals Boulevard</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>City of Newport News, VA</td>
<td></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>09/09/11</td>
<td>First Bank of Virginia</td>
<td>From: 131 Ivanhoe Road, Unit 131D Max Meadows, Wythe County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 145 Ivanhoe Road Max Meadows, Wythe County, VA</td>
<td>10/19/11</td>
</tr>
<tr>
<td>09/28/11</td>
<td>Towne Bank</td>
<td>From: 5531 N. Croatan Highway Southern Shores, NC</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Portsmouth, VA</td>
<td>To: 2 Juniper Trail Southern Shores, NC</td>
<td>10/19/11</td>
</tr>
<tr>
<td>12/21/11</td>
<td>Virginia Heritage Bank</td>
<td>From: 11166 Fairfax Boulevard, Suite 100 City of Fairfax, VA</td>
<td>Pending</td>
</tr>
<tr>
<td></td>
<td>Vienna, VA</td>
<td>To: 8245 Boone Boulevard, Suite 820 Vienna, Fairfax County, VA</td>
<td></td>
</tr>
</tbody>
</table>
**Banks -- Status Changes**

**Mergers**

April 08  Boone County Bank, Inc., Madison, WV merged into it Consolidated Bank and Trust Company

**Conversions - National Bank to State Bank**

June 29  First Community Bank, N.A., Bluefield, VA converted to a state chartered bank under the title of First Community Bank

**Bank Closures**

July 27  The State Corporation Commission found Virginia Business Bank, Richmond, VA to be at or near insolvency and ordered the bank be closed as of 5:00 p.m., Friday, July 29, 2011. The Federal Deposit Insurance Corporation (FDIC) was appointed as receiver. Certain assets and liabilities of the bank were purchased and assumed by Xenith Bank, Richmond, VA, which reopened the single office of the bank on July 30, 2011.

September 20  The State Corporation Commission found Bank of the Commonwealth, Norfolk, VA to be at or near insolvency and ordered the bank be closed as of 6:05 p.m., Friday, September 23, 2011. The Federal Deposit Insurance Corporation (FDIC) was appointed as receiver. Certain assets and liabilities of the bank were purchased and assumed by Southern Bank and Trust Company, Mount Olive, NC, which reopened the offices of the bank on September 26, 2011.

**Changes in Title**

October 15  Page Valley Bank, The, Luray, VA changed its name to Blue Ridge Bank, Inc.

**Branch Openings**

January 31  Virginia Company Bank, Newport News, VA opened a branch office at 2198 Coliseum Drive, City of Hampton, VA

February 22  Burke & Herbert Bank & Trust Company, Alexandria, VA opened a branch office at 3030 Clarendon Boulevard, Arlington County, VA

March 07  Virginia Heritage Bank, Vienna, VA opened a branch office at 45745 Nokes Boulevard, Suite 150, Dulles, Loudoun County, VA

March 14  Burke & Herbert Bank & Trust Company, Alexandria, VA opened a branch office at 6705 Whittier Avenue, McLean, Fairfax County, VA

March 21  Union First Market Bank, Richmond, VA opened a branch office at 1044 Warrenton Road, Stafford County, VA

March 22  Virginia Partners Bank, Fredericksburg, VA opened a branch office at Cowan Center, 2521 Cowan Boulevard, City of Fredericksburg, VA

March 28  Community Capital Bank of Virginia, Christiansburg, VA opened a branch office at 100 West Franklin Street, Suite 301, City of Richmond, VA

March 28  Fulton Bank, National Association, Lancaster, PA opened a branch office at 217 Hanbury Road, City of Chesapeake, VA

March 28  Monarch Bank, Chesapeake, VA opened a branch office at 4629 N. Croatan Highway, Kitty Hawk, NC

April 18  Bank of Clarke County, Berryville, VA opened a branch office at 21 Main Street, Round Hill, Loudoun County, VA

May 02  Sonabank, McLean, VA opened a branch office at 10 West Washington Street, Middleburg, Loudoun County, VA

May 23  Union First Market Bank, Richmond, VA opened a branch office at 440 South Main Street, City of Harrisonburg, VA
## Branch Openings

<table>
<thead>
<tr>
<th>Date</th>
<th>Bank Name</th>
<th>Location Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>May 23</td>
<td>Cardinal Bank</td>
<td>6402 Williamsburg Boulevard, Arlington County, VA</td>
</tr>
<tr>
<td>June 27</td>
<td>First Virginia Community Bank</td>
<td>11260 Roger Bacon Drive, Suite 101, Reston, Fairfax County, VA</td>
</tr>
<tr>
<td>June 27</td>
<td>Union First Market Bank</td>
<td>1015 Richmond Road, City of Staunton, VA</td>
</tr>
<tr>
<td>June 27</td>
<td>Union First Market Bank</td>
<td>437 Tiffany Drive, City of Waynesboro, VA</td>
</tr>
<tr>
<td>June 27</td>
<td>Union First Market Bank</td>
<td>15371 Montanus Drive, Culpeper, Culpeper County, VA</td>
</tr>
<tr>
<td>June 27</td>
<td>Union First Market Bank</td>
<td>2035 East Market Street, City of Harrisonburg, VA</td>
</tr>
<tr>
<td>June 27</td>
<td>Union First Market Bank</td>
<td>400 Gateway Drive, Frederick County, VA</td>
</tr>
<tr>
<td>June 27</td>
<td>Union First Market Bank</td>
<td>200 Rivendall Court, Frederick County, VA</td>
</tr>
<tr>
<td>June 27</td>
<td>Union First Market Bank</td>
<td>240 Elizabeth Drive, Stephens City, Frederick County, VA</td>
</tr>
<tr>
<td>July 06</td>
<td>Sandy Spring Bank</td>
<td>550 North Quincy Street, Arlington County, VA</td>
</tr>
<tr>
<td>August 01</td>
<td>Xenith Bank</td>
<td>9020 Stony Point Parkway, Suite 225, City of Richmond, VA</td>
</tr>
<tr>
<td>August 15</td>
<td>EagleBank, Inc.</td>
<td>4420 N. Fairfax Drive, Arlington County, VA</td>
</tr>
<tr>
<td>August 29</td>
<td>John Marshall Bank</td>
<td>1943 Isaac Newton Square, Reston, Fairfax County, VA</td>
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<tr>
<td>September 19</td>
<td>Heritage Bank</td>
<td>1403 Greenbrier Parkway, Suite 110, City of Chesapeake, VA</td>
</tr>
<tr>
<td>September 27</td>
<td>Bank of McKenney</td>
<td>13117 Rivers Bend Boulevard, Chester, Chesterfield County, VA</td>
</tr>
<tr>
<td>October 03</td>
<td>Sonabank</td>
<td>13804 Hull Street Road, Midlothian, Chesterfield County, VA</td>
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<tr>
<td>October 13</td>
<td>Business Bank, The</td>
<td>697 North Washington Street, City of Alexandria, VA</td>
</tr>
<tr>
<td>October 19</td>
<td>EagleBank, Bethesda</td>
<td>1919 N. Lynn Street, Arlington County, VA</td>
</tr>
<tr>
<td>October 31</td>
<td>Union First Market Bank</td>
<td>Three James Center, 1051 East Cary Street, Suite 103, City of Richmond, VA</td>
</tr>
<tr>
<td>November 03</td>
<td>Middleburg Bank</td>
<td>821 East Main Street, City of Richmond, VA</td>
</tr>
<tr>
<td>November 14</td>
<td>Page Valley Bank</td>
<td>204 Albemarle Square, Albemarle County, VA</td>
</tr>
<tr>
<td>December 01</td>
<td>Xenith Bank</td>
<td>1011 Boulder Springs Drive, Suite 410, Chesterfield County, VA</td>
</tr>
<tr>
<td>December 12</td>
<td>Burke &amp; Herbert Bank</td>
<td>4605 Daisy Reid Avenue, Prince William County, VA</td>
</tr>
</tbody>
</table>
Banks -- Status Changes

Branch Openings

December 13 Miners Exchange Bank, Coeburn, VA opened a branch office at 309 Vanover Avenue, N.E., Wise County, VA

Main Office Redesignations

October 14 John Marshall Bank, Reston, VA redesignated its main office from 5860 Columbia Pike, Suite 104, Baileys Crossroads, Fairfax County, VA to 1943 Isaac Newton Square, Reston, Fairfax County, VA

Main Office Relocations

December 19 Union First Market Bank, Richmond, VA relocated its main office from 111 Virginia Street, Suite 100, City of Richmond, VA to 1051 East Cary Street, Suite 1200, City of Richmond, VA

Branch Relocations

January 18 Valley Bank, Roanoke, VA relocated a branch office from 1327 Grandin Road, SW, City of Roanoke, VA to 1323 Grandin Road, SW, City of Roanoke, VA

February 14 New Peoples Bank, Inc., Honaker, VA relocated a branch office from 20445 Riverside Drive, Grundy, Buchanan County, VA to 20487 Riverside Drive, Grundy, Buchanan County, VA

April 04 Crescent Bank & Trust, New Orleans, LA relocated a branch office from 700 Independence Parkway Suite 200, Chesapeake, VA to 510 Independence Parkway Suite 300, Chesapeake, VA

April 11 Monarch Bank, Chesapeake, VA relocated a branch office from 318 West 21st Street, City of Norfolk, VA to 500 West 21st Street, City of Norfolk, VA

June 20 Village Bank, Midlothian, VA relocated a branch office from 10374 S. Ledbetter Road, Ashland, Hanover County, VA to 10035 Sliding Hill Road, Ashland, Hanover County, VA

August 13 Middleburg Bank, Middleburg, VA relocated a branch office from 8383 West Main Street, Marshall, Fauquier County, VA to 8331 West Main Street, Marshall, Fauquier County, VA

September 19 Monarch Bank, Chesapeake, VA relocated a branch office from 150 Boush Street, Suite 100, City of Norfolk, VA to 101 West Main Street, Suite 1000, City of Norfolk, VA

Branch Closings

January 28 United Bank, Vienna, VA closed its branch office at 6402 Williamsburg Blvd, Arlington County, VA

March 25 Monarch Bank, Chesapeake, VA closed its branch office at 3708 Croatan Highway N., Unit 1, Kitty Hawk, NC

April 04 Peoples Community Bank, Montross, VA closed its branch office at 2875 Kings Highway, Oak Grove, Westmoreland County, VA

April 07 Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 1403 Greenbrier Parkway, Suite 110, City of Chesapeake, VA

April 08 Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 1400 Kempsville Road, Suite 102, City of Chesapeake, VA

April 15 First Bank, Strasburg, VA closed its branch office at 300 West Reservoir Road, Woodstock, Shenandoah County, VA

May 06 Citizens Community Bank, South Hill, VA closed its branch office at 138 Roanoke Rapids Road, Gaston, NC

June 06 Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 152 Capcom Avenue, Unit 101, Wake Forest, NC
## Banks -- Status Changes

### Branch Closings

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Bank Name</th>
<th>Location</th>
</tr>
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<tbody>
<tr>
<td>June</td>
<td>10</td>
<td>Bank of Virginia, Midlothian</td>
<td>Chesterfield County, VA</td>
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<tr>
<td>June</td>
<td>10</td>
<td>Bank of Hampton Roads, The, Norfolk</td>
<td>City of Norfolk, VA</td>
</tr>
<tr>
<td>August</td>
<td>12</td>
<td>StellarOne Bank, Christiansburg</td>
<td>Spotsylvania County, VA</td>
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<tr>
<td>August</td>
<td>31</td>
<td>Shore Bank, Onley</td>
<td>Parksley, Accomack County, VA</td>
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<tr>
<td>September</td>
<td>02</td>
<td>Bank of Hampton Roads, The, Norfolk</td>
<td>City of Virginia Beach, VA</td>
</tr>
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<td>September</td>
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<td>City of Virginia Beach, VA</td>
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<td>September</td>
<td>16</td>
<td>Bank of Hampton Roads, The, Norfolk</td>
<td>City of Norfolk, VA</td>
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<td>September</td>
<td>16</td>
<td>StellarOne Bank, Christiansburg</td>
<td>Wythe County, VA</td>
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<tr>
<td>September</td>
<td>23</td>
<td>Bank of Hampton Roads, The, Norfolk</td>
<td>City of Suffolk, VA</td>
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<td>October</td>
<td>12</td>
<td>Bank of Hampton Roads, The, Norfolk</td>
<td>Cary, NC</td>
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<td>October</td>
<td>21</td>
<td>Bank of Hampton Roads, The, Norfolk</td>
<td>Raleigh, NC</td>
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<tr>
<td>October</td>
<td>21</td>
<td>Bank of Hampton Roads, The, Norfolk</td>
<td>Raleigh, NC</td>
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<tr>
<td>October</td>
<td>21</td>
<td>Bank of Hampton Roads, The, Norfolk</td>
<td>Plymouth, NC</td>
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<td>October</td>
<td>21</td>
<td>Bank of Hampton Roads, The, Norfolk</td>
<td>Chapel Hill, NC</td>
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<td>November</td>
<td>04</td>
<td>Union First Market Bank, Richmond</td>
<td>City of Williamsburg, VA</td>
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<tr>
<td>November</td>
<td>04</td>
<td>Bank of Hampton Roads, The, Norfolk</td>
<td>City of Virginia Beach, VA</td>
</tr>
<tr>
<td>December</td>
<td>30</td>
<td>EVB, Tappahannock</td>
<td>Glenns, Gloucester County, VA</td>
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</table>

### EFT Closings

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<tr>
<th>Month</th>
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<th>Bank Name</th>
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<tr>
<td>April</td>
<td>11</td>
<td>StellarOne Bank, Christiansburg</td>
<td>Culpeper County, VA</td>
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</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., President
Cashier- Jean Houpert, 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 615
Troutville 24175
C.E.O.- G. Lyn Hayth, III, President
Cashier- Michelle A. Crook, Chief Financial Officer
Offices
Botetourt County
19747 Main Street, Buchanan *
U.S. Route 220, Daleville
Railroad Street, Eagle Rock
60 Lee Highway North, Troutville
Franklin County
51 Firstwatch Drive, Moneta
Roanoke County
3130 Peters Creek Road NW
Lot 1, Perimeter East Commerce Center, US Route 460 and Trail Drive
Rockbridge County
5905 N. Lee Highway, Fairfield
9 Lloyd Tolley Road, Natural Bridge Station
65 East Midland Trail

Bank of Clarke County
P O Box 391
Berryville 22611-0391
C.E.O.- John R. Milleson, President
Cashier- 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
Loudoun County
21 Main Street, Round Hill

Bank of Charlotte County, The
P O Box 336
Phenix 23959-0336
C.E.O.- Bobby A. Howard, President
Cashier- John L. Pillow
Offices
Campbell County
308 Lynchburg Avenue, Brookneal
Charlotte County
Main Street, Charlotte Courthouse
26 King Street, Keysville
101 Berkley Street, Phenix *

Bank of Floyd
P O Box 215
Floyd 24091-0215
C.E.O.- Ronald Leon Moore, Chairman of the Board
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

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

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

### Bank of Hampton Roads, The (Continued)
- North Carolina
  - 3600 North Croatan Highway, Kitty Hawk
  - 5406 North Croatan Highway, Kitty Hawk
  - 100 Moyock Commons Drive, Moyock
  - 2808 South Croatan Highway, Nags Head
  - 102 West Buncombe Street, Roper
  - 901 Military Cutoff Road, Wilmington

### Bank of Lancaster
- P O Box 1869
  - Kilmarnock 22482-1869
- C.E.O.- Randal R. Greene, President
- Cashier- Deborah M. Evans, Chief Financial Officer

### 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

---

* Legal main office
Banks -- List by Name

Bank of Marion, The (Continued)
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
13117 Rivers Bend Boulevard, Chester
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)
Sussex County
Jarrett Avenue

Bank of Virginia
P.O. Box 5658
Midlothian 23112-0028
C.E.O.- Jack C. Zoeller
Cashier- Joseph D. Pennington, Chief Financial Officer
Offices
Chesterfield County
4023 West Hundred Road, Chester
11730 Hull Street Road, Midlothian *
906 Branchway Road
Henrico County
10501 Patterson Avenue

Bank of the James
828 Main Street
Lynchburg 24504
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

* Legal main office
Banks -- List by Name

**Benchmark Community Bank (Continued)**

Mecklenburg County
- 133 College Street, Clarksville
- 905 North Mecklenburg Avenue, South Hill

Nottoway County
- 400 Church Street, Blackstone
- 1500-1508 W. Virginia Avenue, Crewe

Prince Edward County
- East Third Street & South Street, Farmville
- Southwest Corner of Main Street and Milnwood Road, Farmville

**Blue Grass Valley Bank, The**

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

**Blue Ridge Bank, Inc.**

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

**Burke & Herbert Bank & Trust Company (Continued)**

Arlington County
- 3030 Clarendon Boulevard
- 500 South 23rd Street

Fairfax County
- 4235 Annandale Road, Annandale
- 9516 Old Keene Mill Road, Burke
- 14122 Lee Highway, Centreville
- 6705 Whittier Avenue, McLean
- 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
- 4605 Daisy Reid Avenue

**Business Bank, The**

133 Maple Avenue East
Vienna 22180
C.E.O.- Harold C. Rauner, President
Cashier- Lisa M. Porter, Chief Financial Officer
**Offices**
- City of Alexandria
  - 697 North Washington Street
- 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

* Legal main office
Cardinal Bank (Continued)
City of Manassas
9626 Center Street
Arlington County
2100 North Glebe Road
2505 Wilson Boulevard
3434 N. Washington Boulevard
6402 Williamsburg Boulevard
Fairfax County
4115 Annandale Road, Annandale
14000 Sullyfield Circle, Chantilly
5766 Union Mill Road, Clifton
199 Elden Street, Herndon
1313 Dolley Madison Boulevard, McLean
1650 Tysons Boulevard, Suite 100, McLean
8270 Greensboro Drive, McLean *
8270 Greensboro Drive, Suite 500, McLean
11150 Sunset Hills Road, Reston
10695 Braddock Road
4100 Monument Corner Drive
Loudoun County
20 Catoctin Circle, S. E., Leesburg
440 East Main Street, Purcellville
46005 Regal Plaza, Suite 180, Sterling
Prince William County
13870 Smoketown Road, Woodbridge
14000 Jefferson Davis Highway, Woodbridge
Stafford County
289 Garrisonville Road
District of Columbia
1776 K Street, N.W., Washington
Maryland
7315 Wisconsin Avenue, Bethesda

Carter Bank & Trust (Continued)
City of Galax
118 North Main Street
543 East Stuart Drive
City of Harrisonburg
2169 South Main Street
75 North Mason Street
City of Lynchburg
1728 Graves Mill Road
2018 Tate Springs Road
3515 Campbell Avenue
City of Martinsville
4 East Commonwealth Boulevard *
City of Radford
1900 East Main Street
City of Roanoke
1722 Hershberger Road NW
2657 Peters Creek Road NW
3132 Electric Road SW
4143 Franklin Road SW
4806 Hollins Road NW
616 9th Street SE
City of Salem
1400 Electric Road
City of Staunton
478 Frontier Drive
City of Waynesboro
2701 West Main Street
Albemarle County
4430 Ivy Road
Amherst County
221 Ambriar Drive, Amherst
4498 South Amherst Highway, Madison Heights
Augusta County
2782 Stuarts Draft Highway, Stuarts Draft
81 Franklin Street, Weyers Cave
Bath County
9008 Sam Snead Highway, 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

* Legal main office
Carter Bank & Trust (Continued)

Franklin County
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

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
82 E. 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

* Legal main office
Banks -- List by Name

Central Virginia Bank
P O Box 39
Powhatan 23139-0039
C.E.O.- Herbert E. Marth, Jr., President
Cashier- Robert B. Eastep, Chief Financial Officer
Offices
Chesterfield County
  2500 Promenade Parkway, Midlothian
  4901 Millridge Parkway East, Midlothian
  Village Marketplace Shopping Center, Midlothian
  Turnpike & Old Buckingham, Midlothian
Cumberland County
  2288 Cartersville Road, Cartersville
  1422 Anderson Highway
Henrico County
  3490 Lauderdale Drive
Powhatan County
  2351 Anderson Highway, Powhatan *
  2036 New Dorset Road
  2490 Anderson Highway

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

Citizens Bank and Trust Company (Continued)
Chesterfield County
  10001 Courtview Lane
Mecklenburg County
  622 E. Atlantic Street, South Hill
Nottoway County
  101 N Main Street (D-I), Blackstone
  126 S Main Street, Blackstone *
  State Routes 40 & 46, Blackstone
  Agnew Street & Namozine Avenue, Burkeville
  210 Carter Street, Crewe
Prince Edward County
  1517 West Third Street, Farmville
  1712 S. Main Street, Farmville

Citizens Community Bank
800 N. Mecklenburg Avenue
South Hill 23970
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
    778 Old Farm Road South, Roanoke Rapids

Citizens and Farmers Bank
P O Box 391
West Point 23181-0391
C.E.O.- Larry G. Dillon, President
Cashier- Thomas F. Cherry, Chief Financial Officer
Offices
City of Hampton
  1927 C&F Drive,
City of Newport News
  698 Town Center Drive
City of Williamsburg
  1167 Jamestown Road
Chesterfield County
  4820 West Hundred Road, Chester
  1400 Alverser Plaza, Midlothian
Goochland County
  12308 Patterson Avenue
Hanover County
  7021 Mechanicsville Turnpike, Mechanicsville
Henrico County
  100 East Williamsburg Road, Sandston
  State Route 5 and Strath Road, Varina
  8001 West Broad Street
James City County
  N.E. Corner of U.S. Route 60 and State Route 607,
  Norge
  4780 Longhill Road

* Legal main office

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## Banks -- List by Name

### Citizens and Farmers Bank (Continued)
- **King William County**
  - 14th & Main Streets, West Point
  - 802 Main Street, West Point *
- **Middlesex County**
  - SW Corner of the Intersection of State Route 33 & State Route 227
- **New Kent County**
  - U.S. Route 60 & State Route 155, Providence Forge
  - State Route 249, Quinton
- **York County**
  - 2800 George Washington Memorial Hwy

### Colonial Virginia Bank
- **P O Box 2120**
  - Gloucester 23061-2120
- **C.E.O.- Robert L Bailey, President**
- **Cashier- Kenneth E. Smith, Chief Financial Officer**

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

### 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**

### EVB (Continued)
- **Caroline County**
  - 202 North Main Street, Bowling Green
- **Essex County**
  - 307 Church Lane, Tappahannock *
  - Essex Square Shopping Center, 1665 Tappahannock Boulevard, Tappahannock
- **Gloucester County**
  - 7132 George Washington Memorial Hwy, Gloucester
  - 1953 George Washington Memorial Hwy., Gloucester Point
- **Hanover County**
  - 201 N. Washington Highway, Ashland
  - 4241 Mechanicsville Turnpike, Mechanicsville
  - 8123 Mechanicsville Turnpike, Mechanicsville
  - 9495 Charter Gate Drive, Mechanicsville
- **Henrico County**
  - 8821 West Broad Street
- **King William County**
  - 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
- **4235 Innslake Drive, Suite 200**
  - Glen Allen 23060
- **C.E.O.- Rex L. Smith, III, President**
- **Cashier- Bruce E. Thomas, Chief Financial Officer**

### EVB
- **P O Box 1455**
  - Tappahannock 22560
- **C.E.O.- Joe A. Shearin, President**
- **Cashier- J. Adam Sothen, Chief Financial Officer**

### Offices
- **City of Colonial Heights**
  - 3400 Boulevard

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

#### Essex Bank (Continued)
- Henrico County
  - 9951 Brook Road, Glen Allen
- King William County
  - U.S. Route 360, Central Garage
  - 1681 Main Street, West Point
- Louisa County
  - 217 East Main Street, Louisa
- Northumberland County
  - 14598 Northumberland Highway, Burgess
  - 654 Northumberland Highway, Callao
- Powhatan County
  - 2320 Anderson Highway, Powhatan
  - Winterfield Place, 3740 Winterfield Road
- Rockbridge County
  - 744 North Lee Highway
- Georgia
  - 10105 Highway 142, Covington
  - 2001 Grayson Highway, Grayson
  - 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 of Craig County, The
- P O Box 400
- New Castle 24127-0400
- C.E.O.- Sandra K. Dudding
- Cashier- Joann Hutchison, Chief Financial Officer

#### 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

#### Farmers Bank, Windsor, Virginia
- P O Box 285
- Windsor 23487-0285
- C.E.O.- Richard J. Holland, Jr., President
- Cashier- Kristy DeJarnette, Not Applicable

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

#### Farmers Bank, Windsor, Virginia
- City of Suffolk
  - 1008 West Washington Street
  - 3100 Godwin Boulevard
  - 6255 College Drive, Suite L
- Isle of Wight County
  - 1119 South Church Street, Smithfield
  - 50 E Windsor Boulevard, Windsor *

#### Farmers and Miners Bank
- 41526 West Morgan Avenue
- Pennington Gap 24277-2319
- C.E.O.- Terry M. Estep, President
- Cashier- C. Shawn Moore, Chief Operating Officer

#### Farmers and Miners Bank
- Dickenson County
  - North side of State Route 83, 500 yards West of Brush Creek Road, Clintwood
- Lee County
  - 248 Station Creed Road, Ewing
  - 41526 West Morgan Avenue, Pennington Gap *
  - 6489 Dr. Thomas Walker Road, Rose Hill

* Legal main office
Banks -- List by Name

**Farmers and Miners Bank (Continued)**

Scott County  
2944 US Highway North, Weber City  
Wise County  
331 East Main Street, Wise

**Fauquier Bank, The**

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

112 West King Street  
Strasburg 22657-2220  
C.E.O.- Scott C. Harvard, 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 *  
496 North Main Street, Woodstock  
860 South Main Street, Woodstock  
Warren County  
1717 Shenandoah Avenue, Front Royal  
508 North Commerce Avenue, Front Royal

**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
First Capital Bank (Continued)
Henrico County
11001 West Broad Street, Glen Allen *

First Community Bank
P O Box 989
One Community Place
Bluefield 24605
C.E.O.- John M. Mendez
Cashier- David D. Brown, Chief Financial Officer
Offices
City of Emporia
125 West Atlantic Street
431 South Main Street
Chesterfield County
11400 Midlothian Turnpike
9310 Midlothian Turnpike
Dickenson County
320 Chase Street, Clintwood
Hanover County
6109 Brasher Boulevard, Mechanicsville
Henrico County
10820 West Broad Street, Glen Allen
900 North Parham Road
Tazewell County
101 Sanders Lane, Bluefield
29 College Drive, Bluefield *
643 East Riverside Drive, North Tazewell
302 Washington Square, Richlands
Wise County
8044 Main Street, Pound
Wythe County
747 Ft. Chriswell Road, Max Meadows
910 East Main Street, Wytheville
North Carolina
1455 River Ridge Drive, Clemmons
20209 West Catawba Avenue, Cornelius
101 Brookfall Dairy Road, Elkin
5519 Mountain View Road, Hays
401 Gilead Road, Huntersville
347 North Main Street, Mooresville
57 North Main Street, Sparta
92 North Center Street, Taylorsville
312 Jonestown Road, Winston-Salem
401 Knollwood Street, Winston-Salem
5002 Peters Creek Parkway, Winston-Salem
5610 University Parkway, Winston-Salem
Tennessee
1706 Highway 93, Fall Branch
202 East Main Street, Johnson City
300 Sunset Drive, Johnson City
2681 Boones Creek Road, Johnson City
5756 Highway 11 East, Piney Flats
West Virginia
101 Vermillion Street, Athens
111 Citizens Drive, Beckley

First Community Bank (Continued)
West Virginia
50 Brookshire Lane, Beckley
211 Federal Street, Bluefield
U.S. Route 460, Bluefield
U.S. Route 52 & West Virginia Route 20, Bluefield
2 West Main Street, Buckhannon
Route 20 & Williams River Road, Cowen
State Route 55, Red Oak Plaza, Craigsville
1220 Ritter Drive, Daniels
110 North Pike Street, Grafton
298 Stokes Drive, Hinton
U.S. Route 219, Lindside
100 Market Street, Man
213 Howard Avenue, Mullens
Route 10 Cook Parkway, Oceana
547 Appalachian Highway, Pineville
77 Cedar Street, Pineville
1001 Mercer Street, Princeton
1102 Oakvale Road, Princeton
One Stafford Commons, Princeton
16 West Main Street, Richwood
902 Northside Drive, Summersville

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
801 S. College Avenue, Suite 5, Bluefield
12678 George C. Perry Highway, Pounding Mill
315 Railroad Ave, Richlands *
200 Valley View Street

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
11260 Roger Bacon Drive, Suite 101, Reston

* Legal main office
First Virginia Community Bank (Continued)
Fairfax County
11325 Random Hills Road *
Prince William County
7900 Sudley Road

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

Offices
Augusta County
23 Scenic Highway, Churchville
Bath County
East side of U S Route 220, Mitchelltown
Highland County
195 W. Main Street, Monterey *

Freedom Bank of Virginia, The
10555 Main Street
Fairfax 22030
C.E.O.- Craig S. Underhill, 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 *

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

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

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

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

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

HomeTown Bank
202 S. Jefferson Street
Roanoke 24011-1702
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

* Legal main office
Banks -- List by Name

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

**John Marshall Bank**
1943 Isaac Newton Square, Suite 100
Reston 20190
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
    1943 Isaac Newton Square, Reston *
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, Chief Financial Officer

**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
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- Rajesh Mehra, Chief Financial Officer

**Offices**
Fairfax County
    1779 Fountain Drive, Reston
Fauquier County
    8331 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
City of Richmond
    821 East Main Street

**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
    309 Vanover Avenue, N.E.
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
    750 Volvo Parkway *
City of Norfolk
    101 West Main Street, Suite 1000
    500 West 21st Street
Banks -- List by Name

Monarch Bank (Continued)
City of Virginia Beach
100 Lynnhaven Parkway
1635 Laskin Road
3701 Pacific Avenue
4216 Virginia Beach Boulevard, Suite 180
5225 Providence Road
North Carolina
4629 N. Croatan Highway, Kitty Hawk
2525 S. Croatan Highway, Nags Head

New Peoples Bank, Inc. (Continued)
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
20487 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
5448 Wise-Norton Road, Esserville
11241 Indian Creek Road, Pound
Tennessee
372 East Jackson Boulevard, Jonesborough
2600 North John B. Dennis Highway, Kingsport

New Peoples Bank, Inc. (Continued)
West Virginia
3996 Coal Heritage Road, Bluewell
1221 Stafford Drive, Princeton

Peoples Bank of Virginia
P O Box 71960
Richmond 23255
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 *

* Legal main office
Banks -- List by Name

**Pioneer Bank**
P O Box 8  
Stanley 22851-0010  
C.E.O.- Thomas R. Rosazza, President  
Cashier- Lori G. Hassett, Chief Financial Officer  
**Offices**  
City of Charlottesville  
257 Ridge McIntire Road  
City of Harrisonburg  
890 West Market Street  
Greene County  
8315 Spotswood Trail, Stanardsville  
Page County  
800 East Main Street, Luray  
511 South Third Street, Shenandoah  
252 E. Main Street, Stanley *

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

**Shore Bank**
P O Box 920  
Onley 23418-0920  
C.E.O.- W. Thomas Mears, President  
Cashier- Steve Theobald, Chief Financial Officer  
**Offices**  
Accomack County  
6350 Maddox Boulevard, Chincoteague  
25253 Lankford Highway, Onley *  
Northampton County  
22468 Lankford Highway, Cape Charles  
4071 Lankford Highway, Exmore  
Maryland  
103 Pocomoke Marketplace, Pocomoke  
100 West Main Street, Salisbury  
1503 S. Salisbury Boulevard, Salisbury

**Sonabank (Continued)**
Allegany County  
511 Main Street, Clifton Forge  
Chesterfield County  
13804 Hull Street Road, Midlothian  
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 Streetet, Leesburg  
10 West Washington Street, Middleburg  
43086 Peacock Market Plaza, South Riding  
Shenandoah County  
9484 Congress Street, New Market  
Warren County  
1 South Royal Avenue, Front Royal  
Maryland  
11834 Rockville Pike, Rockville

**StellarOne Bank**
105 Arbor Drive  
Christiansburg 24073  
Cashier- Jeffrey W. Farrar, Chief Financial Officer  
**Offices**  
City of Bedford  
125 West Main Street  
City of Buena Vista  
2101 Forest Avenue  
City of Covington  
450 West Main Street  
City of Fredericksburg  
1016 Charles Street  
City of Harrisonburg  
1391 S. High Street  
390 University Boulevard  
City of Lynchburg  
2102 Langhorne Road  
City of Radford  
50 West Main Street  
City of Roanoke  
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 Beverley Street  
24 South Augusta Street  
2813 N. Augusta Street

* Legal main office
Banks -- List by Name

StellarOne Bank (Continued)
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 Wenonah Avenue, Pearisburg
Henrico County
  3900 Westerre Parkway, Suite 102
Madison County
  1174 North Main Street, Madison
Montgomery County
  2280 Kraft Drive, Suite 1000, Blacksburg
  601 North Main Street, Blacksburg
  105 Arbor Drive, Christiansburg *
  1675 Roanoke Street, SE, Christiansburg
  50 North Franklin Street, Christiansburg
  4055 Riner Road, Riner
  250 Alleghany Spring Road, Shawsville
Orange County
  36081 Goodwin Drive, Locust Grove
  134-136 West Main Street, Orange
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

StellarOne Bank (Continued)
Spotsylvania County
  4805 Lassen Lane
Stafford County
  25 Greenbank Road
Wythe County
  900 North 4th Street, Wytheville

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

Offices
City of Chesapeake
  1312 Greenbrier Parkway
  137 Mount Pleasant Road
City of Hampton
  550 Settlers Landing Road
City of Newport News
  1 Old Oyster Point Road
  1030 Loftis Boulevard, Suite 100
  11001 Warwick Boulevard
City of Norfolk
  1 Colley Avenue, Suite 100
  109 E. Main Street
City of Portsmouth
  200 High Street
  5716 High Street *
  6201 Portsmouth Boulevard
City of 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
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

* Legal main office
Banks -- List by Name

**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 (Continued)**
City of Waynesboro
437 Tiffany Drive
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
Culpeper County
15371 Montanus Drive, Culpeper
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
240 Elizabeth Drive, Stephens City
1095 Millwood Pike
200 Rivendell Court
400 Gateway Drive
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
Henrico County
10150 Brook Road, Glen Allen
10250 Staples Mill Road, Glen Allen
11163 Nuckols Road, Glen Allen

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* Legal main office
Banks -- List by Name

Union First Market Bank (Continued)

Henrico County
  11263 West Broad Street, Glen Allen
  9645 West Broad Street, Glen Allen
  1601 Willow Lawn Drive, Suite 701
  1773 Parham Road
  2250 John Rolfe Parkway
  3460 Pump Road
  4390 S. Laburnum Avenue
  4591 S. Laburnum Avenue
  5700 Brook Road
  7129 Staples Mill Road
  8983 Staples Mill Road
  9782 Gayton Road

James City County
  4660 Monticello Avenue
  4960 Monticello Avenue
  5125 John Tyler Highway

King George County
  10045 Kings Highway, King George

King William County
  3708 Richmond Tappahannock Hwy, Manquin

Lancaster County
  284 North Main Street, Kilmarnock
  485 Chesapeake Drive, White Stone

Loudoun County
  101 W. Washington Street, Middleburg

Lancaster County

Nelson County
  124 Main Street, Lovingston

Northumberland County
  15043 Northumberland Highway, Burgess
  876 Main Street, Reedeleville

Rappahannock County
  7 Bank Road, Washington

Richmond County
  4256 Richmond Road, Warsaw
  5839 Richmond Road, Warsaw

Roanoke County
  3605 Electric Road

Spotsylvania County
  5510 Morris Road, Thornburg
  10131 Jefferson Davis Highway
  10415 Courthouse Road
  3301 Shannon Park Drive
  4210 Plank Road
  4540 Lafayette Boulevard
  5831 Plank Road

Stafford County
  1044 Warrenton Road
  622 Cambridge Street

Warren County
  473 South Street, Front Royal

Westmoreland County
  840 McKinney Boulevard, Colonial Beach
  17191 King's Highway, Montross

Union First Market Bank (Continued)

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
  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

Greene County
  8260 Seminole Trail, Ruckersville

* Legal main office

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United Bank (Continued)

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 Spotswood Trail, Elkton

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

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

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

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

Valley Bank
P O Box 2740
Roanoke 24001-2740

C.E.O.- Ellis L. Gutshall, President
Cashier- Kimberly B. Snyder, Senior Vice President

Offices
City of Roanoke
110 McClanahan Street, SW
1323 Grandin Road, SW
1518 Hershberger Road, N.W.
36 Church Avenue, SW *
3850 Keagy Road Southwest

City of Salem
8 East Main Street

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

Village Bank
P O Box 330
Midlothian 23113-0330

C.E.O.- Thomas W. Winfree, President
Cashier- C. Harril Whitehurst, Jr., Chief Financial Officer

Offices

Chesterfield County
4221 West Hundred Road, Chester
1120 Huguenot Road, Midlothian
13531 Midlothian Turnpike, Midlothian
15521 Midlothian Turnpike, Midlothian *
6736 Southshore Drive, Midlothian
11450 Robious Road
13521 Waterford Place
6551 Centralia Road

Hanover County
10035 Sliding Hill 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 Commerce Bank
5350 Lee Highway
Arlington 22207-1608

C.E.O.- Peter A. Converse, President
Cashier- Mark S. Merrill, Chief Financial Officer

Offices
City of Alexandria
1414 Prince Street
2401 Mount Vernon Avenue
506 King Street
5140 Duke Street

* Legal main office
Banks -- List by Name

Virginia Commerce Bank (Continued)
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
  Centreridge 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
  City of Hopewell
    1421 City Point Road
  City of Petersburg
    1955 South Sycamore Street
    1965 Wakefield Street *
  City of Suffolk
    1703 North Main Street
Chesterfield County
  4600 West Hundred Road, Chester
  1118 Courthouse Road
  4222 Bonniebank Road

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

Virginia Company Bank
601 Thimble Shoals Blvd., Ste. 201
Newport News 23606
C.E.O.- Mark C. Hanna, President
Cashier- Michael R. McAllister, Treasurer
Offices
  James City County
    5360 Discovery Park Boulevard, Suite 102
  City of Hampton
    2198 Coliseum Drive
  City of Newport News
    601 Thimble Shoals Boulevard *

Virginia Heritage Bank
8245 Boone Boulevard, Suite 820
Vienna 22182
C.E.O.- David P. Summers, President
Cashier- Charles C. Brockett, Chief Financial Officer
Offices
  City of Fairfax
    11166 Fairfax Boulevard, Suite 100 *
  Fairfax County
    13986 Metrotech Drive, Chantilly
    8245 Boone Boulevard, Vienna
  Loudoun County
    45745 Nokes Boulevard, Suite 150, Dulles
  Prince William County
    7905 Heritage Village Plaza, Gainesville

* Legal main office
Banks -- List by Name

**Virginia Partners Bank**
Post Office Box 8029  
Fredericksburg 22404-8029  
C.E.O.- William B. Young  
Cashier- Catherine Phillips

**Offices**
- City of Fredericksburg  
  2101 Plank Road  
  317-319 William Street  
  410 William Street *  
  Cowan Center, 2521 Cowan Boulevard

**WashingtonFirst Bank**
11921 Freedom Drive, Suite 250  
Reston 20190  
C.E.O.- Shaza L. Andersen  
Cashier- Matthew R. Johnson, Chief Financial Officer

**Offices**
- City of Fairfax  
  10777 Main Street  
- Fairfax County  
  9851 Georgetown Pike, Great Falls  
  11636 Plaza America Drive, Reston *  
- Loudoun County  
  46901 Cedar Lakes Plaza, Sterling  
- District of Columbia  
  1025 Connecticut Avenue, NW, Washington  
  1146 19th Street, NW, Washington  
  1500 K Street, NW, Washington  
- Maryland  
  7708 Woodmont Avenue, Bethesda  
  6329 Greenbelt Road, College Park  
  6089 Oxon Hill Road, Oxon Hill

**Xenith Bank**
901 E. Cary Street, Suite 1700  
Richmond 23219  
C.E.O.- T. Gaylon Layfield, III, President  
Cashier- Thomas W. Osgood, Chief Financial Officer

**Offices**
- City of Richmond  
  901 East Cary Street, Suite 1700 *  
  9020 Stony Point Parkway, Suite 225  
- City of Suffolk  
  100 Bosley Avenue  
  1000 N. Main Street  
  3535 Bridge Road  
- Chesterfield County  
  1011 Boulder Springs Drive, Suite 410  
- Fairfax County  
  8200 Greensboro Drive, Suite 1400, McLean

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

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

Alliance Bankshares Corporation, 14200 Park Meadow Drive, Suite 200S, Chantilly, VA 20151
  C.E.O. - 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
  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. - Randal R. Greene, President
  Bank of Lancaster, Kilmarnock, VA
  Bay Trust Company, Kilmarnock, VA

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

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

Botetourt Bankshares, Inc., P O Box 339, Buchanan, VA 24066-0339
  C.E.O. - H. Watts Steger, III
  Bank of Botetourt, Troutville, 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., P O Box 268, Midlothian, VA 23113
  C.E.O. - William H. McFaddin
  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, President
   Citizens National Bank, Windsor, VA

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

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

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

Central Virginia Bankshares, Inc., P O Box 39, Powhatan, VA 23139-0039
   C.E.O. - Herbert E. Marth, Jr., President
   Central Virginia Bank, Powhatan, VA

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

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

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

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

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

Fauquier Bankshares, Inc., PO Box 561, Warrenton, VA 20188-0000
  C.E.O. - Randy K. Ferrell, President
  Fauquier Bank, The, 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, Warrenton, VA

First Capital Bancshares, Inc., P O Box 457, Lebanon, VA 24266-0457
  C.E.O. - John M. Presley
  First Capital Bank, Lebanon, VA

First National Corporation, 112 West King Street, Strasburg, VA 22657-2220
  C.E.O. - Scott C. Harvard, President
  First Bank, Strasburg, VA

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

Hampton Roads Bankshares, Inc., 999 Waterside Drive, Suite 200, Norfolk, VA 23510
  C.E.O. - Douglas J. Glenn, President
  Bank of Hampton Roads, The, Norfolk, VA
  Shore Bank, Onley, VA

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

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

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

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

Pinnacle Bankshares Corporation, P.O. Box 29, Altavista, VA 24517
C.E.O. - Aubrey H. Hall, President
First National Bank of Altavista, The, Altavista, VA

Pioneer Bankshares, Inc., P O Box 8, Stanley, VA 22851-0010
C.E.O. - Thomas R. Rosazza, President
Pioneer Bank, Stanley, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

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, Warrenton, 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, 1051 East Cary Street, Suite 1200, Richmond, VA 23219-0000
   C.E.O. - G. William Beale
   Union First Market Bank, Richmond, VA

United Bankshares, Inc., 514 Market Street, Parkersburg, WV 26102-1508
   C.E.O. - Richard M. Adams, Chairman of the Board
   United Bank, Vienna, VA
   United Bank, Inc., Parkersburg, WV
   Centra Bank, Inc., Morgantown, WV

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

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 23113-0330
   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.
   Virginia Commonwealth Bank, Petersburg, VA

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

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

Virginia Community Bankshares, Inc., P O Box 888, Louisa, VA 23093-0888
C.E.O. - A. Preston Moore, President
 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., 11921 Freedom Drive, Suite 250, 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

**Branches - Out of State Trust Companies**

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>05/19/11</td>
<td>Covenant Trust, LLC</td>
<td>11626 Coeburn-Norton Road</td>
<td>Objection</td>
<td>Coeburn, VA</td>
<td>07/05/11</td>
</tr>
</tbody>
</table>
Savings Institutions -- List by Name

Elizabeth Building and Loan Association,
Incorporated
519 Washington Street
Portsmouth, VA
    C.E.O.- Raymond E. Wimbrough, President
# Consolidated Report of Condition for Credit Unions
## As of December 31

### ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>2010</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>$3,529,080,059</td>
<td>$3,621,464,724</td>
</tr>
<tr>
<td>LESS: Allowance for loan losses</td>
<td>48,853,141</td>
<td>48,458,138</td>
</tr>
<tr>
<td>Cash</td>
<td>237,017,733</td>
<td>401,868,023</td>
</tr>
<tr>
<td>Available for Sale securities</td>
<td>746,141,429</td>
<td>877,708,555</td>
</tr>
<tr>
<td>Held to Maturity securities</td>
<td>739,806,630</td>
<td>820,207,975</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in Corporate Centrals</td>
<td>100,571,677</td>
<td>24,988,661</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in banks, S&amp;L’s &amp; MSB’s</td>
<td>175,857,980</td>
<td>185,203,343</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in other credit unions</td>
<td>10,163,972</td>
<td>9,910,592</td>
</tr>
<tr>
<td>All other investments</td>
<td>39,920,168</td>
<td>43,464,335</td>
</tr>
<tr>
<td>Land and buildings (net of depreciation)</td>
<td>103,681,111</td>
<td>111,302,310</td>
</tr>
<tr>
<td>Other fixed assets (net of depreciation)</td>
<td>19,167,895</td>
<td>19,704,826</td>
</tr>
<tr>
<td>Share insurance capitalization deposit</td>
<td>48,162,888</td>
<td>50,597,969</td>
</tr>
<tr>
<td>All other assets</td>
<td>83,146,911</td>
<td>94,464,812</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$5,783,865,312</strong></td>
<td><strong>$6,212,427,987</strong></td>
</tr>
</tbody>
</table>

### LIABILITIES & SAVINGS EQUITY

<table>
<thead>
<tr>
<th>Description</th>
<th>2010</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notes/interest payable</td>
<td>$124,565,589</td>
<td>$164,251,239</td>
</tr>
<tr>
<td>Accounts payable</td>
<td>54,329,934</td>
<td>86,487,000</td>
</tr>
<tr>
<td>Dividends payable</td>
<td>653,731</td>
<td>513,793</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td><strong>$179,549,254</strong></td>
<td><strong>$251,252,032</strong></td>
</tr>
<tr>
<td>Share certificates</td>
<td>$1,543,338,318</td>
<td>$1,469,508,377</td>
</tr>
<tr>
<td>Share draft accounts</td>
<td>623,994,940</td>
<td>718,008,904</td>
</tr>
<tr>
<td>IRA accounts</td>
<td>553,631,947</td>
<td>568,101,437</td>
</tr>
<tr>
<td>Other shares</td>
<td>2,309,769,369</td>
<td>2,579,383,963</td>
</tr>
<tr>
<td><strong>TOTAL SHARES</strong></td>
<td><strong>$5,030,734,574</strong></td>
<td><strong>$5,335,002,681</strong></td>
</tr>
<tr>
<td>Regular/statutory reserve</td>
<td>85,701,263</td>
<td>86,804,463</td>
</tr>
<tr>
<td>Other reserves</td>
<td>74,928,991</td>
<td>80,702,039</td>
</tr>
<tr>
<td>Unrealized Gains (Losses) on available for sale securities</td>
<td>6,094,573</td>
<td>14,863,723</td>
</tr>
<tr>
<td>Other Comprehensive Income</td>
<td>-23,339,230</td>
<td>-27,703,477</td>
</tr>
<tr>
<td>Undivided earnings</td>
<td>430,195,887</td>
<td>471,506,526</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td><strong>$573,581,484</strong></td>
<td><strong>$626,173,274</strong></td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES &amp; EQUITY</strong></td>
<td><strong>$5,783,865,312</strong></td>
<td><strong>$6,212,427,987</strong></td>
</tr>
</tbody>
</table>

Number of credit unions in operation... 50  49
## Consolidated Report of Income for Credit Unions

**For the Year Ended December 31**

<table>
<thead>
<tr>
<th></th>
<th>2010</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on loans (gross)</td>
<td>$231,694,989</td>
<td>$222,356,996</td>
</tr>
<tr>
<td>LESS: Interest refunded</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Income from investments</td>
<td>39,128,536</td>
<td>37,341,611</td>
</tr>
<tr>
<td>Fee income</td>
<td>43,008,320</td>
<td>43,131,802</td>
</tr>
<tr>
<td>Other operating income</td>
<td>35,554,345</td>
<td>39,733,322</td>
</tr>
<tr>
<td><strong>TOTAL GROSS INCOME</strong></td>
<td>$349,386,190</td>
<td>$342,563,731</td>
</tr>
<tr>
<td><strong>EXPENSES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee compensation &amp; benefits</td>
<td>$97,344,307</td>
<td>$103,444,725</td>
</tr>
<tr>
<td>Travel &amp; conference expense</td>
<td>1,833,510</td>
<td>1,892,559</td>
</tr>
<tr>
<td>Office occupancy expense</td>
<td>10,328,593</td>
<td>10,625,003</td>
</tr>
<tr>
<td>Office operations expense</td>
<td>39,319,918</td>
<td>41,052,750</td>
</tr>
<tr>
<td>Education &amp; promotional expenses</td>
<td>5,284,386</td>
<td>6,077,612</td>
</tr>
<tr>
<td>Loan servicing expense</td>
<td>17,922,839</td>
<td>18,276,746</td>
</tr>
<tr>
<td>Professional &amp; outside services</td>
<td>9,567,906</td>
<td>10,388,196</td>
</tr>
<tr>
<td>Provision for loan losses</td>
<td>43,352,633</td>
<td>30,667,013</td>
</tr>
<tr>
<td>Members insurance</td>
<td>13,702,124</td>
<td>425,708</td>
</tr>
<tr>
<td>Temporary Corporate CU Stabilization Fund Expense</td>
<td>0</td>
<td>12,417,366</td>
</tr>
<tr>
<td>Operating fees (examination &amp; supervision fees)</td>
<td>1,279,087</td>
<td>1,352,789</td>
</tr>
<tr>
<td>Miscellaneous operating expenses</td>
<td>3,527,989</td>
<td>3,929,743</td>
</tr>
<tr>
<td><strong>TOTAL OPERATING EXPENSES BEFORE DIVIDENDS</strong></td>
<td>$243,463,292</td>
<td>$240,550,210</td>
</tr>
<tr>
<td><strong>NET INCOME (LOSS) BEFORE DIVIDENDS</strong></td>
<td>$105,922,898</td>
<td>$102,013,521</td>
</tr>
<tr>
<td>Gains (losses) on investments</td>
<td>143,506</td>
<td>1,232,659</td>
</tr>
<tr>
<td>Gains (losses) on deposition of fixed assets</td>
<td>-430,630</td>
<td>-332,829</td>
</tr>
<tr>
<td>Other non-operating income (expense)</td>
<td>1,545,807</td>
<td>46,987</td>
</tr>
<tr>
<td><strong>TOTAL NON-OPERATING GAINS (LOSSES)</strong></td>
<td>$1,258,683</td>
<td>$946,817</td>
</tr>
<tr>
<td>Total net income (loss) before dividends</td>
<td>$107,181,581</td>
<td>$102,960,338</td>
</tr>
<tr>
<td>Interest on borrowed money</td>
<td>4,014,689</td>
<td>5,202,742</td>
</tr>
<tr>
<td>Dividends</td>
<td>69,719,676</td>
<td>54,807,279</td>
</tr>
<tr>
<td>Net income (loss) after dividends</td>
<td>$33,417,216</td>
<td>$42,950,317</td>
</tr>
<tr>
<td>LESS: Required transfer to statutory reserve (net)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change to undivided earnings as a result of operations</td>
<td>$33,417,216</td>
<td>$42,950,317</td>
</tr>
</tbody>
</table>

1. This account includes NCUSIF Premium Expense
## Selected Data For Virginia State Chartered-Credit Unions
### As of December 31, 2011

<table>
<thead>
<tr>
<th>Credit Union Name</th>
<th>Principal Location</th>
<th>Assets ($000)</th>
<th>Deposits ($000)</th>
<th>Equity ($000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A B &amp; W Credit Union, Incorporated</td>
<td>Alexandria</td>
<td>$27,731</td>
<td>$22,762</td>
<td>$4,572</td>
</tr>
<tr>
<td>Augusta Health Care Credit Union, Incorporated</td>
<td>Fishersville</td>
<td>$10,221</td>
<td>9,377</td>
<td>824</td>
</tr>
<tr>
<td>Beacon Credit Union, Incorporated</td>
<td>Lynchburg</td>
<td>$84,617</td>
<td>76,224</td>
<td>8,149</td>
</tr>
<tr>
<td>Belt Line Employees Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>3,092</td>
<td>2,815</td>
<td>277</td>
</tr>
<tr>
<td>C.C.C. Martinsville Employees Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>854</td>
<td>752</td>
<td>102</td>
</tr>
<tr>
<td>Cadmus Credit Union, Incorporated</td>
<td>Richmond</td>
<td>2,353</td>
<td>1,752</td>
<td>592</td>
</tr>
<tr>
<td>Campbell County Employee's Credit Union, Inc.</td>
<td>Concord</td>
<td>681</td>
<td>592</td>
<td>89</td>
</tr>
<tr>
<td>Centra Health Credit Union</td>
<td>Lynchburg</td>
<td>7,887</td>
<td>6,290</td>
<td>1,594</td>
</tr>
<tr>
<td>Chesapeake City Employees Credit Union</td>
<td>Chesapeake</td>
<td>4,713</td>
<td>4,301</td>
<td>407</td>
</tr>
<tr>
<td>Chesapeake Public School Employee's Credit Union, Inc.</td>
<td>Chesapeake</td>
<td>9,202</td>
<td>8,209</td>
<td>984</td>
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<tr>
<td>Dominion Credit Union</td>
<td>Richmond</td>
<td>239,493</td>
<td>211,630</td>
<td>26,708</td>
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<tr>
<td>DuPont Community Credit Union</td>
<td>Waynesboro</td>
<td>787,064</td>
<td>657,971</td>
<td>73,570</td>
</tr>
<tr>
<td>Entrust Financial Credit Union</td>
<td>Richmond</td>
<td>67,337</td>
<td>61,493</td>
<td>5,205</td>
</tr>
<tr>
<td>Goodyear-Danville Family Credit Union</td>
<td>Danville</td>
<td>11,578</td>
<td>9,966</td>
<td>1,579</td>
</tr>
<tr>
<td>Hampton City Employees Credit Union, Incorporated</td>
<td>Hampton</td>
<td>6,043</td>
<td>5,536</td>
<td>485</td>
</tr>
<tr>
<td>Hampton Roads Educators Credit Union, Inc.</td>
<td>Hampton</td>
<td>28,922</td>
<td>27,166</td>
<td>1,575</td>
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<tr>
<td>Hampton Roads Postal Credit Union, Inc.</td>
<td>Hampton</td>
<td>2,932</td>
<td>2,667</td>
<td>255</td>
</tr>
<tr>
<td>Life Line Credit Union, Inc.</td>
<td>Richmond</td>
<td>8,485</td>
<td>7,894</td>
<td>595</td>
</tr>
<tr>
<td>Loudoun Credit Union</td>
<td>Leesburg</td>
<td>27,559</td>
<td>23,629</td>
<td>3,631</td>
</tr>
<tr>
<td>Martinsville Du Pont Employees Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>261,639</td>
<td>223,350</td>
<td>37,632</td>
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<tr>
<td>Martinsville Postal Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>555</td>
<td>502</td>
<td>54</td>
</tr>
<tr>
<td>membersTrust Credit Union</td>
<td>Virginia Beach</td>
<td>45,920</td>
<td>42,194</td>
<td>3,321</td>
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<tr>
<td>N.C.S.E. Credit Union, Inc.</td>
<td>Lovingston</td>
<td>1,120</td>
<td>934</td>
<td>186</td>
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<tr>
<td>Nabisco Employees Credit Union</td>
<td>Richmond</td>
<td>9,061</td>
<td>6,452</td>
<td>2,597</td>
</tr>
<tr>
<td>Newport News Municipal Employees Credit Union, Incorporated</td>
<td>Newport News</td>
<td>41,562</td>
<td>37,566</td>
<td>3,851</td>
</tr>
<tr>
<td>Newport News Shipbuilding Employee’s Credit Union, Inc. d/b/a Bayport Credit Union</td>
<td>Newport News</td>
<td>1,183,683</td>
<td>994,433</td>
<td>144,734</td>
</tr>
</tbody>
</table>
## Selected Data For Virginia State Chartered-Credit Unions
### As of December 31, 2011

<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>Norfolk Southern Employees' Credit Union, Incorporated</td>
<td>Chesapeake</td>
<td>2,041</td>
<td>1,734</td>
<td>304</td>
</tr>
<tr>
<td>Norfolk, Va., Postal Credit Union, Incorporated</td>
<td>Norfolk</td>
<td>5,763</td>
<td>5,028</td>
<td>722</td>
</tr>
<tr>
<td>Northern Star Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>79,705</td>
<td>69,808</td>
<td>8,834</td>
</tr>
<tr>
<td>Old Dominion University Credit Union, Inc.</td>
<td>Norfolk</td>
<td>23,828</td>
<td>21,469</td>
<td>2,270</td>
</tr>
<tr>
<td>P.W.C. Employees Credit Union</td>
<td>Woodbridge</td>
<td>40,842</td>
<td>35,629</td>
<td>5,156</td>
</tr>
<tr>
<td>Petersburg Federal Reformatory Credit Union, Incorporated</td>
<td>Petersburg</td>
<td>2,848</td>
<td>2,098</td>
<td>750</td>
</tr>
<tr>
<td>PFD Firefighters Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>21,597</td>
<td>19,469</td>
<td>2,032</td>
</tr>
<tr>
<td>Piedmont Credit Union</td>
<td>Danville</td>
<td>49,760</td>
<td>45,084</td>
<td>4,318</td>
</tr>
<tr>
<td>Portsmouth Police Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>1,608</td>
<td>1,264</td>
<td>340</td>
</tr>
<tr>
<td>Prime Care Credit Union, Incorporated</td>
<td>Norfolk</td>
<td>15,090</td>
<td>13,156</td>
<td>1,876</td>
</tr>
<tr>
<td>Richmond Fire Department Credit Union, Incorporated</td>
<td>Richmond</td>
<td>15,706</td>
<td>13,675</td>
<td>2,031</td>
</tr>
<tr>
<td>Richmond Police Department Credit Union, Incorporated</td>
<td>Richmond</td>
<td>5,304</td>
<td>4,630</td>
<td>736</td>
</tr>
<tr>
<td>Richmond Postal Credit Union Incorporated, The</td>
<td>Richmond</td>
<td>83,180</td>
<td>72,198</td>
<td>10,283</td>
</tr>
<tr>
<td>Riverside Health System Employees' Credit Union, Incorporated</td>
<td>Newport News</td>
<td>8,101</td>
<td>6,675</td>
<td>1,331</td>
</tr>
<tr>
<td>Spruance Cellophane Credit Union</td>
<td>Richmond</td>
<td>5,771</td>
<td>5,115</td>
<td>654</td>
</tr>
<tr>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>Charlottesville</td>
<td>556,935</td>
<td>486,057</td>
<td>64,994</td>
</tr>
<tr>
<td>Valley Industrial Credit Union</td>
<td>Waynesboro</td>
<td>7,926</td>
<td>7,232</td>
<td>684</td>
</tr>
<tr>
<td>Virginia Credit Union, Inc.</td>
<td>Richmond</td>
<td>2,266,779</td>
<td>1,951,033</td>
<td>178,718</td>
</tr>
<tr>
<td>Virginia Educators' Credit Union</td>
<td>Newport News</td>
<td>52,290</td>
<td>45,624</td>
<td>6,284</td>
</tr>
<tr>
<td>Virginia Gas, Credit Union, Incorporated</td>
<td>Staunton</td>
<td>3,148</td>
<td>2,687</td>
<td>439</td>
</tr>
<tr>
<td>Virginia United Methodist Credit Union, Inc.</td>
<td>Richmond</td>
<td>17,893</td>
<td>16,461</td>
<td>1,390</td>
</tr>
<tr>
<td>Waynesboro Employees Credit Union, Inc.</td>
<td>Waynesboro</td>
<td>4,264</td>
<td>3,758</td>
<td>494</td>
</tr>
<tr>
<td>WECCU Credit Union</td>
<td>Covington</td>
<td>67,745</td>
<td>58,662</td>
<td>7,965</td>
</tr>
</tbody>
</table>
Credit Unions -- Applications Received and/or Acted Upon

**New Credit Unions**

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
<th>Activity Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/16/11</td>
<td>Entrust Financial Credit Union</td>
<td>1801 Dabney Road</td>
<td>Approved</td>
<td>09/07/11</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Richmond, VA</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Mergers**

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
<th>Activity Date</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>Approved</td>
<td>01/04/11</td>
</tr>
<tr>
<td>05/16/11</td>
<td>Valley Industrial Credit Union, Waynesboro, VA to merge into it Klann Employees Credit Union, Incorporated, Waynesboro, VA</td>
<td>Approved</td>
<td>06/16/11</td>
</tr>
</tbody>
</table>

**New Service Facilities**

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
<th>Activity Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/07/11</td>
<td>Loudoun Credit Union</td>
<td>112 A South Street, SE</td>
<td>Approved</td>
<td>01/31/11</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Leesburg, VA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>04/07/11</td>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>409 East Main Street</td>
<td>Approved</td>
<td>05/11/11</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Louisa County, VA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>08/10/11</td>
<td>Eastman Credit Union</td>
<td>The Corner of Lee Highway and Highlands Court Boulevard</td>
<td>Approved</td>
<td>09/14/11</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Bristol, VA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10/04/11</td>
<td>Beacon Credit Union, Incorporated</td>
<td>Amelon Shopping Square</td>
<td>Approved</td>
<td>10/25/11</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Madison Heights, VA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12/19/11</td>
<td>Virginia Credit Union, Inc.</td>
<td>9498 West Broad Street</td>
<td>Pending</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Richmond, VA</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**Credit Unions -- Status Changes**

**New Credit Unions**

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>September</td>
<td>07</td>
<td>Entrust Financial Credit Union opened a credit union office at 1801 Dabney Road, Richmond, VA</td>
</tr>
</tbody>
</table>

**Mergers**

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>26</td>
<td>Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA merged into Home Town Community Credit Union, Smithfield, VA</td>
</tr>
</tbody>
</table>

**Changes in Title**

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>March</td>
<td>04</td>
<td>EDS Credit Union, Plano, TX changed its name to InTouch Credit Union</td>
</tr>
</tbody>
</table>

**Office Relocations**

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>April</td>
<td>11</td>
<td>P.W.C. Employees Credit Union, Woodbridge, VA moved its service facility from 2080 Old Bridge Road, Suite 101, Woodbridge, VA to 12715 Ridgefield Village Drive, Woodbridge, VA</td>
</tr>
<tr>
<td>July</td>
<td>18</td>
<td>University of Virginia Community Credit Union, Inc., Charlottesville, VA moved its service facility from 1932 Arlington Boulevard, Charlottesville, VA to 1936 Arlington Boulevard, Charlottesville, VA</td>
</tr>
<tr>
<td>October</td>
<td>26</td>
<td>University of Virginia Community Credit Union, Inc., Charlottesville, VA moved its service facility from 300 Preston Avenue, Charlottesville, VA to 900 E. Jefferson Street, Charlottesville, VA</td>
</tr>
</tbody>
</table>

**New Service Facilities**

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>March</td>
<td>21</td>
<td>Eastman Credit Union opened a service facility at 127 Tempurpedic Drive, Duffield, VA</td>
</tr>
<tr>
<td>August</td>
<td>15</td>
<td>University of Virginia Community Credit Union, Inc. opened a service facility at 409 East Main Street, Louisa, VA</td>
</tr>
</tbody>
</table>
Credit Unions -- List by Name

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- James Hathaway

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- Julian R. 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 23322
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- Leslie Ramsey
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

**Entrust Financial Credit Union**
1801 Dabney Road
Richmond, VA 23030
Treasurer- David Harpe

**Goodyear-Danville Family Credit Union**
1901 Goodyear Boulevard
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- Felecia DeBrew

**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

**Life Line Credit Union, Inc.**
5855 Bremo Road, Suite 701
Richmond, VA 23226
Treasurer- William Chad Basham

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

**Martinsville Du Pont Employees Credit Union, Incorporated**
35 Dupont Road
Martinsville, VA 24112
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

**membersTrust Credit Union**
4388 Holland Road, Suite 100
Virginia Beach, VA 23462
Treasurer- Robert H. Propster
*Service Facilities -*
- Fort Monroe Post Exchange (PX) Bldg
  102 Griffith Street
  Fort Monroe, VA 23651
- 4013 West Mercury Blvd.
  Hampton, VA 23666
Credit Unions -- List by Name

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
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

Newport News Shipbuilding Employees' Credit Union, Inc. d/b/a Bayport Credit Union (Continued)
Service Facilities -
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
Northington 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
P.O Box 781
Norfolk, VA 23501-0781
Treasurer- Claudette Watkins
Service Facility -
150 Brambleton Avenue
Norfolk, VA 23510

Northern Star Credit Union, Incorporated
5100 George Washington Highway
Portsmouth, VA 23702
Treasurer- Bernard Matthews
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
Credit Unions -- List by Name

Northern Star Credit Union, Incorporated (Continued)
   Service Facilities -
      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
12715 Ridgefield Village Drive
Woodbridge, VA 22193
   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
P O Box 1298
Hopewell, VA 23860
   Treasurer- Samuel P. Clement III

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

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

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

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

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

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

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

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

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

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

Service Facilities -
1018 West Main Street
Charlottesville, VA 22908
1936 Arlington Boulevard
Charlottesville, VA 22903
220 Wayles Lane
Charlottesville, VA 22911
2775 Hydraulic Road
Charlottesville, VA 22901
325 Four Leaf Lane, Suite 1
Charlottesville, VA 22903
900 E. Jefferson Street
Charlottesville, VA 22902
5820 Railroad Avenue
Crozet, VA 22932
49 Sommerfield Drive
Gordonsville, VA 22942
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
3236 Odd Fellows Road
Lynchburg, VA 24501
6103 Brashier Boulevard
Mechanicsville, VA 23111

Virginia Credit Union, Inc. (Continued)

Service Facilities -
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
812 Main Street
Newport News, VA 23605
Credit Unions -- List by Name

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
Glen Allen, VA 23060
    Treasurer- G. Thomas Brown

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

Waynesboro Employees Credit Union, Inc.
939A Fir Street
Waynesboro, VA 22980
    Treasurer- Tammy F. McDaniel