THE 2012 ANNUAL REPORT
OF THE
BUREAU OF FINANCIAL INSTITUTIONS

BANKS
CREDIT UNIONS
SAVINGS INSTITUTIONS
TRUST COMPANIES

OPERATING IN VIRGINIA
AT THE CLOSE OF BUSINESS DECEMBER 31, 2012

BUREAU OF FINANCIAL INSTITUTIONS
STATE CORPORATION COMMISSION
COMMONWEALTH OF VIRGINIA
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GREETINGS:

Richmond, Virginia, December 31, 2012

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:
I have the honor to submit herewith the 2012 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 BANK OFFICES LOCATED IN VIRGINIA
STATE AND NATIONAL 2002 – 2012
## Consolidated Report of Condition for Virginia State-Chartered Banks
### As of December 31 (In Thousands of Dollars)

<table>
<thead>
<tr>
<th></th>
<th>December 31, 2011</th>
<th>December 31, 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>80 State Banks</strong></td>
<td>1,017 Branches</td>
<td>78 State Banks</td>
</tr>
<tr>
<td><strong>1,017 Branches</strong></td>
<td></td>
<td>1,100 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>$3,679,778</td>
<td>$3,709,011</td>
</tr>
<tr>
<td>(1) Noninterest-bearing balances and currency and coin</td>
<td>763,062</td>
<td>849,872</td>
</tr>
<tr>
<td>(2) Interest-bearing balances</td>
<td>2,916,716</td>
<td>2,859,139</td>
</tr>
<tr>
<td>Securities</td>
<td>9,867,865</td>
<td>10,775,444</td>
</tr>
<tr>
<td>Federal funds sold &amp; securities purchased under agreement to resell</td>
<td>486,280</td>
<td>389,332</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>39,211,804</td>
<td>41,256,140</td>
</tr>
<tr>
<td>LESS: Allowance for loan and lease losses</td>
<td>746,767</td>
<td>682,046</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income and allowance for losses</td>
<td>38,465,037</td>
<td>40,574,094</td>
</tr>
<tr>
<td>Assets held in trading accounts</td>
<td>12,615</td>
<td>15,091</td>
</tr>
<tr>
<td>Premises and fixed assets (including capitalized leases)</td>
<td>1,182,837</td>
<td>1,183,190</td>
</tr>
<tr>
<td>Other real estate owned</td>
<td>436,234</td>
<td>435,568</td>
</tr>
<tr>
<td>Intangible assets</td>
<td>882,806</td>
<td>887,310</td>
</tr>
<tr>
<td>Other assets</td>
<td>1,907,319</td>
<td>2,041,890</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$56,920,771</td>
<td>$60,010,930</td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In domestic offices</td>
<td>$46,528,633</td>
<td>$49,271,979</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>7,252,774</td>
<td>8,536,868</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>39,275,859</td>
<td>40,735,111</td>
</tr>
<tr>
<td>In foreign offices, Edge and Agreement subsidiaries, and IBFs...</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Federal funds purchased and securities sold under agreement to repurchase</td>
<td>1,064,249</td>
<td>1,019,476</td>
</tr>
<tr>
<td>Other borrowed money</td>
<td>2,645,624</td>
<td>2,614,652</td>
</tr>
<tr>
<td>Notes and debentures subordinated to deposits</td>
<td>41,612</td>
<td>30,685</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>379,995</td>
<td>450,137</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>50,660,113</td>
<td>53,386,929</td>
</tr>
<tr>
<td><strong>EQUITY CAPITAL</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perpetual preferred stock</td>
<td>203,394</td>
<td>176,283</td>
</tr>
<tr>
<td>Common stock</td>
<td>519,476</td>
<td>535,140</td>
</tr>
<tr>
<td>Surplus</td>
<td>3,656,036</td>
<td>3,823,346</td>
</tr>
<tr>
<td>Undivided profits and capital reserves</td>
<td>1,855,513</td>
<td>2,059,256</td>
</tr>
<tr>
<td>Noncontrolling interests in consolidated subsidiaries</td>
<td>26,239</td>
<td>29,976</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td>6,260,658</td>
<td>6,624,001</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND EQUITY CAPITAL</strong></td>
<td>$56,920,771</td>
<td>$60,010,930</td>
</tr>
</tbody>
</table>
## Consolidated Report of Income for Virginia State-Chartered Banks

For the Year Ended December 31 (In Thousands of Dollars)

<table>
<thead>
<tr>
<th></th>
<th>2011</th>
<th>2012</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>2,251,591</td>
<td>2,198,751</td>
</tr>
<tr>
<td>Income from lease financing receivables</td>
<td>104</td>
<td>87</td>
</tr>
<tr>
<td>Interest on balances due from depository institutions</td>
<td>9,863</td>
<td>9,650</td>
</tr>
<tr>
<td>Interest and dividends on securities</td>
<td>300,991</td>
<td>280,024</td>
</tr>
<tr>
<td>Interest from assets held in trading accounts</td>
<td>67</td>
<td>221</td>
</tr>
<tr>
<td>Interest on federal funds sold and securities purchased under agreements to resell</td>
<td>1,261</td>
<td>929</td>
</tr>
<tr>
<td>Other Interest Income</td>
<td>5,996</td>
<td>7,035</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST INCOME</strong></td>
<td>2,569,873</td>
<td>2,496,697</td>
</tr>
<tr>
<td><strong>INTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on deposits in domestic offices</td>
<td>469,177</td>
<td>366,673</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>9,648</td>
<td>8,678</td>
</tr>
<tr>
<td>Interest on trading liabilities and other borrowed money</td>
<td>87,892</td>
<td>73,594</td>
</tr>
<tr>
<td>Interest on notes and debentures subordinated to deposits</td>
<td>2,615</td>
<td>1,563</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST EXPENSE</strong></td>
<td>569,332</td>
<td>450,508</td>
</tr>
<tr>
<td><strong>NET INTEREST INCOME</strong></td>
<td>2,000,541</td>
<td>2,046,189</td>
</tr>
<tr>
<td>Provision for loan and lease losses</td>
<td>333,200</td>
<td>220,615</td>
</tr>
<tr>
<td><strong>NONINTEREST INCOME:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from fiduciary activities</td>
<td>16,277</td>
<td>17,274</td>
</tr>
<tr>
<td>Service charges on deposit accounts</td>
<td>122,579</td>
<td>122,467</td>
</tr>
<tr>
<td>Trading revenue</td>
<td>(3,095)</td>
<td>1,092</td>
</tr>
<tr>
<td>Other fee income</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>All other noninterest income</td>
<td>370,120</td>
<td>495,421</td>
</tr>
<tr>
<td><strong>TOTAL NONINTEREST INCOME</strong></td>
<td>505,881</td>
<td>636,254</td>
</tr>
<tr>
<td>Realized gains (losses) on securities</td>
<td>22,623</td>
<td>27,207</td>
</tr>
<tr>
<td><strong>NONINTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries and employee benefits</td>
<td>915,544</td>
<td>995,612</td>
</tr>
<tr>
<td>Expenses of premises and fixed assets (net of rental income)</td>
<td>222,504</td>
<td>229,506</td>
</tr>
<tr>
<td>Other noninterest expense</td>
<td>627,900</td>
<td>615,523</td>
</tr>
<tr>
<td><strong>TOTAL NONINTEREST EXPENSE</strong></td>
<td>1,765,948</td>
<td>1,840,641</td>
</tr>
<tr>
<td><strong>INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>429,897</td>
<td>648,394</td>
</tr>
<tr>
<td><strong>APPLICABLE INCOME TAXES</strong></td>
<td>163,273</td>
<td>197,667</td>
</tr>
<tr>
<td><strong>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>266,624</td>
<td>450,727</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>$ 266,624</td>
<td>$ 450,727</td>
</tr>
</tbody>
</table>
### Selected Data For Virginia State-Chartered Banks
As of December 31, 2012

<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>Bank of Botetourt</td>
<td>Buchanan</td>
<td>10</td>
<td>295,276</td>
<td>266,484</td>
<td>26,037</td>
</tr>
<tr>
<td>The Bank of Charlotte County*</td>
<td>Phenix</td>
<td>4</td>
<td>120,382</td>
<td>98,371</td>
<td>16,634</td>
</tr>
<tr>
<td>Bank of Clarke County*</td>
<td>Berryville</td>
<td>12</td>
<td>588,755</td>
<td>478,589</td>
<td>65,574</td>
</tr>
<tr>
<td>The Bank of Fincastle</td>
<td>Fincastle</td>
<td>8</td>
<td>195,650</td>
<td>168,861</td>
<td>25,969</td>
</tr>
<tr>
<td>Bank of Floyd*</td>
<td>Floyd</td>
<td>7</td>
<td>278,816</td>
<td>254,116</td>
<td>23,342</td>
</tr>
<tr>
<td>The Bank of Hampton Roads*</td>
<td>Norfolk</td>
<td>33</td>
<td>1,743,285</td>
<td>1,391,296</td>
<td>164,977</td>
</tr>
<tr>
<td>Bank of Lancaster*</td>
<td>Kilmarnock</td>
<td>9</td>
<td>337,304</td>
<td>284,377</td>
<td>30,283</td>
</tr>
<tr>
<td>The Bank of Marion*</td>
<td>Marion</td>
<td>16</td>
<td>346,259</td>
<td>298,060</td>
<td>38,452</td>
</tr>
<tr>
<td>Bank of McLenney*</td>
<td>McKenney</td>
<td>7</td>
<td>211,883</td>
<td>187,172</td>
<td>21,199</td>
</tr>
<tr>
<td>Bank of the James*</td>
<td>Lynchburg</td>
<td>10</td>
<td>441,440</td>
<td>402,083</td>
<td>36,641</td>
</tr>
<tr>
<td>The Bank of Southside Virginia</td>
<td>Carson</td>
<td>15</td>
<td>549,917</td>
<td>466,035</td>
<td>77,355</td>
</tr>
<tr>
<td>Bank of Virginia*</td>
<td>Midlothian</td>
<td>4</td>
<td>179,982</td>
<td>154,484</td>
<td>15,009</td>
</tr>
<tr>
<td>Benchmark Community Bank*</td>
<td>Kenbridge</td>
<td>12</td>
<td>438,449</td>
<td>387,260</td>
<td>47,777</td>
</tr>
<tr>
<td>The Blue Grass Valley Bank</td>
<td>Blue Grass</td>
<td>2</td>
<td>38,043</td>
<td>33,805</td>
<td>4,080</td>
</tr>
<tr>
<td>Blue Ridge Bank, Inc.*</td>
<td>Luray</td>
<td>5</td>
<td>207,214</td>
<td>168,823</td>
<td>17,480</td>
</tr>
<tr>
<td>Burke &amp; Herbert Bank &amp; Trust Company</td>
<td>Alexandria</td>
<td>25</td>
<td>2,620,345</td>
<td>2,188,726</td>
<td>279,226</td>
</tr>
<tr>
<td>The Business Bank</td>
<td>Vienna</td>
<td>8</td>
<td>328,027</td>
<td>296,333</td>
<td>29,799</td>
</tr>
<tr>
<td>Cardinal Bank</td>
<td>McLean</td>
<td>27</td>
<td>3,030,896</td>
<td>2,302,208</td>
<td>315,094</td>
</tr>
<tr>
<td>Carter Bank &amp; Trust</td>
<td>Martinsville</td>
<td>124</td>
<td>4,442,297</td>
<td>4,060,996</td>
<td>359,364</td>
</tr>
<tr>
<td>Central Virginia Bank*</td>
<td>Powhatan</td>
<td>9</td>
<td>386,369</td>
<td>324,487</td>
<td>18,901</td>
</tr>
<tr>
<td>Chesapeake Bank*</td>
<td>Kilmarnock</td>
<td>12</td>
<td>663,076</td>
<td>563,034</td>
<td>72,440</td>
</tr>
<tr>
<td>Citizens and Farmers Bank</td>
<td>West Point</td>
<td>18</td>
<td>968,820</td>
<td>686,886</td>
<td>119,565</td>
</tr>
<tr>
<td>Citizens Bank and Trust Company*</td>
<td>Blackstone</td>
<td>11</td>
<td>334,788</td>
<td>282,685</td>
<td>38,829</td>
</tr>
<tr>
<td>Citizens Community Bank*</td>
<td>South Hill</td>
<td>4</td>
<td>162,698</td>
<td>138,638</td>
<td>21,686</td>
</tr>
<tr>
<td>Colonial Virginia Bank*</td>
<td>Gloucester</td>
<td>2</td>
<td>117,865</td>
<td>102,681</td>
<td>11,837</td>
</tr>
<tr>
<td>Community Bankers’ Bank*</td>
<td>Midlothian</td>
<td>1</td>
<td>156,650</td>
<td>138,956</td>
<td>15,050</td>
</tr>
</tbody>
</table>

* - Member of Federal Reserve
**Selected Data For Virginia State-Chartered Banks**  
**As of December 31, 2012**

<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 Capital Bank of Virginia*</td>
<td>Christiansburg</td>
<td>2</td>
<td>54,525</td>
<td>41,822</td>
<td>11,214</td>
</tr>
<tr>
<td>Essex Bank*</td>
<td>Tappahannock</td>
<td>25</td>
<td>1,151,821</td>
<td>975,156</td>
<td>117,176</td>
</tr>
<tr>
<td>EVB*</td>
<td>Tappahannock</td>
<td>24</td>
<td>1,075,002</td>
<td>843,338</td>
<td>106,214</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank*</td>
<td>Timberville</td>
<td>9</td>
<td>595,573</td>
<td>453,852</td>
<td>49,378</td>
</tr>
<tr>
<td>The Farmers &amp; Merchants Bank of Craig County*</td>
<td>New Castle</td>
<td>2</td>
<td>54,098</td>
<td>44,450</td>
<td>9,570</td>
</tr>
<tr>
<td>Farmers and Miners Bank*</td>
<td>Pennington Gap</td>
<td>6</td>
<td>131,408</td>
<td>114,343</td>
<td>16,783</td>
</tr>
<tr>
<td>The Farmers Bank of Appomattox*</td>
<td>Appomattox</td>
<td>5</td>
<td>199,932</td>
<td>169,006</td>
<td>25,109</td>
</tr>
<tr>
<td>Farmers Bank, Windsor, Virginia*</td>
<td>Windsor</td>
<td>5</td>
<td>392,698</td>
<td>326,035</td>
<td>42,992</td>
</tr>
<tr>
<td>The Fauquier Bank*</td>
<td>Warrenton</td>
<td>10</td>
<td>599,779</td>
<td>515,417</td>
<td>50,647</td>
</tr>
<tr>
<td>First and Citizens Bank</td>
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<td>3</td>
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<td>19</td>
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<td>First State Bank</td>
<td>Danville</td>
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* - Member of Federal Reserve
## Selected Data For Virginia State-Chartered Banks
### As of December 31, 2012

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<tr>
<th>Bank Name</th>
<th>Principal Location</th>
<th>No. of Offices</th>
<th>Assets ($000)</th>
<th>Deposits ($000)</th>
<th>Equity ($000)</th>
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<td>102,116</td>
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<td>658,056</td>
<td>53,166</td>
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<td>133,948</td>
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<td>Pioneer Bank*</td>
<td>Stanley</td>
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<td>169,389</td>
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<td>Select Bank*</td>
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<td>Louisa</td>
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<td>Virginia Heritage Bank*</td>
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* - Member of Federal Reserve
Mergers

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<th>Activity</th>
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<tbody>
<tr>
<td>08/03/11</td>
<td>PNC Bank, National Association, Pittsburgh, PA to merge into it RBC Bank (USA)</td>
<td>No Objection 08/01/12</td>
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<tr>
<td>08/12/11</td>
<td>Capital Bank, N.A., Miami, FL to merge into it GreenBank</td>
<td>Withdrawn 05/22/12</td>
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<tr>
<td>03/09/12</td>
<td>First Community Bank, Bluefield, VA to merge into it Peoples Bank of Virginia</td>
<td>Approved 05/24/12</td>
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<tr>
<td>07/18/12</td>
<td>First Virginia Community Bank, Fairfax, VA to merge into it 1st Commonwealth Bank of Virginia</td>
<td>Approved 08/28/12</td>
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<tr>
<td>07/26/12</td>
<td>WashingtonFirst Bank, Reston, VA to merge into it Alliance Bank Corporation</td>
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Acquisitions

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<td>02/28/12</td>
<td>CapGen Capital Group VI LP, New York, NY to acquire 50% of the voting shares of Hampton Roads Bankshares, Inc.</td>
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Branches

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<th>Location</th>
<th>Activity</th>
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</thead>
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<tr>
<td>12/13/11</td>
<td>StellarOne Bank</td>
<td>300 Preston Avenue, City of Charlottesville, VA</td>
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<tr>
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<td>Christiansburg, VA</td>
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<tr>
<td>12/22/11</td>
<td>MainStreet Bank</td>
<td>10089 Fairfax Boulevard, City of Fairfax, VA</td>
<td>Approved 02/15/12</td>
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<td>01/09/12</td>
<td>Virginia Heritage Bank</td>
<td>8245 Boone Boulevard, Suite 820, Vienna, Fairfax County, VA</td>
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<td>01/20/12</td>
<td>First Community Bank</td>
<td>29 South Kerr Avenue, Wilmington, NC</td>
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<tr>
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<td>01/20/12</td>
<td>First Community Bank</td>
<td>111 Strawberry Boulevard, Chadbourn, NC</td>
<td>Approved 01/26/12</td>
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<td>8001 E. Oak Island Drive, Oak Island, NC</td>
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<td>First Community Bank</td>
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<td>First Community Bank</td>
<td>Main and Caston Streets NW, Heath Springs, SC</td>
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### Banks -- Applications Received and/or Acted Upon

#### Branches

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<td>Towne Bank</td>
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<tr>
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<td>Cardinal Bank</td>
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<td></td>
<td>McLean, VA</td>
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<tr>
<td>08/06/12</td>
<td>Citizens Bank and Trust Company</td>
<td>Route 10 and Oliver's Way Chesterfield County, VA</td>
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<td>08/17/12</td>
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<td>1901 Mount Vernon Avenue, Alexandria, VA</td>
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<td>Bank of Georgetown</td>
<td>1420 Chain Bridge Road, McLean, Fairfax County, VA</td>
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<td>50 Ponderosa Drive, Christiansburg, Montgomery County, VA</td>
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# Branch Relocations

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<td>Community Capital Bank of Virginia</td>
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<td>Christiansburg, VA</td>
<td>City of Richmond, VA</td>
<td>03/06/12</td>
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<td>03/23/12</td>
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<td>McLean, VA</td>
<td>Fairfax County, VA</td>
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<td>To: Intersection of Braddock Road</td>
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<td>Blue Ridge Bank, Inc.</td>
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<td>06/04/12</td>
<td>Monarch Bank</td>
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<td>City of Virginia Beach, VA</td>
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<td>To: 300 32nd Street</td>
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<td>Bethesda, MD</td>
<td>09/06/12</td>
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<td>To: 7700 Wisconsin Avenue</td>
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<td>City of Manassas, VA</td>
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<td>From: 923 Seaside Road SW</td>
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<td>Alliance Bank Corporation</td>
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<td>To: 9113 Manassas Drive</td>
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<td>To: 14091 Jefferson Davis Highway</td>
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## Banks -- Applications Received and/or Acted Upon

### Branch Relocations

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<th>Activity</th>
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<td>Bank of McKenney</td>
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<td>McKenney, VA</td>
<td>Chester, Chesterfield County, VA</td>
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<td>To: 200 Johnson Creek</td>
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### Main Office Relocations

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<tr>
<td>05/16/12</td>
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<td>From: 990 Cambria Street, N.E.</td>
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<td>To: 930 Cambria Street, N.E.</td>
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Banks -- Status Changes

**Mergers**

May 31  First Community Bank, Bluefield, VA merged into it Peoples Bank of Virginia

October 19  First Virginia Community Bank, Fairfax, VA merged into it 1st Commonwealth Bank of Virginia

December 21  WashingtonFirst Bank, Reston, VA merged into it Alliance Bank Corporation

**Branch Openings**

January 30  Virginia Heritage Bank, Vienna, VA opened a branch office at 8245 Boone Boulevard, Suite 820, Vienna, Fairfax County, VA

February 21  EagleBank, Inc., Bethesda, MD opened a branch office at 12011 Sunset Hills Road, Suite 100, Reston, VA

March 01  Pioneer Bank, Stanley, VA opened a branch office at 1710 Seminole Trail, Suite 4, Albemarle County, VA

April 26  StellarOne Bank, Christiansburg, VA opened a branch office at 300 Preston Avenue, City of Charlottesville, VA

April 28  Sonabank, Warrenton, VA opened a branch office at 12800 Middlebrook Road, Germantown, MD

April 28  Sonabank, Warrenton, VA opened a branch office at 37 North Market Street, Frederick, MD

April 28  Sonabank, Warrenton, VA opened a branch office at 7908 Woodmont Avenue, Bethesda, MD

April 28  Sonabank, Warrenton, VA opened a branch office at 9707 Medical Center Drive, Suite 150, Rockville, MD

May 14  Monarch Bank, Chesapeake, VA opened a branch office at 2999 Corporate Lane, Suite B8 & B9, City of Suffolk, VA

June 11  First Community Bank, Bluefield, VA opened a branch office at 1180 Highway 17, Little River, SC

June 11  First Community Bank, Bluefield, VA opened a branch office at Main and Caston Streets NW, Heath Springs, SC

June 11  First Community Bank, Bluefield, VA opened a branch office at 1230 16th Avenue, Conway, SC

June 11  First Community Bank, Bluefield, VA opened a branch office at 111 Strawberry Boulevard, Chadbourn, NC

June 11  First Community Bank, Bluefield, VA opened a branch office at 4949 Southport Supply Road, Southport, NC

June 11  First Community Bank, Bluefield, VA opened a branch office at 923 Seaside Road SW, Ocean Isle Beach, NC

June 11  First Community Bank, Bluefield, VA opened a branch office at 29 South Kerr Avenue, Wilmington, NC

June 11  First Community Bank, Bluefield, VA opened a branch office at 110 North J.K. Powell Boulevard, Whiteville, NC

June 11  First Community Bank, Bluefield, VA opened a branch office at 4949 Main Street, Shallotte, NC

June 11  First Community Bank, Bluefield, VA opened a branch office at 200 Smith Avenue, Shalotte, NC

June 11  First Community Bank, Bluefield, VA opened a branch office at 112 Waccamaw Medical Park, Conway, SC

June 11  First Community Bank, Bluefield, VA opened a branch office at 3178 Holden Beach Road SW, Holden, NC

June 11  First Community Bank, Bluefield, VA opened a branch office at 701 North Howe Street, Southport, NC
Banks -- Status Changes

Branch Openings

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<td>First Community Bank</td>
<td>8001 E. Oak Island Drive</td>
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<td>First Community Bank</td>
<td>105 Hickman Road</td>
<td>Tabor City</td>
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<td>Elizabethtown</td>
<td>NC</td>
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<td>11921 Freedom Drive</td>
<td>Reston</td>
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<td>1406 S. Colorado Street</td>
<td>City of Salem</td>
<td>VA</td>
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<td>608 Potomac Station Drive</td>
<td>Leesburg</td>
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<td>MainStreet Bank</td>
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<td>5711 Patterson Avenue</td>
<td>City of Richmond</td>
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<td>Middleburg Bank</td>
<td>315 Libbie Avenue</td>
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Main Office Redesignations

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<td>8245 Boone Boulevard</td>
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<td>Peoples Bank, The</td>
<td>1637 Dr. Thomas Walker Road</td>
<td>5499 Dr. Thomas Walker Road</td>
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<td>MainStreet Bank, Fairfax</td>
<td>727 Elden Street</td>
<td>10089 Fairfax Boulevard</td>
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Main Office Relocations

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<td>5360 Discovery Park Boulevard</td>
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Branch Relocations

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<td>July</td>
<td>02</td>
<td>First Bank of Virginia</td>
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<td>Virginia Company Bank</td>
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<td></td>
</tr>
</tbody>
</table>
Banks -- Status Changes

**Branch Relocations**

May 21  Blue Ridge Bank, Inc., Luray, VA relocated a branch office from 204 Albemarle Square, Albemarle County, VA to 1807 Seminole Trail, Albemarle County, VA

July 02  First Bank and Trust Company, The, Lebanon, VA relocated a branch office from 1880 East Market Street, City of Harrisonburg, VA to 120 University Boulevard, City of Harrisonburg, VA

October 02  First Community Bank, Bluefield, VA relocated a branch office from 923 Seaside Road SW, Ocean Isle Beach, NC to 7290-17 Beach Drive SW, Ocean Isle Beach, NC

October 08  Fulton Bank, National Association, Lancaster, PA relocated a branch office from 735 Thimble Shoals Boulevard, City of Newport News, VA to 601 Thimble Shoals Boulevard, City of Newport News, VA

October 09  Alliance Bank Corporation, Chantilly, VA relocated a branch office from 9150 Manassas Drive, City of Manassas Park, VA to 9113 Manassas Drive, City of Manassas Park, VA

October 29  Sonabank, Warrenton, VA relocated a branch office from 7908 Woodmont Avenue, Bethesda, Montgomery County, MD to 7700 Wisconsin Avenue, Bethesda, Montgomery County, MD

**Branch Closings**

February 10  StellarOne Bank, Christiansburg, VA closed its branch office at 12 Parkway Lane, Fishersville, Augusta County, VA

February 24  StellarOne Bank, Christiansburg, VA closed its branch office at 250 Alleghany Spring Road, Shawsville, Montgomery County, VA

February 29  Pioneer Bank, Stanley, VA closed its branch office at 257 Ridge McIntire Road, City of Charlottesville, VA

March 09  Bank of Hampton Roads, The, Virginia Beach, VA closed its branch office at 520 S. Main Street, City of Emporia, VA

March 09  StellarOne Bank, Christiansburg, VA closed its branch office at 2813 N. Augusta Street, City of Staunton, VA

March 16  First Community Bank, Bluefield, VA closed its branch office at 1706 Highway 93, Fall Branch, TN

April 13  Bank of Hampton Roads, The, Virginia Beach, VA closed its branch office at 102 West Buncombe Street, Roper, NC

April 28  Peoples Bank, The, Knoxville, TN closed its branch office at 1637 Dr. Thomas Walker Road, Ewing, Lee County, VA

May 11  Union First Market Bank, Ruther Glen, VA closed its branch office at 2208 Ivy Road, Albemarle County, VA

May 11  Union First Market Bank, Ruther Glen, VA closed its branch office at 506 Main Street, Port Royal, Caroline County, VA

May 11  Union First Market Bank, Ruther Glen, VA closed its branch office at 7279 Bell Creek Road, Mechanicsville, Hanover County, VA

May 11  Union First Market Bank, Ruther Glen, VA closed its branch office at 1975 Jeff Davis Highway, City of Fredericksburg, VA

June 01  New Peoples Bank, Inc., Honaker, VA closed its branch office at 75 Commonwealth Avenue, City of Bristol, VA

June 01  New Peoples Bank, Inc., Honaker, VA closed its branch office at 2302 Second Street, Richlands, Tazewell County, VA

June 01  New Peoples Bank, Inc., Honaker, VA closed its branch office at 372 East Jackson Boulevard, Jonesborough, TN
## Banks -- Status Changes

**Branch Closings**

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Bank Name</th>
<th>Location Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>June</td>
<td>01</td>
<td>New Peoples Bank, Inc., Honaker</td>
<td>42311 East Morgan Avenue, Pennington Gap, Lee County, VA</td>
</tr>
<tr>
<td>July</td>
<td>16</td>
<td>First Bank and Trust Company, The, Lebanon</td>
<td>396 South High Street, City of Harrisonburg, VA</td>
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<tr>
<td>August</td>
<td>24</td>
<td>Bank of Hampton Roads, The, Virginia Beach</td>
<td>901 Military Cutoff Road, Wilmington, NC</td>
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<tr>
<td>September</td>
<td>07</td>
<td>Colonial Virginia Bank, Gloucester</td>
<td>7791 Invicta Lane, New Kent, New Kent County, VA</td>
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<tr>
<td>September</td>
<td>07</td>
<td>EVB, Tappahannock, VA</td>
<td>202 North Main Street, Bowling Green, Caroline County, VA</td>
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<tr>
<td>October</td>
<td>26</td>
<td>Towne Bank, Suffolk, VA</td>
<td>6000 Patriots Colony Drive, James City County, VA</td>
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<tr>
<td>November</td>
<td>29</td>
<td>United Bank, Vienna, VA</td>
<td>5272 River Road, Bethesda, MD</td>
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<tr>
<td>November</td>
<td>30</td>
<td>First Community Bank, Bluefield, VA</td>
<td>112 Waccamaw Medical Park, Conway, SC</td>
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<tr>
<td>November</td>
<td>30</td>
<td>First Community Bank, Bluefield, VA</td>
<td>8001 E. Oak Island Drive, Oak Island, NC</td>
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<tr>
<td>December</td>
<td>13</td>
<td>United Bank, Vienna, VA</td>
<td>2301 M Street, N.W., Washington, DC</td>
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<tr>
<td>December</td>
<td>19</td>
<td>Union First Market Bank, Ruther Glen, VA</td>
<td>6050 A Burke Commons Road, Burke, Fairfax County, VA</td>
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<tr>
<td>December</td>
<td>19</td>
<td>Union First Market Bank, Ruther Glen, VA</td>
<td>4660 Monticello Avenue, James City County, VA</td>
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<tr>
<td>December</td>
<td>19</td>
<td>Union First Market Bank, Ruther Glen, VA</td>
<td>876 Main Street, Reedville, Northumberland County, VA</td>
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<tr>
<td>December</td>
<td>19</td>
<td>Union First Market Bank, Ruther Glen, VA</td>
<td>6975-A Springfield Blvd, Springfield, Fairfax County, VA</td>
</tr>
<tr>
<td>December</td>
<td>28</td>
<td>First Community Bank, Bluefield, VA</td>
<td>8044 Main Street, Pound, Wise County, VA</td>
</tr>
</tbody>
</table>
Banks -- List by Name

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

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

Bank of Clarke County  
P O Box 391  
Berryville 22611-0391  
C.E.O.- John R. Milleson, President  
Cashier- 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  

Bank of Clarke County (Continued)  
Frederick County  
3360 Valley Avenue  
Loudoun County  
21 Main Street, Round Hill  

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

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

Bank of Floyd  
P O Box 215  
Floyd 24091-0215  
C.E.O.- Michael D. Larrowe, President  
Cashier- J. Alan Dickerson, Chief Financial Officer  

**Offices**  
City of Salem  
1634 West Main Street  
Carroll County  
185 South Main Street, Hillsville  
Floyd County  
101 Jacksonville Circle, Floyd *  
Northeast corner of U.S. Highway 221 and Conners Grove, Willis  
Montgomery County  
2145 Roanoke Street, Christiansburg  
Pulaski County  
7349 Peppers Ferry Boulevard, Fairlawn  
Roanoke County  
4094 Postal Drive  

Bank of Hampton Roads, The  
641 Lynnhaven Parkway  
Virginia Beach 23452  
C.E.O.- Douglas J. Glenn, President  
Cashier- Steven Theobald, Chief Financial Officer  

**Offices**  
City of Chesapeake  
111 Gainsborough Square  
1500 Mt Pleasant Road  

* Legal main office
Banks -- List by Name

Bank of Hampton Roads, The (Continued)
City of Chesapeake
  201 Volvo Parkway
  204 Carmichael Way
  239 Battlefield Boulevard South
  4108 Portsmouth Boulevard
  712 Liberty Street
  852 N. George Washington Highway
City of Norfolk
  4037 East Little Creek Road
  539 21st Street
  999 Waterside Drive Suite 101
City of Richmond
  5300 Patterson Avenue
City of Suffolk
  2825 Godwin Boulevard
City of Virginia Beach
  1100 Dam Neck Road
  1580 Laskin Road
  2098 Princess Anne Road
  3001 Shore Drive
  5472 Indian River Road
  641 Lynnhaven Parkway, Suite 101 *
  Pembroke One Building, Suite 100, 281 Independence Boulevard
Albemarle County
  204 Albemarle Square
Chesterfield County
  13804 Hull Street, Midlothian
  2730 Buford Road
Greensville County
  100 Dominion Drive
Henrico County
  12090 West Broad Street
  8209 West Broad Street
North Carolina
  322 South Broad Street, Edenton
  1145 North Road Street, Elizabeth City
  1404 West Ehringhaus Street, Elizabeth City
  3600 North Croatan Highway, Kitty Hawk
  5406 North Croatan Highway, Kitty Hawk
  100 Moyock Commons Drive, Moyock
  2808 South Croatan Highway, Nags Head

Bank of Lancaster (Continued)
Lancaster County
  State Route 3, Ice House Field Shopping Center, White Stone
Northumberland County
  15104 Northumberland Highway, Burgess
  Routes 202 and 360, Callao
  Route 360, Heathsville
Richmond County
  610 West Richmond Road, Warsaw
Westmoreland County
  680 McKinney Boulevard, Colonial Beach
  Route 3 Kings Highway, Montross

Bank of Marion, The
P O Box 1067
Marion 24354-1067
C.E.O.- John E. Stringer, President
Cashier- Christopher B. Snodgrass, Chief Financial Officer
Offices
City of Bristol
  2975 Lee Highway
Russell County
  36 Library Drive, Honaker
Scott County
  196 East Jackson Street, Gate City
  2768 US Highway 23 North, Weber City
Smyth County
  1155 E. Lee Highway, Chilhowie
  101 East Main Street, Marion
  102 West Main Street, Marion *
  1026 S. Main Street, Marion
  1600 North Main Street, Marion
  101 Bank Street, Saltville
Washington County
  201 Valley Street, Abingdon
  744 Beaver Dam Avenue, Suite A, Damascus
  656 S. Monte Vista Drive, Glade Spring
Wythe County
  787 Fort Chiswell Road, Suite 7, Max Meadows
  512 North Main Street, Rural Retreat
Tennessee
  2867 Boones Creek Road, Johnson City

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

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

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

#### Bank of McKenney (Continued)
- Chesterfield County
  - 6300 River Road, Matoaca
- Dinwiddie County
  - 20701 First Street, McKenney *
  - 13812 Boydton Plank Road
  - U.S. Highway 460 and State Route 684
- Prince George County
  - 4700 Owens Way

#### Bank of Southside Virginia, The
- P O Box 40
  - Carson 23830-0040
- C.E.O.- J. Peter Clements, President
- Cashier- Carol C. Chappell

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

#### Bank of Virginia (Continued)
- 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
  - 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

* Legal main office
Banks -- List by Name

Blue Grass Valley Bank, The
P. O. Box 6
Blue Grass 24413
C.E.O. & Cashier - Anthony E. Crane

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
1807 Seminole Trail
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
P O Box 268
Alexandria 22313-0268
C.E.O.- Edmund Hunt Burke, Chairman of the Board
Cashier- Jeffrey L. Stryker

Offices
City of Alexandria
100 South Fairfax Street *
155 North Paxton Street
1705 Fern Street
1775 Jamieson Avenue
306 East Monroe Avenue
621 King Street
City of Falls Church
225 West Broad Street
City of Manassas
9103 Centreville Road
Arlington County
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

Burke & Herbert Bank & Trust Company (Continued)
Fairfax County
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
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

* Legal main office
Banks -- List by Name

Cardinal Bank (Continued)
Fairfax County
5766 Union Mill Road, Clifton
199 Elden Street, Herndon
1313 Dolley Madison Boulevard, McLean
1650 Tysons Boulevard, Suite 100, McLean
8270 Greensboro Drive, McLean *
8270 Greensboro Drive, Suite 500, McLean
11150 Sunset Hills Road, Reston
10695 Braddock Road
4100 Monument Corner Drive

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

Prince William County
13870 Smoketown Road, Woodbridge
14000 Jefferson Davis Highway, Woodbridge

Stafford County
289 Garrisonville Road

District of Columbia
1776 K Street, N.W.

Maryland
7315 Wisconsin Avenue, Bethesda

Carter Bank & Trust (Continued)
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
135 Scruggs Road, Moneta
400 Franklin Street, Rocky Mount

Grayson County
449 East Main Street, Independence

* Legal main office
Banks -- List by Name

**Carter Bank & Trust (Continued)**

<table>
<thead>
<tr>
<th>County</th>
<th>Address</th>
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<tbody>
<tr>
<td>Halifax County</td>
<td>222 Main Street, South Boston</td>
</tr>
<tr>
<td></td>
<td>4013 Halifax Road, South Boston</td>
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<tr>
<td>Henry County</td>
<td>11020 Virginia Avenue, Bassett</td>
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<td></td>
<td>2770 Riverside Drive, Bassett</td>
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<tr>
<td></td>
<td>128 Paul Street, Collinsville</td>
</tr>
<tr>
<td></td>
<td>4259 Appalachian Drive, Fieldale</td>
</tr>
<tr>
<td></td>
<td>166 Horsepasture Price Road, Ridgeway</td>
</tr>
<tr>
<td></td>
<td>140 Tensbury Drive</td>
</tr>
<tr>
<td></td>
<td>6142 A.L. Philpott Highway</td>
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<tr>
<td>Mecklenburg County</td>
<td>749 East 2nd Street, Chase City</td>
</tr>
<tr>
<td></td>
<td>1002 Virginia Avenue, Clarksville</td>
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<tr>
<td>Montgomery County</td>
<td>302 East Atlantic Street, South Hill</td>
</tr>
<tr>
<td>Patrick County</td>
<td>4952 Ararat Highway, Ararat</td>
</tr>
<tr>
<td></td>
<td>125 East Blue Ridge Street, Stuart</td>
</tr>
<tr>
<td></td>
<td>9747 Woolwine Highway, Woolwine</td>
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<tr>
<td>Pittsylvania County</td>
<td>5406 U.S. 29 North, Blairs</td>
</tr>
<tr>
<td></td>
<td>140 South Main Street, Chatham</td>
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<td></td>
<td>307 South Main Street, Gretna</td>
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<td>Prince William County</td>
<td>12791 Harbor Drive, Lake Ridge</td>
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<td></td>
<td>12912 Fitzwater Drive, Nokesville</td>
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<tr>
<td>Pulaski County</td>
<td>998 Memorial Drive, Pulaski</td>
</tr>
<tr>
<td>Roanoke County</td>
<td>1111 East Washington Avenue, Vinton</td>
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<td>Rockbridge County</td>
<td>116 East Midland Trail</td>
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<td>Rockingham County</td>
<td>317 North Main Street, Bridgewater</td>
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<td>Russell County</td>
<td>82 E. Main Street, Lebanon</td>
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<tr>
<td>Spotsylvania County</td>
<td>10407 Courthouse Road, Spotsylvania</td>
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<td></td>
<td>1204 Bragg Road</td>
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<tr>
<td>Stafford County</td>
<td>175 Warrenton Road, Falmouth</td>
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<tr>
<td></td>
<td>2155 Jefferson Davis Highway, Stafford</td>
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<td></td>
<td>55 Worth Avenue, Stafford</td>
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<tr>
<td></td>
<td>70 Chatham Heights Road</td>
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<tr>
<td>Tazewell County</td>
<td>1082 Cedar Valley Drive, Cedar Bluff</td>
</tr>
<tr>
<td></td>
<td>901 East Fincastle Turnpike, Tazewell</td>
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<tr>
<td>Washington County</td>
<td>238 West Main Street, Abingdon</td>
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<td></td>
<td>27255 Lee Highway, Abingdon</td>
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<tr>
<td>Wise County</td>
<td>3052 Fourth Avenue, St. Paul</td>
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<tr>
<td>Wythe County</td>
<td>325 East Spring Street, Wytheville</td>
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<tr>
<td>North Carolina</td>
<td>1425 North Fayetteville Street, Asheboro</td>
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<tr>
<td></td>
<td>122 West Andrews Street, Bethel</td>
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<tr>
<td></td>
<td>176 North Main Street, Bostic</td>
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<tr>
<td></td>
<td>106 South Broad Street, Burlington</td>
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<tr>
<td></td>
<td>1534 North Church Street, Burlington</td>
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<tr>
<td></td>
<td>4251 North Roxboro Road, Durham</td>
</tr>
<tr>
<td></td>
<td>630 Fagg Drive, Eden</td>
</tr>
<tr>
<td></td>
<td>900 Washington Street, Eden</td>
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<tr>
<td></td>
<td>123 Rowan Street, Fayetteville</td>
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<tr>
<td></td>
<td>697 Country Club Drive, Fayetteville</td>
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<tr>
<td></td>
<td>704 Oak Street, Forest City</td>
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<tr>
<td></td>
<td>4004 West Wendover Avenue, Greensboro</td>
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<td></td>
<td>5715 High Point Road, Greensboro</td>
</tr>
<tr>
<td></td>
<td>2100 West Arlington Boulevard, Greenville</td>
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<tr>
<td></td>
<td>300 Dabney Drive Ext., Henderson</td>
</tr>
<tr>
<td></td>
<td>821 4th Street Drive SW, Hickory</td>
</tr>
<tr>
<td></td>
<td>345 North Bridge Street, Jonesville</td>
</tr>
<tr>
<td></td>
<td>127 Main Street NW, Lenoir</td>
</tr>
<tr>
<td></td>
<td>341 East Main Street, Lincolnton</td>
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<tr>
<td></td>
<td>205 South Bickett Boulevard, Louisburg</td>
</tr>
<tr>
<td></td>
<td>4601 Fayetteville Road, Lumberton</td>
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<tr>
<td></td>
<td>604 North Chestnut Street, Lumberton</td>
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<tr>
<td></td>
<td>231 East Plaza Drive, Mooresville</td>
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<td></td>
<td>301 Carbon City Road, Morganton</td>
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<td></td>
<td>507 Willow Street, Mount Airy</td>
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<td></td>
<td>215 North Center Street, Mt. Olive</td>
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<tr>
<td></td>
<td>100 Turner Drive, Reidsville</td>
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<td></td>
<td>305 South Main Street, Reidsville</td>
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<tr>
<td></td>
<td>823 North Main Street, Roxboro</td>
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<tr>
<td></td>
<td>1001 South Horner Boulevard, Sanford</td>
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<tr>
<td></td>
<td>2009 East Dixon Boulevard, Shelby</td>
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<tr>
<td></td>
<td>101 East Raleigh Street, Siler City</td>
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<tr>
<td></td>
<td>107 South Henry Street, Stoneville</td>
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<tr>
<td></td>
<td>1606 Curtis Bridge Road, Wilkesboro</td>
</tr>
<tr>
<td></td>
<td>200 Forest Hills Road, Wilson</td>
</tr>
</tbody>
</table>

**Central Virginia Bank**

P O Box 39
Powhatan 23139-0039
C.E.O.- Herbert E. Marth, Jr., President
Cashier- Bobbi J. Jones, Chief Financial Officer

**Offices**

Chesterfield County
2500 Promenade Parkway, Midlothian

* Legal main office
Banks -- List by Name

Central Virginia Bank (Continued)
Chesterfield County
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
   6000 Patriots Colony 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)
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. & Cashier - James R. Black

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

* Legal main office
Banks -- List by Name

Citizens and Farmers Bank (Continued)
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
Offices
   Gloucester County
      6720 Sutton Road, Gloucester *
      1553 George Washington Memorial Hwy, Gloucester Point

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

Community Capital Bank of Virginia
990 Cambria Street, N.E.
Christiansburg 24073-1602
C.E.O.- Jane N. Henderson, President
Cashier- Clyde A. Cornett, Jr., Chief Financial Officer
Offices
   City of Richmond
      100 West Franklin Street, Suite 200
   Montgomery County
      930 Cambria Street, N.E., Christiansburg *

EVB (Continued)
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
   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
Offices
   Essex County
      1325 Tappahannock Boulevard, Tappahannock *
      323 Prince Street, Tappahannock
   Goochland County
      1949 Sandy Hook Road, Goochland
      100 Broad Street Road, Manakin-Sabot
   Hanover County
      6315 Mechanicsville Pike, Mechanicsville
   Henrico County
      9951 Brook Road, Glen Allen
   King William County
      U.S. Route 360, Central Garage
      1681 Main Street, West Point

* Legal main office
Essex Bank (Continued)
Louisiana
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
P O Box 1111
Timberville 22853-1111
C.E.O.- Dean W. Withers, President
Cashier- Neil W. Hayslett, Chief Financial Officer
Offices
City of Harrisonburg
1085 Port Republic Road
Page County
1 East Luray Shopping Center, East Main Street, Luray
Rockingham County
100 Plaza Drive, Bridgewater
State Route 259, Broadway
127 West Rockingham Street, Elkton
80 Cross Keys Road, Penn Laird
205 South Main Street, Timberville *
Shenandoah County
120 South Main Street, Edinburg
161 South Main Street, Woodstock

Farmers & Merchants Bank of Craig County, The (Continued)
Craig County
N.W. Corner of Walnut & Court Street, New Castle

Farmers Bank of Appomattox, The
P O Box 216
Appomattox 24522-0216
C.E.O.- John R. Caldwell, President
Cashier- Dawn S. Tolley, Chief Financial Officer
Offices
Appomattox County
18 Main Street, Appomattox *
Triangle Plaza Shopping Center, Route 460,
Appomattox
Buckingham County
Southeast corner of State Rt. 20 and U.S. Route 15,
Dillwyn
Campbell County
Highway 24, Concord
Prince Edward County
1508 South Main Street, Farmville

Farmers Bank, Windsor, Virginia
P O Box 285
Windsor 23487-0285
C.E.O.- Richard J. Holland, Jr., Chairman of the Board
Cashier- Kristy DeJarnette
Offices
City of Suffolk
1008 West Washington Street
3100 Godwin Boulevard
6255 College Drive, Suite L
Isle of Wight County
1119 South Church Street, Smithfield
50 E Windsor Boulevard, Windsor *

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
Offices
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
Scott County
2944 US Highway North, Weber City

* Legal main office
Banks -- List by Name

Farmers and Miners Bank (Continued)
Wise County
331 East Main Street, Wise

Fauquier Bank, The
10 Courthouse Square
Warrenton 20186-2800
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
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, Mount Jackson
112 West King Street, Strasburg *
496 North Main Street, Woodstock
860 South Main Street, Woodstock
Warren County
1717 Shenandoah Avenue, Front Royal
508 North Commerce Avenue, Front Royal

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

* Legal main office
Banks -- List by Name

First Capital Bank (Continued)

Henrico County
11001 West Broad Street, Glen Allen *

First Community Bank

P O Box 989
One Community Place
Bluefield 24605-0989
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
14441 Sommerville Court, Midlothian
11400 Midlothian Turnpike
5734 Hopkins Road
6951 Commons Plaza
9310 Midlothian Turnpike

Dickenson County
320 Chase Street, Clintwood

Hanover County
6109 Brashier Boulevard, Mechanicsville

Henrico County
10820 West Broad Street, Glen Allen
2702 North Parham Road
900 North Parham Road

Tazewell County
101 Sanders Lane, Bluefield
29 College Drive, Bluefield *
643 East Riverside Drive, North Tazewell
302 Washington Square, Richlands

Wythe County
747 Ft. Chriswell Road, Max Meadows
910 East Main Street, Wytheville

North Carolina
111 Strawberry Boulevard, Chadburn
1455 River Ridge Drive, Clemmons
20209 West Catawba Avenue, Cornelius
306 S. Poplar Street, Elizabethtown
101 Brookfall Dairy Road, Elkin
5519 Mountain View Road, Hays
3178 Holden Beach Road SW, Holden
401 Gilead Road, Huntersville
347 North Main Street, Mooresville
7290-17 Beach Drive SW, Ocean Isle Beach
4949 Main Street, Shallotte
200 Smith Avenue, Shallotte
4949 Southport Supply Road, Southport
701 North Howe Street, Southport
57 North Main Street, Sparta
105 Hickman Road, Tabor City
92 North Center Street, Taylorsville

First Community Bank (Continued)

North Carolina
110 North J.K. Powell Boulevard, Whiteville
29 South Kerr Avenue, Wilmington
312 Jonestown Road, Winston-Salem
401 Knollwood Street, Winston-Salem
5002 Peters Creek Parkway, Winston-Salem
5610 University Parkway, Winston-Salem

South Carolina
1230 16th Avenue, Conway
Main and Caston Streets NW, Heath Springs
1180 Highway 17, Little River

Tennessee
202 East Main Street, Johnson CIty
300 Sunset Drive, Johnson City
2681 Boones Creek Road, Jonnson City
5756 Highway 11 East, Piney Flats

West Virginia
101 Vermillion Street, Athens
111 Citizens Drive, Beckley
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. & Cashier - J. Robert Buchanan

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 *

* Legal main office
First Sentinel Bank (Continued)
Tazewell County
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
Arlington County
2500 Wilson Boulevard
Fairfax County
11260 Roger Bacon Drive, Suite 101, Reston
11325 Random Hills Road *
Prince William County
7900 Sudley Road

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

Freedom Bank of Virginia, The
10555 Main Street
Fairfax 22030
C.E.O.- 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 W. Galway, Jr., Chief Financial Officer
Offices
City of Waynesboro
400 Lew Dewitt Boulevard *

Heritage Bank
150 Granby Street, Suite 150
Norfolk 23510
C.E.O.- Michael S. Ives, President
Cashier- John O. Guthrie, Chief Financial Officer
Offices
City of Chesapeake
1403 Greenbrier Parkway, Suite 110
City of Norfolk
150 Granby Street, Suite 175
4807 Colley Avenue
735 E. Ocean View Avenue
841 North Military Highway *
City of Virginia Beach
1756 Laskin Road
601 Lynnhaven Parkway

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

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

* Legal main office
Banks -- List by Name

**Highlands Union Bank (Continued)**
- 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

**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

**Lee Bank & Trust Company**
- P O Box 100
- Pennington Gap 24277-0100
- C.E.O.- Lewis S. Oatts, President
- Cashier- Deborah Pendleton, Controller

**Lee Bank & Trust Company**
- City of Roanoke
  - 202 South Jefferson Street *
  - 3521 Franklin Road, S.W.
- Franklin County
  - 13400 Booker T. Washington Highway, Moneta
- Montgomery County
  - 1540 Roanoke Street, Christiansburg
- Roanoke County
  - 4225 Colonial Avenue

**MainStreet Bank**
- 10089 Fairfax Boulevard
- Fairfax 22030
- C.E.O.- Jeff W. Dick, President
- Cashier- Thomas J. Chmelik, Chief Financial Officer

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

**Middleburg Bank**
- City of Roanoke
  - 202 South Jefferson Street *
  - 3521 Franklin Road, S.W.
- Franklin County
  - 13400 Booker T. Washington Highway, Moneta
- Montgomery County
  - 1540 Roanoke Street, Christiansburg
- Roanoke County
  - 4225 Colonial Avenue

**Middleburg Bank**
- City of Fairfax
  - 10089 Fairfax Boulevard *
  - 4029 Chain Bridge Road
- Arlington County
  - 1000 N. Highland Street
- Fairfax County
  - 727 Eddon Street, Herndon
  - 6832 Old Dominion Drive, Suite 105, McLean

**Middleburg Bank**
- City of Richmond
  - 315 Libbie Avenue
  - 821 East Main Street
- 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

* Legal main office
Middleburg Bank (Continued)
Prince William County
8190 Stonewall Shops Square, Gainesville

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
City of Suffolk
2999 Corporate Lane, Suite B8
City of Virginia Beach
100 Lynnhaven Parkway
1635 Laskin Road
3701 Pacific Avenue
4216 Virginia Beach Boulevard, Suite 180
5225 Providence Road

James City County
4097 Ironbound Road, Suite C
North Carolina
4629 N. Croatan Highway, Kitty Hawk
2525 S. Croatan Highway, Nags Head

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

Offices
City of Bristol
102 Linden Square Drive
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
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
157 Tazewell Mall Circle, Tazewell
514 Commerce Drive
Washington County
350 West Main Street, Abingdon
Wise County
419 Shawnee Avenue East, Big Stone Gap
5448 Wise-Norton Road, Esserville
11241 Indian Creek Road, Pound
Tennessee
372 East Jackson Boulevard, Jonesborough
2600 North John B. Dennis Highway, Kingsport
West Virginia
3996 Coal Heritage Road, Bluewell
1221 Stafford Drive, Princeton

Peoples Bank, The
419 Erin Dr.
Knoxville 37919-6206
C.E.O.- Tracy E. Thompson
Cashier- Jason B. Wilkinson, Senior Vice President

Offices
Lee County
143 Buffalo Drive, Ewing

* Legal main office
Peoples Bank, The (Continued)
Lee County
5499 Dr. Thomas Walker Road, 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 310, Richmond
Stafford County
Southeast corner of the intersection of State Route 3
and State Route 607
Westmoreland County
15960 Kings Highway, Montross *

Pioneer Bank
252 East Main Street
Stanley 22851
C.E.O.- Thomas R. Rosazza, President
Cashier- Lori G. Hassett, Chief Financial Officer

Offices
City of Harrisonburg
890 West Main Street
Albemarle County
1710 Seminole Trail, Suite 4
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
211 Gristmill Drive
Forest 24551
C.E.O.- J. Michael Thomas
Cashier- Francis "Bucky" Falls, Senior Vice 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
550 Broadview Avenue
Warrenton 20186
C.E.O.- Georgia S. Derrico, Chairman of the Board
Cashier- William H. Lagos, Chief Financial Officer

Offices
City of Fairfax
10855 Fairfax Boulevard
Albemarle County
1770 Timberwood Boulevard
Alleghany County
511 Main Street, Clifton Forge
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 Street, 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
7700 Wisconsin Avenue, Bethesda
37 North Market Street, Frederick
12800 Middlebrook Road, Germantown
11834 Rockville Pike, Rockville
9707 Medical Center Drive, Suite 150, Rockville

* Legal main office
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 Charlottesville
300 Preston 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 Richmond
5711 Patterson Avenue
City of Roanoke
111 Franklin Road, SE, Suite 110
1611 Hershberger Road, NW
3804 Brandon Avenue, SW
City of Salem
1251 West Main Street
220 East Main Street
City of Staunton
2307 West Beverly Street
24 South Augusta Street
City of Virginia Beach
4505 Columbus Street, Suite 100
City of Waynesboro
100 Lucy Lane
251 North Poplar Avenue
Albemarle County
1330 Parham Circle
2021 Seminole Trail
Augusta County
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

StellarOne Bank (Continued)
Culpeper County
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
Orange County
36081 Goodwin Drive, Locust Grove
134-136 West Main Street, Orange
Pulaski County
2 Town Center Drive, Dublin
Roanoke County
1006 Hardy Road, Vinton
2103 Electric Road
4203 Electric Road
7337 Williamson Road
Rockbridge County
1197 North Lee Highway
Rockingham County
106 Sixth Street, Grottoes
Spotsylvania County
4109 Plank Road
4805 Lassen Lane
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

* Legal main office
Banks -- List by Name

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

**TruPoint Bank (Continued)**
Washington County
914 W. Main Street, Abingdon
Wise County
28 Russell Street, St. Paul
Tennessee
709 Med Tech Parkway, Johnson City

**Union First Market Bank**
P. O. Box 940
Ruther Glen 22580
C.E.O.- G. William Beale
Cashier- Robert Gorman, Executive Vice President

**Offices**
City of Charlottesville
2151 Barracks Road
400 East Main Street
City of Colonial Heights
3107 Boulevard, Suite 15
City of Fredericksburg
2811 Fall Hill Avenue
725 Kenmore Avenue
City of Harrisonburg
2035 East Market Street
440 South Main Street
City of Newport News
603 Pilot House Drive
City of Richmond
1051 East Cary Street, Suite 1200 *
3000 Stony Point Road
3556 W. Cary Street
7035 Three Chopt Road
7045 Forest Hill Avenue
Three James Center, 1051 East Cary Street, Suite 103
City of Staunton
1015 Richmond Road
City of Waynesboro
437 Tiffany Drive
Albemarle County
3290 Worth Crossing, Forest Lakes
1658 State Farm Boulevard
1700 Seminole Trail
Caroline County
211 N Main Street, Bowling Green
7349 Ladysmith Road, Ladysmith
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

* Legal main office
Banks -- List by Name

Union First Market Bank (Continued)
Chesterfield County
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
5803 Rolling Road, 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
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
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
4960 Monticello Avenue
5125 John Tyler Highway
King George County
10045 Kings Highway, King George
King William County
3708 Richmond Tappahannock Hwy, Manquin

* Legal main office
United Bank (Continued)

City of Winchester
- 1041 Berryville Avenue
- 139 N. Cameron Street
- 2252 Valley Avenue

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

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

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

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

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

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

* Legal main office

United Bank (Continued)

Maryland
- 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
Banks -- List by Name

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
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
Centrerridge 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

Virginia Commerce Bank (Continued)
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
Henrico County
405 North Ridge 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 & Fouth Street, Mineral
NE Corner Intersection of U.S. Route 15 and U.S. Route 250, Zion Crossroads
Orange County
185 Madison Rd

* Legal main office
Virginia Community Bank (Continued)
Spotsylvania County
10645 Courthouse Road

Virginia Company Bank
11801 Merchants Walk
Newport News 23606-3314
C.E.O.- Mark C. Hanna, President
Cashier- Michael R. McAllister, Treasurer
Offices
City of Hampton
2198 Coliseum Drive
City of Newport News
11801 Merchants Walk *
City of Williamsburg
1430 Building 12 High Street

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, Suite 820, Vienna *
8245 Boone Boulevard, Vienna
Loudoun County
45745 Nokes Boulevard, Suite 150, Dulles
Prince William County
7905 Heritage Village Plaza, Gainesville

Virginia Partners Bank
Post Office Box 8029
Fredericksburg 22404-8029
C.E.O.- William B. Young
Cashier- Catherine Phillips
Offices
City of Fredericksburg
2101 Plank Road
317-319 William Street
410 William Street *
Cowan Center, 2521 Cowan Boulevard

WashingtonFirst Bank (Continued)
City of Manassas Park
9113 Manassas Drive
Arlington County
4501 North Fairfax Drive
Fairfax County
7023 Little River Turnpike, Annandale
9851 Georgetown Pike, Great Falls
11636 Plaza America Drive, Reston *
11730 Plaza America Drive, Reston
11921 Freedom Drive, Suite 250, Reston
8221 Old Courthouse Road, Vienna
12735 Shoppes Lane
Loudoun County
46901 Cedar Lakes Plaza, Sterling
District of Columbia
1025 Connecticut Avenue, NW
1146 19th Street, NW
1500 K Street, NW
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

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

* 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

American National Bankshares Inc., 628 Main Street, Danville, VA 24541
C.E.O. - Jeffrey V. Haley
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, Chairman of the Board
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

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
Capital One, National Association, McLean, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

Cardinal Bankshares Corporation, P. O. Box 215, Floyd, VA 24091-0215
  C.E.O. - Michael D. Larrowe
  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., 11730 Hull Street Road, Midlothian, VA 23112
  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

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., 10 Courthouse Square, Warrenton, VA 20186-2800
  C.E.O. - Randy K. Ferrell, President
  Fauquier Bank, The, Warrenton, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

First Bancorp, Inc., P O Box 457, Lebanon, VA 24266-0457  
C.E.O. - William H. Hayter, President  
First Bank and Trust Company, The, Lebanon, VA

First Capital Bancorp, Inc., 4222 Cox Road, Suite 200, Glen Allen, VA 23060-3332  
C.E.O. - John M. Presley  
First Capital Bank, Glen Allen, VA

First Community Bancshares, Inc., P.O. Box 989, Bluefield, VA 24605-0989  
C.E.O. - John Mendez  
First Community Bank, Bluefield, 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., 641 Lynnhaven Parkway, Virginia Beach, VA 23452  
C.E.O. - Douglas J. Glenn, President  
Bank of Hampton Roads, The, Virginia Beach, 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

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
Holding Companies with Bank Subsidiaries Headquartered in Virginia

MainStreet Bankshares, Inc., 1075 Spruce Street, Martinsville, VA 24112
   C.E.O. - Brenda H. Smith, Acting President
       Franklin Community Bank, N. A., Rocky Mount, VA

Middleburg Financial Corporation, 111 West Washington Street, Middleburg, VA 20117
   C.E.O. - Gary R. Shook, President
       Middleburg Bank, Middleburg, VA
       Middleburg Trust Company, Richmond, VA

Millennium Bankshares Corporation, 21430 Cedar Drive, Suite 200, Sterling, VA 20164-0000
   C.E.O. - Joseph W. Pavlini
       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 10, Stanley, VA 22851-0010
   C.E.O. - Thomas R. Rosazza, President
       Pioneer Bank, Stanley, VA

Powell Valley Bankshares, Inc., P O Box 100, Jonesville, VA 24263-0100
   C.E.O. - Lloyd C. Martin, President
       Powell Valley National Bank, Jonesville, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

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

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

StellarOne Corporation, 590 Peter Jefferson Parkway, Ste. 250, Charlottesville, VA 22911-4655
  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, Ruther Glen, 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 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

Virginia Commerce Bancorp, Inc., 5350 Lee Highway, Arlington, VA 22207-1608
  C.E.O. - Peter A. Converse, President
  Virginia Commerce Bank, Arlington, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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., 930 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
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

<table>
<thead>
<tr>
<th>2011</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td><strong>ASSETS</strong></td>
</tr>
<tr>
<td>Loans</td>
<td>$3,621,464,724</td>
</tr>
<tr>
<td>LESS: Allowance for loan losses</td>
<td>48,458,138</td>
</tr>
<tr>
<td>Cash</td>
<td>401,868,023</td>
</tr>
<tr>
<td>Available for Sale securities</td>
<td>877,708,555</td>
</tr>
<tr>
<td>Held to Maturity securities</td>
<td>820,207,975</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in Corporate Centrals</td>
<td>24,988,661</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in banks, S&amp;L’s &amp; MSB’s</td>
<td>185,203,343</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in other credit unions</td>
<td>9,910,592</td>
</tr>
<tr>
<td>All other investments</td>
<td>43,464,335</td>
</tr>
<tr>
<td>Land and buildings (net of depreciation)</td>
<td>111,302,310</td>
</tr>
<tr>
<td>Other fixed assets (net of depreciation)</td>
<td>19,704,826</td>
</tr>
<tr>
<td>Share insurance capitalization deposit</td>
<td>50,597,969</td>
</tr>
<tr>
<td>All other assets</td>
<td>94,464,812</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$6,212,427,987</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2011</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LIABILITIES &amp; SAVINGS EQUITY</strong></td>
<td><strong>LIABILITIES &amp; SAVINGS EQUITY</strong></td>
</tr>
<tr>
<td>Notes/interest payable</td>
<td>$164,251,239</td>
</tr>
<tr>
<td>Accounts payable</td>
<td>86,487,000</td>
</tr>
<tr>
<td>Dividends payable</td>
<td>513,793</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>$251,252,032</td>
</tr>
<tr>
<td>Share certificates</td>
<td>$1,469,508,377</td>
</tr>
<tr>
<td>Share draft accounts</td>
<td>718,008,904</td>
</tr>
<tr>
<td>IRA accounts</td>
<td>568,101,437</td>
</tr>
<tr>
<td>Other shares</td>
<td>2,579,383,963</td>
</tr>
<tr>
<td><strong>TOTAL SHARES</strong></td>
<td>$5,335,002,681</td>
</tr>
<tr>
<td>Regular/statutory reserve</td>
<td>86,804,463</td>
</tr>
<tr>
<td>Other reserves</td>
<td>78,943,480</td>
</tr>
<tr>
<td>Equity Acquired in a Merger</td>
<td>1,677,089</td>
</tr>
<tr>
<td>Unrealized Gains (Losses) on available for sale securities</td>
<td>14,863,723</td>
</tr>
<tr>
<td>Other Comprehensive Income</td>
<td>-27,703,477</td>
</tr>
<tr>
<td>Undivided earnings</td>
<td>471,506,526</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td>$626,173,274</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES &amp; EQUITY</strong></td>
<td>$6,212,427,987</td>
</tr>
</tbody>
</table>

Number of credit unions in operation: 49, 48
## Consolidated Report of Income for Credit Unions
### For the Year Ended December 31

<table>
<thead>
<tr>
<th></th>
<th>2011</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on loans (gross)</td>
<td>$222,356,996</td>
<td>$224,310,101</td>
</tr>
<tr>
<td>LESS: Interest refunded</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Income from investments</td>
<td>37,341,611</td>
<td>33,512,907</td>
</tr>
<tr>
<td>Fee income</td>
<td>43,131,802</td>
<td>43,554,337</td>
</tr>
<tr>
<td>Other operating income</td>
<td>39,733,322</td>
<td>45,565,235</td>
</tr>
<tr>
<td><strong>TOTAL GROSS INCOME</strong></td>
<td><strong>$342,563,731</strong></td>
<td><strong>$346,942,580</strong></td>
</tr>
<tr>
<td><strong>EXPENSES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee compensation &amp; benefits</td>
<td>$103,444,725</td>
<td>$111,436,575</td>
</tr>
<tr>
<td>Travel &amp; conference expense</td>
<td>1,892,559</td>
<td>2,010,807</td>
</tr>
<tr>
<td>Office occupancy expense</td>
<td>10,625,003</td>
<td>10,777,273</td>
</tr>
<tr>
<td>Office operations expense</td>
<td>41,052,750</td>
<td>43,582,382</td>
</tr>
<tr>
<td>Education &amp; promotional expenses</td>
<td>6,077,612</td>
<td>6,563,251</td>
</tr>
<tr>
<td>Loan servicing expense</td>
<td>18,276,746</td>
<td>21,315,820</td>
</tr>
<tr>
<td>Professional &amp; outside services</td>
<td>10,388,196</td>
<td>10,800,904</td>
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<tr>
<td>Provision for loan losses</td>
<td>30,667,013</td>
<td>28,713,294</td>
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<tr>
<td>Members insurance 1</td>
<td>425,708</td>
<td>479,504</td>
</tr>
<tr>
<td>Temporary Corporate CU Stabilization Fund Expense</td>
<td>12,417,366</td>
<td>5,119,010</td>
</tr>
<tr>
<td>Operating fees (examination &amp; supervision fees)</td>
<td>1,352,789</td>
<td>1,476,275</td>
</tr>
<tr>
<td>Miscellaneous operating expenses</td>
<td>3,929,743</td>
<td>4,007,329</td>
</tr>
<tr>
<td><strong>TOTAL OPERATING EXPENSES BEFORE DIVIDENDS</strong></td>
<td><strong>$240,550,210</strong></td>
<td><strong>$246,282,424</strong></td>
</tr>
<tr>
<td><strong>NET INCOME (LOSS) BEFORE DIVIDENDS</strong></td>
<td><strong>$102,013,761</strong></td>
<td><strong>$100,660,156</strong></td>
</tr>
<tr>
<td>Gains (losses) on investments</td>
<td>1,232,659</td>
<td>1,906,576</td>
</tr>
<tr>
<td>Gains (losses) on deposition of fixed assets</td>
<td>-332,829</td>
<td>-104,438</td>
</tr>
<tr>
<td>Other non-operating income (expense)</td>
<td>46,987</td>
<td>997,783</td>
</tr>
<tr>
<td><strong>TOTAL NON-OPERATING GAINS (LOSSES)</strong></td>
<td><strong>$946,817</strong></td>
<td><strong>$2,799,921</strong></td>
</tr>
<tr>
<td>Total net income (loss) before dividends</td>
<td><strong>$102,960,338</strong></td>
<td><strong>$103,460,077</strong></td>
</tr>
<tr>
<td>Interest on borrowed money</td>
<td>5,202,742</td>
<td>5,545,234</td>
</tr>
<tr>
<td>Dividends</td>
<td>54,807,279</td>
<td>45,588,575</td>
</tr>
<tr>
<td>Net income (loss) after dividends</td>
<td><strong>$42,950,317</strong></td>
<td><strong>$52,326,268</strong></td>
</tr>
<tr>
<td><strong>Transfer to Regular Reserve</strong></td>
<td><strong>$34,737</strong></td>
<td><strong>$550,858</strong></td>
</tr>
</tbody>
</table>

1. This account includes NCUSIF Premium Expense
<table>
<thead>
<tr>
<th>Credit Union Name</th>
<th>Principal Location</th>
<th>Assets ($000)</th>
<th>Deposits ($000)</th>
<th>Equity ($000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A B &amp; W Credit Union, Incorporated</td>
<td>Alexandria</td>
<td>28,064</td>
<td>22,984</td>
<td>4,822</td>
</tr>
<tr>
<td>Augusta Health Care Credit Union, Incorporated</td>
<td>Fishersville</td>
<td>10,674</td>
<td>9,788</td>
<td>865</td>
</tr>
<tr>
<td>Beacon Credit Union, Incorporated</td>
<td>Lynchburg</td>
<td>92,451</td>
<td>82,677</td>
<td>9,427</td>
</tr>
<tr>
<td>Belt Line Employees Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>2,989</td>
<td>2,711</td>
<td>278</td>
</tr>
<tr>
<td>C.C.C. Martinsville Employees Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>663</td>
<td>580</td>
<td>83</td>
</tr>
<tr>
<td>Cadmus Credit Union, Incorporated</td>
<td>Richmond</td>
<td>2,403</td>
<td>1,815</td>
<td>578</td>
</tr>
<tr>
<td>Campbell County Employee’s Credit Union, Inc.</td>
<td>Concord</td>
<td>673</td>
<td>593</td>
<td>80</td>
</tr>
<tr>
<td>Centra Health Credit Union</td>
<td>Lynchburg</td>
<td>9,344</td>
<td>7,706</td>
<td>1,624</td>
</tr>
<tr>
<td>Chesapeake City Employees Credit Union</td>
<td>Chesapeake</td>
<td>4,842</td>
<td>4,467</td>
<td>367</td>
</tr>
<tr>
<td>Chesapeake Public School Employee’s Credit Union, Inc.</td>
<td>Chesapeake</td>
<td>9,730</td>
<td>8,842</td>
<td>881</td>
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<tr>
<td>Dominion Credit Union</td>
<td>Richmond</td>
<td>254,590</td>
<td>224,789</td>
<td>26,183</td>
</tr>
<tr>
<td>DuPont Community Credit Union</td>
<td>Waynesboro</td>
<td>841,555</td>
<td>712,644</td>
<td>83,022</td>
</tr>
<tr>
<td>Entrust Financial Credit Union</td>
<td>Richmond</td>
<td>70,121</td>
<td>64,195</td>
<td>5,377</td>
</tr>
<tr>
<td>Goodyear-Danville Family Credit Union</td>
<td>Danville</td>
<td>12,434</td>
<td>10,776</td>
<td>1,621</td>
</tr>
<tr>
<td>Hampton City Employees Credit Union, Incorporated</td>
<td>Hampton</td>
<td>5,791</td>
<td>5,261</td>
<td>517</td>
</tr>
<tr>
<td>Hampton Roads Educators Credit Union, Inc.</td>
<td>Hampton</td>
<td>30,412</td>
<td>28,539</td>
<td>2,128</td>
</tr>
<tr>
<td>Hampton Roads Postal Credit Union, Inc.</td>
<td>Hampton</td>
<td>3,129</td>
<td>2,891</td>
<td>214</td>
</tr>
<tr>
<td>Life Line Credit Union, Inc.</td>
<td>Richmond</td>
<td>7,775</td>
<td>7,290</td>
<td>468</td>
</tr>
<tr>
<td>Loudoun Credit Union</td>
<td>Leesburg</td>
<td>30,125</td>
<td>26,313</td>
<td>3,711</td>
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<tr>
<td>Martinsville Du Pont Employees Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>263,650</td>
<td>224,108</td>
<td>38,914</td>
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<tr>
<td>Martinsville Postal Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>524</td>
<td>474</td>
<td>50</td>
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<tr>
<td>N.C.S.E. Credit Union, Inc.</td>
<td>Lovingston</td>
<td>1,225</td>
<td>1,030</td>
<td>196</td>
</tr>
<tr>
<td>Nabisco Employees Credit Union</td>
<td>Richmond</td>
<td>9,508</td>
<td>6,877</td>
<td>2,624</td>
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<tr>
<td>Newport News Municipal Employees Credit Union, Incorporated</td>
<td>Newport News</td>
<td>42,977</td>
<td>38,764</td>
<td>3,781</td>
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<tr>
<td>Newport News Shipbuilding Employee’s Credit Union, Inc.</td>
<td>Newport News</td>
<td>1,276,512</td>
<td>1,071,741</td>
<td>164,276</td>
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<tr>
<td>Norfolk Southern Employees’ Credit Union, Incorporated</td>
<td>Chesapeake</td>
<td>2,224</td>
<td>1,960</td>
<td>261</td>
</tr>
</tbody>
</table>
### Selected Data For Virginia State Chartered-Credit Unions
### As of December 31, 2012

<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, Va., Postal Credit Union, Incorporated</td>
<td>Norfolk</td>
<td>4,964</td>
<td>4,478</td>
<td>480</td>
</tr>
<tr>
<td>Northern Star Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>80,262</td>
<td>67,354</td>
<td>8,760</td>
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<tr>
<td>Old Dominion University Credit Union, Inc.</td>
<td>Norfolk</td>
<td>26,239</td>
<td>23,772</td>
<td>2,350</td>
</tr>
<tr>
<td>P.W.C. Employees Credit Union</td>
<td>Woodbridge</td>
<td>44,921</td>
<td>40,065</td>
<td>5,650</td>
</tr>
<tr>
<td>Petersburg Federal Reformatory Credit Union, Incorporated</td>
<td>Petersburg</td>
<td>3,413</td>
<td>2,576</td>
<td>836</td>
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<tr>
<td>PFD Firefighters Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>22,972</td>
<td>20,303</td>
<td>2,568</td>
</tr>
<tr>
<td>Piedmont Credit Union</td>
<td>Danville</td>
<td>49,699</td>
<td>44,852</td>
<td>4,720</td>
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<tr>
<td>Portsmouth Police Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>1,636</td>
<td>1,292</td>
<td>338</td>
</tr>
<tr>
<td>Prime Care Credit Union, Incorporated</td>
<td>Norfolk</td>
<td>16,368</td>
<td>14,189</td>
<td>2,113</td>
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<tr>
<td>Richmond Fire Department Credit Union, Incorporated</td>
<td>Richmond</td>
<td>14,963</td>
<td>13,042</td>
<td>1,788</td>
</tr>
<tr>
<td>Richmond Police Department Credit Union, Incorporated</td>
<td>Richmond</td>
<td>5,414</td>
<td>4,665</td>
<td>738</td>
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<tr>
<td>Richmond Postal Credit Union Incorporated, The</td>
<td>Richmond</td>
<td>80,753</td>
<td>71,302</td>
<td>10,044</td>
</tr>
<tr>
<td>Riverside Health System Employees' Credit Union, Incorporated</td>
<td>Newport News</td>
<td>8,237</td>
<td>6,758</td>
<td>1,408</td>
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<tr>
<td>Spruance Cellophane Credit Union</td>
<td>Richmond</td>
<td>5,747</td>
<td>5,134</td>
<td>609</td>
</tr>
<tr>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>Charlottesville</td>
<td>633,881</td>
<td>555,605</td>
<td>65,742</td>
</tr>
<tr>
<td>Valley Industrial Credit Union</td>
<td>Waynesboro</td>
<td>8,891</td>
<td>8,153</td>
<td>733</td>
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<tr>
<td>Virginia Credit Union, Inc.</td>
<td>Richmond</td>
<td>2,385,518</td>
<td>2,062,590</td>
<td>209,432</td>
</tr>
<tr>
<td>Virginia Educators' Credit Union</td>
<td>Newport News</td>
<td>55,870</td>
<td>48,797</td>
<td>6,765</td>
</tr>
<tr>
<td>Virginia Gas, Credit Union, Incorporated</td>
<td>Stauton</td>
<td>3,062</td>
<td>2,620</td>
<td>421</td>
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<tr>
<td>Virginia United Methodist Credit Union, Inc.</td>
<td>Richmond</td>
<td>18,932</td>
<td>17,450</td>
<td>1,480</td>
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<tr>
<td>Waynesboro Employees Credit Union, Inc.</td>
<td>Waynesboro</td>
<td>4,104</td>
<td>3,701</td>
<td>392</td>
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<tr>
<td>WECCU Credit Union</td>
<td>Covington</td>
<td>70,338</td>
<td>60,972</td>
<td>8,039</td>
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</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>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>11/02/12</td>
<td>Blue Eagle Credit Union</td>
<td>419 Rutherford Avenue NE</td>
<td>Approved</td>
<td>Roanoke, Roanoke County, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>12/14/12</td>
<td></td>
<td>12/14/12</td>
</tr>
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</table>

#### Mergers

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>05/29/12</td>
<td>Newport News Shipbuilding Employees’ Credit Union, Inc., Newport News, VA to</td>
<td>Approved</td>
<td></td>
</tr>
<tr>
<td></td>
<td>merge into membersTrust Credit Union, Virginia Beach, VA</td>
<td>07/06/12</td>
<td></td>
</tr>
</tbody>
</table>

#### New Service Facilities

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/19/11</td>
<td>Virginia Credit Union, Inc.</td>
<td>9498 West Broad Street</td>
<td>Approved</td>
<td>Richmond, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>01/17/12</td>
<td></td>
</tr>
<tr>
<td>05/21/12</td>
<td>Eastman Credit Union</td>
<td>159 Valley Street</td>
<td>Approved</td>
<td>Abingdon, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>06/12/12</td>
<td></td>
</tr>
<tr>
<td>07/03/12</td>
<td>University of Virginia Community Credit</td>
<td>757 Davis Highway</td>
<td>Approved</td>
<td>Mineral, VA</td>
</tr>
<tr>
<td></td>
<td>Union, Inc.</td>
<td></td>
<td>07/24/12</td>
<td></td>
</tr>
</tbody>
</table>
Credit Unions -- Status Changes

**Mergers**

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>May</td>
<td>01</td>
<td>Valley Industrial Credit Union, Waynesboro, VA merged into it Klann Employees Credit Union, Incorporated, Waynesboro, VA</td>
</tr>
<tr>
<td>December</td>
<td>03</td>
<td>Newport News Shipbuilding Employees' Credit Union, Inc. d/b/a Bayport Credit Union, Newport News, VA merged into it membersTrust Credit Union, Virginia Beach, VA</td>
</tr>
</tbody>
</table>

**Office Relocations**

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>May</td>
<td>21</td>
<td>Loudoun Credit Union, Leesburg, VA moved its branch office from 803 Sycolin Road, Suite 105, Leesburg, VA to 801 Sycolin Road SE, Suite 101, Leesburg, VA</td>
</tr>
<tr>
<td>May</td>
<td>01</td>
<td>P.W.C. Employees Credit Union, Woodbridge, VA moved its branch office from 8807 Sudley Road, Suite 109, Manassas, VA to 8959 Center Street, Manassas, 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>January</td>
<td>03</td>
<td>DuPont Community Credit Union opened a service facility at 1925 Reservoir Street, Harrisonburg, VA</td>
</tr>
<tr>
<td>January</td>
<td>17</td>
<td>Virginia Credit Union, Inc. opened a service facility at 9498 West Broad Street, Richmond, VA</td>
</tr>
<tr>
<td>April</td>
<td>02</td>
<td>Beacon Credit Union, Incorporated opened a service facility at Amelon Shopping Square, Madison Heights, VA</td>
</tr>
<tr>
<td>August</td>
<td>28</td>
<td>University of Virginia Community Credit Union, Inc. opened a service facility at 757 Davis Highway, Mineral, VA</td>
</tr>
<tr>
<td>October</td>
<td>08</td>
<td>Eastman Credit Union opened a service facility at 16501 Highlands Center Boulevard, Bristol, VA</td>
</tr>
<tr>
<td>November</td>
<td>27</td>
<td>Eastman Credit Union opened a service facility at 159 Valley Street, Abingdon, 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
Amelon Shopping Square
Madison Heights, VA

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
Richmond, VA 23219
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 -
1925 Reservoir Street
Harrisonburg, VA 22801
47 W. Kaylor Park Drive
Harrisonburg, VA 22801
105 Community Way
Staunton, VA 24401
2201 North Augusta Street
Staunton, VA 24401
2518 Staunton Road
Staunton, VA 24477
Credit Unions -- List by Name

**DuPont Community Credit Union (Continued)**

Service Facilities -
- 315 Lee Highway
  Verona, VA 24482
- 1140 Shenandoah Village Drive
  Waynesboro, VA 22980
- 200 East Broad Street
  Waynesboro, VA 22980
- 2200 W. Main Street
  Waynesboro, VA 22980
- 1025 Woodstock Commons Drive
  Woodstock, VA 22664

**Eastman Credit Union**

125 Jones Street
Gate City, VA 24251
  Treasurer- Darrell P. Murphy
  Service Facilities -
  - 159 Valley Street
    Abingdon, VA 24210
  - 16501 Highlands Center Boulevard
    Bristol, VA 24202
  - 127 Tempurpedic Drive
    Duffield, VA

**Entrust Financial Credit Union**

1801 Dabney Road
Richmond, VA 23230
  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- Fred Wright

**Life Line Credit Union, Inc.**

5855 Bremo Road, Suite 701
Richmond, VA 23226
  Treasurer- William Chad Basham

**Loudoun Credit Union**

801 Sycolin Road SE, Suite 101
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
Credit Unions -- List by Name

**Martinsville Postal Credit Union, Incorporated**
2412 Greensboro Road
Martinsville, VA 24112
Treasurer- Stanley Vinson

**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

**Newport News Shipbuilding Employees' Credit Union, Inc. d/b/a Bayport Credit Union (Continued)**
*Service Facilities -*
12525 Jefferson Avenue
Newport News, VA 23602
230 41st Street, Building 520
Newport News, VA 23607
2700 Huntington Avenue, Building 902
Newport News, VA 23607
2900 Washington Avenue, Building 901
Newport News, VA 23607
35th Street Gate
Newport News Shipyard
Newport News, VA 23607
4215 Marshall Avenue, Building 600
Newport News, VA 23607
433 Denbigh Boulevard
Newport News, VA 23608
5001 Huntington Avenue
Newport News, VA 23607
60th Street Gate
Newport News Shipyard
Newport News, VA 23607
8000 Marshall Avenue
Newport News, VA 23605
Northrup Grumman Newport News
Building 907, 210 47th Street
Newport News, VA 23607
1290 Smithfield Plaza
Smithfield, VA 23430
1463 North Main Street
Suffolk, VA 23434
4171 Ironbound Road
Williamsburg, VA 23188

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

**Norfolk, Va., Postal Credit Union, Incorporated**
600 Church Street Room 111
P.O Box 781
Norfolk, VA 23501-0781
Treasurer- Claudette Watkins
*Service Facility -*
150 Brambleton Avenue
Norfolk, VA 23510
Credit Unions -- List by Name

Northern Star Credit Union, Incorporated
5100 George Washington Highway
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
    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 -
    8959 Center Street
    Manassas, VA 22110

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

Petersburg Federal Reformatory Credit Union, Incorporated
Federal Correctional Institution
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- Linn M. Brown

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

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
Credit Unions -- List by Name

**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
- 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
- 49 Sommerfield Drive
  Gordonsville, VA 22942
- 757 Davis Highway
  Mineral, VA 23117
- 3033 Rockfish Valley Highway
  Nellysford, VA 22958
- 6042 Thomas Jefferson Parkway
  Palmyra, VA 22963
- 56 Stoneridge Drive South
  Ruckersville, VA 22968

**Virginia Credit Union, Inc.**
720 East Broad Street
Richmond, VA 23225
Treasurer- Herbert A. Parr
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
- 2150 Gordon W. Shelton Boulevard
  Fredericksburg, VA 22401
- 9951 Jefferson Davis Highway
  Fredericksburg, VA 22408
- 3236 Odd Fellows Road
  Lynchburg, VA 24501
- 6103 Brashier Boulevard
  Mechanicsville, VA 23111
- 11030 Hull Street Road
  Midlothian, VA 23112
- 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
- 9498 West Broad Street
  Richmond, VA
Credit Unions -- List by Name

Virginia Credit Union, Inc. (Continued)

Service Facilities -
   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

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