THE 2013 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, 2013

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

Richmond, Virginia

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:
I have the honor to submit herewith the 2013 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 2003 – 2013

(billions)

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

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

<table>
<thead>
<tr>
<th></th>
<th>December 31, 2012</th>
<th>December 31, 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>78 State Banks, 1,100 Branches</strong></td>
<td>$3,709,011</td>
<td>$3,256,800</td>
</tr>
<tr>
<td><strong>78 State Banks, 1,097 Branches</strong></td>
<td>$849,872</td>
<td>$798,788</td>
</tr>
<tr>
<td><strong>78 State Banks, 1,097 Branches</strong></td>
<td>$2,859,139</td>
<td>$2,458,012</td>
</tr>
<tr>
<td><strong>78 State Banks, 1,097 Branches</strong></td>
<td>$10,775,444</td>
<td>$11,410,942</td>
</tr>
<tr>
<td><strong>Federal funds sold &amp; securities purchased under agreement to resell</strong></td>
<td>$389,332</td>
<td>$270,664</td>
</tr>
<tr>
<td><strong>Loan and lease financing receivables:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans and leases, net of unearned income</td>
<td>$41,256,140</td>
<td>$41,390,672</td>
</tr>
<tr>
<td><strong>LESS: Allowance for loan and lease losses</strong></td>
<td>$682,046</td>
<td>$618,167</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income and allowance for losses</td>
<td>$40,574,094</td>
<td>$40,772,505</td>
</tr>
<tr>
<td><strong>Assets held in trading accounts</strong></td>
<td>$15,091</td>
<td>$1,974</td>
</tr>
<tr>
<td><strong>Premises and fixed assets (including capitalized leases)</strong></td>
<td>$1,183,190</td>
<td>$1,159,322</td>
</tr>
<tr>
<td><strong>Other real estate owned</strong></td>
<td>$435,568</td>
<td>$398,600</td>
</tr>
<tr>
<td><strong>Intangible assets</strong></td>
<td>$887,310</td>
<td>$878,003</td>
</tr>
<tr>
<td><strong>Other assets</strong></td>
<td>$2,041,890</td>
<td>$2,139,436</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$60,010,930</strong></td>
<td><strong>$60,288,246</strong></td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Deposits:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In domestic offices</td>
<td>$49,271,979</td>
<td>$49,041,252</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>$8,536,868</td>
<td>$8,897,380</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>$40,735,111</td>
<td>$40,143,872</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>$1,019,476</td>
<td>$1,069,740</td>
</tr>
<tr>
<td>Other borrowed money</td>
<td>$2,614,652</td>
<td>$2,946,622</td>
</tr>
<tr>
<td>Notes and debentures subordinated to deposits</td>
<td>$30,685</td>
<td>$34,183</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>$450,137</td>
<td>$405,926</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td><strong>$53,386,929</strong></td>
<td><strong>$53,497,723</strong></td>
</tr>
<tr>
<td><strong>EQUITY CAPITAL</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perpetual preferred stock</td>
<td>$176,283</td>
<td>$109,374</td>
</tr>
<tr>
<td>Common stock</td>
<td>$535,140</td>
<td>$584,015</td>
</tr>
<tr>
<td>Surplus</td>
<td>$3,823,346</td>
<td>$3,960,650</td>
</tr>
<tr>
<td>Undivided profits and capital reserves</td>
<td>$2,059,256</td>
<td>$2,107,315</td>
</tr>
<tr>
<td>Noncontrolling interests in consolidated subsidiaries</td>
<td>$29,976</td>
<td>$29,169</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td><strong>$6,624,001</strong></td>
<td><strong>$6,790,523</strong></td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND EQUITY CAPITAL</strong></td>
<td><strong>$60,010,930</strong></td>
<td><strong>$60,288,246</strong></td>
</tr>
</tbody>
</table>
## Consolidated Report of Income for Virginia State-Chartered Banks

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

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2013</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>$ 2,198,751</td>
<td>$ 2,126,365</td>
</tr>
<tr>
<td>Income from lease financing receivables</td>
<td>87</td>
<td>71</td>
</tr>
<tr>
<td>Interest on balances due from depository institutions</td>
<td>9,650</td>
<td>9,681</td>
</tr>
<tr>
<td>Interest and dividends on securities</td>
<td>280,024</td>
<td>265,861</td>
</tr>
<tr>
<td>Interest from assets held in trading accounts</td>
<td>221</td>
<td>405</td>
</tr>
<tr>
<td>Interest on federal funds sold and securities purchased under agreements to resell</td>
<td>929</td>
<td>901</td>
</tr>
<tr>
<td>Other Interest Income</td>
<td>7,035</td>
<td>8,716</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST INCOME</strong></td>
<td>2,496,697</td>
<td>2,412,000</td>
</tr>
<tr>
<td><strong>INTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on deposits in domestic offices</td>
<td>366,673</td>
<td>293,878</td>
</tr>
<tr>
<td>Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Expense of federal funds purchased and securities sold under agreements to repurchase</td>
<td>8,678</td>
<td>7,521</td>
</tr>
<tr>
<td>Interest on trading liabilities and other borrowed money</td>
<td>73,594</td>
<td>61,182</td>
</tr>
<tr>
<td>Interest on notes and debentures subordinated to deposits</td>
<td>1,563</td>
<td>1,437</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST EXPENSE</strong></td>
<td>450,508</td>
<td>364,018</td>
</tr>
<tr>
<td><strong>NET INTEREST INCOME</strong></td>
<td>2,046,189</td>
<td>2,047,982</td>
</tr>
<tr>
<td>Provision for loan and lease losses</td>
<td>220,615</td>
<td>99,858</td>
</tr>
<tr>
<td><strong>NONINTEREST INCOME:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from fiduciary activities</td>
<td>17,274</td>
<td>16,625</td>
</tr>
<tr>
<td>Service charges on deposit accounts</td>
<td>122,467</td>
<td>120,034</td>
</tr>
<tr>
<td>Trading revenue</td>
<td>1,092</td>
<td>550</td>
</tr>
<tr>
<td>Other fee income</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>All other noninterest income</td>
<td>495,421</td>
<td>455,978</td>
</tr>
<tr>
<td><strong>TOTAL NONINTEREST INCOME</strong></td>
<td>636,254</td>
<td>593,187</td>
</tr>
<tr>
<td>Realized gains (losses) on securities</td>
<td>27,207</td>
<td>272</td>
</tr>
<tr>
<td><strong>NONINTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries and employee benefits</td>
<td>995,612</td>
<td>1,003,043</td>
</tr>
<tr>
<td>Expenses of premises and fixed assets (net of rental income)</td>
<td>229,506</td>
<td>241,366</td>
</tr>
<tr>
<td>Other noninterest expense</td>
<td>615,523</td>
<td>610,220</td>
</tr>
<tr>
<td><strong>TOTAL NONINTEREST EXPENSE</strong></td>
<td>1,840,641</td>
<td>1,854,629</td>
</tr>
<tr>
<td><strong>INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>648,394</td>
<td>686,954</td>
</tr>
<tr>
<td><strong>APPLICABLE INCOME TAXES</strong></td>
<td>197,667</td>
<td>189,759</td>
</tr>
<tr>
<td><strong>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>450,727</td>
<td>497,195</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>$ 450,727</td>
<td>$ 497,195</td>
</tr>
</tbody>
</table>
## Selected Data For Virginia State-Chartered Banks
### As of December 31, 2013

<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>307,085</td>
<td>277,087</td>
<td>28,245</td>
</tr>
<tr>
<td>Bank of Clarke County*</td>
<td>Berryville</td>
<td>13</td>
<td>582,472</td>
<td>488,006</td>
<td>69,692</td>
</tr>
<tr>
<td>Bank of Floyd*</td>
<td>Floyd</td>
<td>7</td>
<td>267,252</td>
<td>242,237</td>
<td>15,435</td>
</tr>
<tr>
<td>Bank of Hampton Roads*</td>
<td>Virginia Beach</td>
<td>27</td>
<td>1,630,476</td>
<td>1,285,938</td>
<td>166,980</td>
</tr>
<tr>
<td>Bank of Lancaster*</td>
<td>Kilmarnock</td>
<td>9</td>
<td>329,261</td>
<td>272,679</td>
<td>31,264</td>
</tr>
<tr>
<td>Bank of McKenney*</td>
<td>McKenney</td>
<td>7</td>
<td>213,367</td>
<td>187,969</td>
<td>22,130</td>
</tr>
<tr>
<td>Bank of the James*</td>
<td>Lynchburg</td>
<td>10</td>
<td>434,615</td>
<td>390,178</td>
<td>37,210</td>
</tr>
<tr>
<td>Bank of Virginia*</td>
<td>Midlothian</td>
<td>4</td>
<td>235,954</td>
<td>211,025</td>
<td>13,858</td>
</tr>
<tr>
<td>Benchmark Community Bank*</td>
<td>Kenbridge</td>
<td>12</td>
<td>463,839</td>
<td>410,210</td>
<td>50,767</td>
</tr>
<tr>
<td>Blue Ridge Bank*</td>
<td>Luray</td>
<td>4</td>
<td>214,004</td>
<td>168,598</td>
<td>18,292</td>
</tr>
<tr>
<td>Burke &amp; Herbert Bank &amp; Trust Company</td>
<td>Alexandria</td>
<td>25</td>
<td>2,558,967</td>
<td>2,157,815</td>
<td>285,206</td>
</tr>
<tr>
<td>Cardinal Bank</td>
<td>McLean</td>
<td>29</td>
<td>2,882,309</td>
<td>2,067,520</td>
<td>334,006</td>
</tr>
<tr>
<td>Carter Bank &amp; Trust</td>
<td>Martinsville</td>
<td>124</td>
<td>4,661,811</td>
<td>4,269,653</td>
<td>374,937</td>
</tr>
<tr>
<td>Central Virginia Bank*</td>
<td>Powhatan</td>
<td>8</td>
<td>346,679</td>
<td>308,551</td>
<td>34,724</td>
</tr>
<tr>
<td>Chesapeake Bank*</td>
<td>Kilmarnock</td>
<td>12</td>
<td>657,809</td>
<td>571,479</td>
<td>72,141</td>
</tr>
<tr>
<td>Citizens and Farmers Bank</td>
<td>West Point</td>
<td>18</td>
<td>966,795</td>
<td>700,913</td>
<td>99,642</td>
</tr>
<tr>
<td>Citizens Bank and Trust Company*</td>
<td>Blackstone</td>
<td>11</td>
<td>331,251</td>
<td>283,353</td>
<td>39,245</td>
</tr>
<tr>
<td>Citizens Community Bank*</td>
<td>South Hill</td>
<td>4</td>
<td>159,712</td>
<td>132,883</td>
<td>20,846</td>
</tr>
<tr>
<td>Colonial Virginia Bank*</td>
<td>Gloucester</td>
<td>2</td>
<td>114,880</td>
<td>99,474</td>
<td>12,210</td>
</tr>
<tr>
<td>Community Bankers' Bank*</td>
<td>Midlothian</td>
<td>1</td>
<td>143,538</td>
<td>126,467</td>
<td>14,887</td>
</tr>
<tr>
<td>Community Capital Bank of Virginia*</td>
<td>Christiansburg</td>
<td>2</td>
<td>72,754</td>
<td>58,082</td>
<td>11,410</td>
</tr>
<tr>
<td>Essex Bank*</td>
<td>Tappahannock</td>
<td>25</td>
<td>1,087,821</td>
<td>892,664</td>
<td>108,789</td>
</tr>
<tr>
<td>EVB*</td>
<td>Tappahannock</td>
<td>23</td>
<td>1,026,959</td>
<td>870,220</td>
<td>106,730</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank*</td>
<td>Timberville</td>
<td>9</td>
<td>552,401</td>
<td>464,227</td>
<td>53,907</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank of Craig County*</td>
<td>New Castle</td>
<td>2</td>
<td>54,329</td>
<td>44,434</td>
<td>9,828</td>
</tr>
</tbody>
</table>

* - Member of Federal Reserve
### Selected Data For Virginia State-Chartered Banks
#### As of December 31, 2013

<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>Farmers and Miners Bank*</td>
<td>Pennington Gap</td>
<td>6</td>
<td>132,350</td>
<td>115,097</td>
<td>16,902</td>
</tr>
<tr>
<td>Farmers Bank*</td>
<td>Windsor</td>
<td>6</td>
<td>412,436</td>
<td>344,644</td>
<td>43,104</td>
</tr>
<tr>
<td>First and Citizens Bank</td>
<td>Monterey</td>
<td>3</td>
<td>124,932</td>
<td>111,091</td>
<td>13,592</td>
</tr>
<tr>
<td>First Bank*</td>
<td>Strasburg</td>
<td>10</td>
<td>522,504</td>
<td>456,121</td>
<td>57,113</td>
</tr>
<tr>
<td>First Capital Bank*</td>
<td>Glen Allen</td>
<td>7</td>
<td>547,398</td>
<td>459,624</td>
<td>52,641</td>
</tr>
<tr>
<td>First Community Bank*</td>
<td>Bluefield</td>
<td>70</td>
<td>2,575,113</td>
<td>1,958,550</td>
<td>300,857</td>
</tr>
<tr>
<td>First Sentinel Bank*</td>
<td>Richlands</td>
<td>5</td>
<td>166,386</td>
<td>149,094</td>
<td>16,068</td>
</tr>
<tr>
<td>First State Bank</td>
<td>Danville</td>
<td>1</td>
<td>39,274</td>
<td>37,639</td>
<td>1,520</td>
</tr>
<tr>
<td>First Virginia Community Bank*</td>
<td>Fairfax</td>
<td>5</td>
<td>506,717</td>
<td>430,039</td>
<td>60,854</td>
</tr>
<tr>
<td>Frontier Community Bank*</td>
<td>Waynesboro</td>
<td>1</td>
<td>91,851</td>
<td>80,721</td>
<td>9,534</td>
</tr>
<tr>
<td>Heritage Bank*</td>
<td>Norfolk</td>
<td>7</td>
<td>305,533</td>
<td>264,584</td>
<td>34,617</td>
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<tr>
<td>Highlands Community Bank*</td>
<td>Covington</td>
<td>2</td>
<td>125,380</td>
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<td>Highlands Union Bank*</td>
<td>Abingdon</td>
<td>14</td>
<td>598,771</td>
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<td>HomeTown Bank*</td>
<td>Roanoke</td>
<td>5</td>
<td>402,438</td>
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<td>John Marshall Bank*</td>
<td>Reston</td>
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<td>Lee Bank and Trust Company</td>
<td>Pennington Gap</td>
<td>4</td>
<td>161,902</td>
<td>139,843</td>
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<td>MainStreet Bank*</td>
<td>Herndon</td>
<td>5</td>
<td>277,314</td>
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<tr>
<td>Miners Exchange Bank*</td>
<td>Coeburn</td>
<td>7</td>
<td>117,959</td>
<td>107,947</td>
<td>9,173</td>
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<td>Monarch Bank*</td>
<td>Chesapeake</td>
<td>13</td>
<td>1,015,892</td>
<td>893,072</td>
<td>107,658</td>
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<tr>
<td>New Peoples Bank, Inc.*</td>
<td>Honaker</td>
<td>24</td>
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<td>623,908</td>
<td>53,938</td>
</tr>
<tr>
<td>Peoples Community Bank*</td>
<td>Montross</td>
<td>5</td>
<td>151,404</td>
<td>133,311</td>
<td>12,518</td>
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<tr>
<td>Pioneer Bank*</td>
<td>Stanley</td>
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<td>168,945</td>
<td>134,811</td>
<td>18,765</td>
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<tr>
<td>Select Bank*</td>
<td>Forest</td>
<td>2</td>
<td>117,123</td>
<td>105,175</td>
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<tr>
<td>Shore Bank*</td>
<td>Onley</td>
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<td>327,813</td>
<td>262,876</td>
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<td>Sonabank*</td>
<td>McLean</td>
<td>20</td>
<td>715,907</td>
<td>541,114</td>
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</table>

* - Member of Federal Reserve
## Selected Data For Virginia State-Chartered Banks
### As of December 31, 2013

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Principal Location</th>
<th>No. of Offices</th>
<th>Assets ($000)</th>
<th>Deposits ($000)</th>
<th>Equity ($000)</th>
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<tbody>
<tr>
<td>StellarOne Bank*</td>
<td>Christiansburg</td>
<td>56</td>
<td>3,061,932</td>
<td>2,473,143</td>
<td>454,838</td>
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<td>The Bank of Charlotte County*</td>
<td>Phenix</td>
<td>4</td>
<td>123,917</td>
<td>102,403</td>
<td>16,387</td>
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<td>The Bank of Fincastle</td>
<td>Fincastle</td>
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<td>210,828</td>
<td>184,293</td>
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<td>The Bank of Marion*</td>
<td>Marion</td>
<td>16</td>
<td>352,362</td>
<td>295,722</td>
<td>37,394</td>
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<tr>
<td>The Bank of Southside Virginia</td>
<td>Carson</td>
<td>15</td>
<td>542,505</td>
<td>457,942</td>
<td>77,651</td>
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<tr>
<td>The Blue Grass Valley Bank</td>
<td>Blue Grass</td>
<td>2</td>
<td>39,742</td>
<td>33,441</td>
<td>4,174</td>
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<tr>
<td>The Business Bank</td>
<td>Vienna</td>
<td>8</td>
<td>333,547</td>
<td>301,423</td>
<td>30,516</td>
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<tr>
<td>The Farmers Bank of Appomattox*</td>
<td>Appomattox</td>
<td>5</td>
<td>201,344</td>
<td>174,034</td>
<td>24,502</td>
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<tr>
<td>The Fauquier Bank*</td>
<td>Warrenton</td>
<td>10</td>
<td>613,669</td>
<td>540,747</td>
<td>53,026</td>
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<td>The First Bank and Trust Company*</td>
<td>Lebanon</td>
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<td>1,337,033</td>
<td>1,137,977</td>
<td>148,581</td>
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<tr>
<td>The Freedom Bank of Virginia*</td>
<td>Vienna</td>
<td>2</td>
<td>274,202</td>
<td>247,160</td>
<td>26,119</td>
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<td>The Middleburg Bank*</td>
<td>Middleburg</td>
<td>13</td>
<td>1,222,639</td>
<td>984,808</td>
<td>109,724</td>
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<tr>
<td>The Peoples Bank</td>
<td>Rose Hill</td>
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<td>97,520</td>
<td>86,132</td>
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<td>Towne Bank</td>
<td>Portsmouth</td>
<td>27</td>
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<td>3,584,467</td>
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<td>TruPoint Bank*</td>
<td>Grundy</td>
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<td>440,765</td>
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<td>36,866</td>
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<td>Union First Market Bank*</td>
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<td>4,155,026</td>
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<td>United Bank*</td>
<td>Fairfax</td>
<td>50</td>
<td>3,659,845</td>
<td>2,502,873</td>
<td>639,915</td>
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<td>Valley Bank*</td>
<td>Roanoke</td>
<td>9</td>
<td>824,497</td>
<td>677,181</td>
<td>75,494</td>
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<td>Village Bank</td>
<td>Midlothian</td>
<td>15</td>
<td>442,004</td>
<td>391,089</td>
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<tr>
<td>Virginia Bank and Trust Company*</td>
<td>Danville</td>
<td>8</td>
<td>171,495</td>
<td>146,725</td>
<td>23,446</td>
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<tr>
<td>Virginia Commerce Bank*</td>
<td>Arlington</td>
<td>28</td>
<td>2,742,790</td>
<td>2,084,946</td>
<td>302,201</td>
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<tr>
<td>Virginia Commonwealth Bank*</td>
<td>Petersburg</td>
<td>8</td>
<td>245,870</td>
<td>219,344</td>
<td>25,837</td>
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<tr>
<td>Virginia Community Bank*</td>
<td>Louisa</td>
<td>8</td>
<td>205,551</td>
<td>185,884</td>
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<td>Virginia Company Bank</td>
<td>Newport News</td>
<td>3</td>
<td>131,127</td>
<td>107,916</td>
<td>12,619</td>
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</table>

* - Member of Federal Reserve
### Selected Data For Virginia State-Chartered Banks
**As of December 31, 2013**

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Principal Location</th>
<th>No. of Offices</th>
<th>Assets ($000)</th>
<th>Deposits ($000)</th>
<th>Equity ($000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Virginia Heritage Bank*</td>
<td>Fairfax</td>
<td>6</td>
<td>894,841</td>
<td>711,400</td>
<td>96,206</td>
</tr>
<tr>
<td>Virginia Partners Bank*</td>
<td>Fredericksburg</td>
<td>4</td>
<td>236,248</td>
<td>213,855</td>
<td>20,300</td>
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<td>WashingtonFirst Bank</td>
<td>Reston</td>
<td>17</td>
<td>1,126,608</td>
<td>959,684</td>
<td>103,704</td>
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<tr>
<td>Xenith Bank*</td>
<td>Richmond</td>
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<td>678,566</td>
<td>569,198</td>
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* - Member of Federal Reserve
Banks -- Applications Received and/or Acted Upon

**New Banks**

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>07/08/13</td>
<td>Botetourt Bankshares, Inc.</td>
<td>19747 Main Street</td>
<td>Approved 09/25/13</td>
</tr>
<tr>
<td>09/25/13</td>
<td></td>
<td>Buchanan, VA</td>
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**Mergers**

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<th>Description</th>
<th>Activity</th>
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<tbody>
<tr>
<td>05/20/13</td>
<td>BBCN Bank, Los Angeles, CA to merge into it The Foster Bank</td>
<td>No Objection 06/14/13</td>
</tr>
<tr>
<td>07/01/13</td>
<td>United Bank, Vienna, VA to merge into it Virginia Commerce Bank</td>
<td>Approved 09/11/13</td>
</tr>
<tr>
<td>07/08/13</td>
<td>Bank of Botetourt, Troutville, VA to merge into it Botetourt Bankshares, Inc.</td>
<td>Approved 09/25/13</td>
</tr>
<tr>
<td>10/24/13</td>
<td>Cardinal Bank, McLean, VA to merge into it The Business Bank</td>
<td>Approved 12/17/13</td>
</tr>
</tbody>
</table>

**Acquisitions**

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
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<tbody>
<tr>
<td>03/04/13</td>
<td>Select Bank Financial Corporation, Forest, VA to acquire 100% of the voting shares of Select Bank</td>
<td>Approved 04/03/13</td>
</tr>
<tr>
<td>07/01/13</td>
<td>United Bankshares, Inc., Parkersburg, WV to acquire Virginia Commerce Bancorp, Inc.</td>
<td>Approved 09/11/13</td>
</tr>
<tr>
<td>07/23/13</td>
<td>C&amp;F Financial Corporation, West Point, VA to acquire 100% of the voting shares of Central Virginia Bankshares, Inc.</td>
<td>Approved 08/23/13</td>
</tr>
<tr>
<td>08/20/13</td>
<td>Union Bankshares Corporation, Richmond, VA to acquire 100% of the voting shares of StellarOne Corporation</td>
<td>Approved 10/08/13</td>
</tr>
<tr>
<td>09/16/13</td>
<td>Farmers Bankshares, Inc., Windsor, VA to acquire 100% of the voting shares of Farmers Bank, Windsor, Virginia</td>
<td>Approved 10/22/13</td>
</tr>
<tr>
<td>10/02/13</td>
<td>Virginia National Bankshares Corporation, Charlottesville, VA to acquire 100% of the voting shares of Virginia National Bank</td>
<td>Approved 11/07/13</td>
</tr>
<tr>
<td>10/24/13</td>
<td>Cardinal Financial Corporation, McLean, VA to acquire United Financial Banking Companies, Inc.</td>
<td>Approved 12/17/13</td>
</tr>
<tr>
<td>12/09/13</td>
<td>Community Bankers Trust Corporation, Glen Allen, VA to acquire 100% of the voting shares of Essex Bank</td>
<td>Approved 12/20/13</td>
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</tbody>
</table>

**Branches**

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/20/12</td>
<td>StellarOne Bank</td>
<td>9605 Gayton Road</td>
<td>Approved 01/10/13</td>
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<tr>
<td></td>
<td>Christiansburg, VA</td>
<td>Henrico County, VA</td>
<td></td>
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<tr>
<td>12/27/12</td>
<td>HomeTown Bank</td>
<td>2950 Market Street</td>
<td>Approved 01/22/13</td>
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<tr>
<td></td>
<td>Roanoke, VA</td>
<td>Christiansburg, Montgomery County, VA</td>
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<tr>
<td>01/30/13</td>
<td>John Marshall Bank</td>
<td>700 S. Washington Street</td>
<td>Approved 02/19/13</td>
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<tr>
<td></td>
<td>Reston, VA</td>
<td>City of Alexandria, VA</td>
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</tr>
</tbody>
</table>
### Banks -- Applications Received and/or Acted Upon

#### Branches

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
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<tbody>
<tr>
<td>02/01/13</td>
<td>StellarOne Bank</td>
<td>11450 Robious Road, Chesterfield County, VA</td>
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<tr>
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<td>Christiansburg, VA</td>
<td></td>
<td>02/19/13</td>
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<td>02/25/13</td>
<td>First Bank of Virginia</td>
<td>220 South Main Street, Blacksburg, VA</td>
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<td></td>
<td>Troy, NC</td>
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<td>03/29/13</td>
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<tr>
<td>04/17/13</td>
<td>Monarch Bank</td>
<td>One City Center, 11815 Fountain Way, Suite 510, City of Newport News, VA</td>
<td>Withdrawn</td>
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<tr>
<td>04/18/13</td>
<td>Cardinal Bank</td>
<td>1807 Rockville Pike, Rockville, MD</td>
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<td></td>
<td>McLean, VA</td>
<td></td>
<td>04/30/13</td>
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<tr>
<td>05/09/13</td>
<td>Essex Bank</td>
<td>1835 West Street, Annapolis, MD</td>
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<td></td>
<td>Glen Allen, VA</td>
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<td>05/30/13</td>
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<td>05/17/13</td>
<td>First-Citizens Bank &amp; Trust Company</td>
<td>1575 Jefferson Davis Highway, Fredericksburg, VA</td>
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<td></td>
<td>Raleigh, NC</td>
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<td>06/13/13</td>
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<tr>
<td>07/12/13</td>
<td>Towne Bank</td>
<td>1006 Colley Avenue, City of Norfolk, VA</td>
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<td>Suffolk, VA</td>
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<tr>
<td>07/23/13</td>
<td>First-Citizens Bank &amp; Trust Company</td>
<td>1535 Hershberger Road, NW, Roanoke, VA</td>
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<tr>
<td></td>
<td>Raleigh, NC</td>
<td></td>
<td>09/19/13</td>
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<tr>
<td>08/08/13</td>
<td>Virginia Heritage Bank</td>
<td>4040 North Fairfax Drive, Suite 100, Arlington County, VA</td>
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<tr>
<td></td>
<td>Vienna, VA</td>
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<td>08/20/13</td>
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<tr>
<td>08/08/13</td>
<td>First Virginia Community Bank</td>
<td>6975A Springfield Boulevard, Springfield, Fairfax County, VA</td>
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<tr>
<td></td>
<td>Fairfax, VA</td>
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<td>08/19/13</td>
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<tr>
<td>08/28/13</td>
<td>WashingtonFirst Bank</td>
<td>14941 Shady Grove Road, Rockville, MD</td>
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<td>Reston, VA</td>
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<tr>
<td>09/05/13</td>
<td>Branch Banking and Trust Company</td>
<td>1425 West Main Street, Salem, VA</td>
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<td>Winston-Salem, NC</td>
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<td>12/19/13</td>
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<tr>
<td>09/10/13</td>
<td>MCNB Bank and Trust Co.</td>
<td>3102 Cedar Valley Drive, Richlands, VA</td>
<td>No Objection</td>
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<td></td>
<td>Welch, WV</td>
<td></td>
<td>09/27/13</td>
</tr>
<tr>
<td>10/18/13</td>
<td>Freedom Bank of Virginia, The</td>
<td>11700 Plaza America Drive, Suite 110, Reston, VA</td>
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<tr>
<td></td>
<td>Fairfax, VA</td>
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<td>11/05/13</td>
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<tr>
<td>11/12/13</td>
<td>Manufacturers and Traders Trust Company</td>
<td>526 East Market Street, Leesburg, Loudoun County, VA</td>
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<td>Buffalo, NY</td>
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<td>11/12/13</td>
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<tr>
<td>11/21/13</td>
<td>HomeTown Bank</td>
<td>852 West Main Street, City of Salem, VA</td>
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<td>Roanoke, VA</td>
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<td>12/12/13</td>
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<tr>
<td>11/22/13</td>
<td>First Bank and Trust Company, The</td>
<td>7305 Peppers Ferry Boulevard, Fairlawn, Pulaski County, VA</td>
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<td></td>
<td>Lebanon, VA</td>
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<td>12/04/13</td>
</tr>
<tr>
<td>12/03/13</td>
<td>Union First Market Bank</td>
<td>9605 Gayton Road, Henrico County, VA</td>
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<td>Ruther Glen, VA</td>
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<td>12/16/13</td>
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<tr>
<td>12/05/13</td>
<td>Fauquier Bank, The</td>
<td>8780 Centreville Road, City of Manassas, VA</td>
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<td></td>
<td>Warrenton, VA</td>
<td></td>
<td>12/16/13</td>
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<tr>
<td>12/05/13</td>
<td>Virginia Partners Bank</td>
<td>115 E. Charles Street, La Plata, MD</td>
<td>Approved</td>
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<tr>
<td></td>
<td>Fredericksburg, VA</td>
<td></td>
<td>12/27/13</td>
</tr>
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</table>
## Banks -- Applications Received and/or Acted Upon

### Branches

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/17/13</td>
<td>Citizens Community Bank</td>
<td>851 South Beckford Drive, Suite A</td>
<td>Pending</td>
</tr>
<tr>
<td></td>
<td>South Hill, VA</td>
<td>Henderson, NC</td>
<td></td>
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<tr>
<td>12/27/13</td>
<td>Cardinal Bank</td>
<td>5335 Lee Highway</td>
<td>Pending</td>
</tr>
<tr>
<td></td>
<td>McLean, VA</td>
<td>Arlington County, VA</td>
<td></td>
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</tbody>
</table>

### Branch Relocations

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/17/12</td>
<td>Bank of McKenney</td>
<td>From: 13117 Rivers Bend Boulevard</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>McKenney, VA</td>
<td>Chester, Chesterfield County, VA</td>
<td>01/07/13</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 200 Johnson Creek</td>
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</tr>
<tr>
<td></td>
<td></td>
<td>Chester, Chesterfield County, VA</td>
<td></td>
</tr>
<tr>
<td>05/31/13</td>
<td>WashingtonFirst Bank</td>
<td>From: 8221 Old Courthouse Road</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Reston, VA</td>
<td>Vienna, Fairfax County, VA</td>
<td>06/19/13</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 2095 Chain Bridge Road</td>
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<tr>
<td></td>
<td></td>
<td>Vienna, Fairfax County, VA</td>
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<tr>
<td>10/09/13</td>
<td>Sonabank</td>
<td>From: 11834 Rockville Pike</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Warrenton, VA</td>
<td>Rockville, MD</td>
<td>10/28/13</td>
</tr>
<tr>
<td></td>
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<td>To: 11200 Rockville Pike</td>
<td></td>
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<td></td>
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<td>Rockville, MD</td>
<td></td>
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<tr>
<td>10/18/13</td>
<td>Manufacturers and Traders</td>
<td>From: 526 East Market Street</td>
<td>No Objection</td>
</tr>
<tr>
<td></td>
<td>Trust Company</td>
<td>Leesburg, Loudoun County, VA</td>
<td>12/06/13</td>
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<tr>
<td></td>
<td>Buffalo, NY</td>
<td>To: 341 East Market Street</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Leesburg, Loudoun County, VA</td>
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### EFT Openings

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
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<tr>
<td>02/14/13</td>
<td>HomeTown Bank</td>
<td>852 West Main Street</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Roanoke, VA</td>
<td>Salem, VA</td>
<td>03/08/13</td>
</tr>
</tbody>
</table>
Banks -- Status Changes

**New Banks**

October 03  Botetourt Bankshares, Inc. opened for business at 19747 Main Street, Buchanan, Botetourt County, VA

**Mergers**

August 01  BBCN Bank, Los Angeles, CA merged into it The Foster Bank
October 03  Bank of Botetourt, Troutville, VA merged into it Botetourt Bankshares, Inc.

**Branch Openings**

March 04  Pioneer Bank, Stanley, VA opened a branch office at 58 Stoneridge Drive North, Ruckersville, Greene County, VA
March 18  EagleBank, Inc., Bethesda, MD opened a branch office at 277 South Washington Street, Alexandria, VA
March 18  First Bank and Trust Company, The, Lebanon, VA opened a branch office at 610 North Main Street, Unit B, Rockingham County, VA
March 25  StellarOne Bank, Christiansburg, VA opened a branch office at 11450 Robious Road, Chesterfield County, VA
March 27  Towne Bank, Suffolk, VA opened a branch office at 3100 Shore Drive, City of Virginia Beach, VA
April 05  StellarOne Bank, Christiansburg, VA opened a branch office at 9605 Gayton Road, Henrico County, VA
April 15  Farmers Bank, Windsor, Virginia, Windsor, VA opened a branch office at 28319 Southampton Parkway, Southampton County, VA
May 06  First Bank of Virginia, Troy, NC opened a branch office at 220 South Main Street, Blacksburg, VA
May 13  Bank of Clarke County, Berryville, VA opened a branch office at 203 Hirst Road, Purcellville, Loudoun County, VA
May 27  John Marshall Bank, Reston, VA opened a branch office at 700 S. Washington Street, City of Alexandria, VA
May 30  Essex Bank, Glen Allen, VA opened a branch office at 1835 West Street, Annapolis, MD
June 24  Bank of Georgetown, Washington, DC opened a branch office at 1420 Chain Bridge Road, McLean, VA
August 05  Cardinal Bank, McLean, VA opened a branch office at 1825 Wisconsin Avenue, NW, Washington, DC
September 27  Towne Bank, Suffolk, VA opened a branch office at 5200 Providence Road, City of Virginia Beach, VA
November 01  Valley Bank, Roanoke, VA opened a branch office at 4003 Challenger Avenue, Roanoke County, VA
November 12  Manufacturers and Traders Trust Company, Buffalo, NY opened a branch office at 526 East Market Street, Leesburg, VA
November 12  HomeTown Bank, Roanoke, VA opened a branch office at 2950 Market Street, Christiansburg, Montgomery County, VA
December 03  First Virginia Community Bank, Fairfax, VA opened a branch office at 6975A Springfield Boulevard, Springfield, Fairfax County, VA
December 09  Branch Banking and Trust Company, Winston-Salem, NC opened a branch office at 3030 Annandale Road, Falls Church, VA
December 30  Cardinal Bank, McLean, VA opened a branch office at 1807 Rockville Pike, Rockville, MD

**Main Office Redesignations**

January 01  Bank of Hampton Roads, The, Virginia Beach, VA redesignated its main office from 999 Waterside Drive Suite 101, City of Norfolk, VA to 641 Lynnhaven Parkway, Suite 101, City of Virginia Beach, VA
**Banks -- Status Changes**

**Main Office Redesignations**

August 07 Heritage Bank, Norfolk, VA redesignated its main office from 841 North Military Highway, City of Norfolk, VA to 150 Granby Street, Suite 175, City of Norfolk, VA

**Branch Relocations**

January 17 Bank of McKenney, McKenney, VA relocated a branch office from 13117 Rivers Bend Boulevard, Chester, Chesterfield County, VA to 200 Johnson Creek, Chester, Chesterfield County, VA

March 11 Monarch Bank, Chesapeake, VA relocated a branch office from 3701 Pacific Avenue, City of Virginia Beach, VA to 300 32nd Street, City of Virginia Beach, VA

August 05 Branch Banking and Trust Company, Winston-Salem, NC relocated a branch office from 8780 Centreville Road, City of Manassas, VA to 8650 Centreville Road, Manassas, VA

October 07 WashingtonFirst Bank, Reston, VA relocated a branch office from 8221 Old Courthouse Road, Vienna, Fairfax County, VA to 2095 Chain Bridge Road, Vienna, Fairfax County, VA

October 07 Towne Bank, Suffolk, VA relocated a branch office from 5531 N. Croatan Highway, Southern Shores, NC to 2 Juniper Trail, Southern Shores, NC

October 18 Manufacturers and Traders Trust Company, Buffalo, NY relocated a branch office from 526 East Market Street, Leesburg, Loudoun County, VA to 341 East Market Street, Leesburg, VA

**EFT Openings**

April 12 HomeTown Bank, Roanoke, VA opened an EFT facility at 852 West Main Street, Salem, VA

**Branch Closings**

January 31 United Bank, Vienna, VA closed its branch office at 226 Maple Ave West, Vienna, Fairfax County, VA

January 31 Blue Ridge Bank, Inc., Luray, VA closed its branch office at 612 East Main Street, Luray, Page County, VA

March 20 Miners Exchange Bank, Coeburn, VA closed its branch office at 1221 Lynn Garden Drive, Kingsport, TN

June 28 Bank of Hampton Roads, The, Virginia Beach, VA closed its branch office at 3600 North Croatan Highway, Kitty Hawk, NC

June 28 Bank of Hampton Roads, The, Virginia Beach, VA closed its branch office at 2808 South Croatan Highway, Nags Head, NC

July 12 Bank of Hampton Roads, The, Virginia Beach, VA closed its branch office at 2730 Buford Road, Chesterfield County, VA

July 19 Bank of Hampton Roads, The, Virginia Beach, VA closed its branch office at 204 Carmichael Way, City of Chesapeake, VA

July 19 Bank of Hampton Roads, The, Virginia Beach, VA closed its branch office at 111 Gainsborough Square, City of Chesapeake, VA

July 26 Virginia Commonwealth Bank, Petersburg, VA closed its branch office at 4222 Bonniebank Road, Chesterfield County, VA

July 26 Bank of Hampton Roads, The, Virginia Beach, VA closed its branch office at 1100 Dam Neck Road, City of Virginia Beach, VA

August 16 StellarOne Bank, Christiansburg, VA closed its branch office at 220 East Main Street, City of Salem, VA

August 22 United Bank, Vienna, VA closed its branch office at One Montrose Metro, 11921 Rockville Pike, Suite 110, Rockville, MD
## Banks -- Status Changes

### Branch Closings

<table>
<thead>
<tr>
<th>Date</th>
<th>Bank Name</th>
<th>Location Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 18</td>
<td>United Bank, Vienna, VA</td>
<td>Vienna, VA closed its branch office at 1498 North Point Village Center, Reston, Fairfax County, VA</td>
</tr>
<tr>
<td>September 27</td>
<td>First Community Bank, Bluefield, VA</td>
<td>Bluefield, VA closed its branch office at 29 South Kerr Avenue, Wilmington, NC</td>
</tr>
<tr>
<td>September 30</td>
<td>Bank of Lancaster, Kilmarnock, VA</td>
<td>Kilmarnock, VA closed its branch office at Route 360, Heathsville, Northumberland County, VA</td>
</tr>
<tr>
<td>October 18</td>
<td>EVB, Tappahannock, VA</td>
<td>Tappahannock, VA closed its branch office at 4241 Mechanicsville Turnpike, Mechanicsville, Hanover County, VA</td>
</tr>
<tr>
<td>November 12</td>
<td>HomeTown Bank, Roanoke, VA</td>
<td>Roanoke, VA closed its branch office at 1540 Roanoke Street, Christiansburg, Montgomery County, VA</td>
</tr>
<tr>
<td>December 18</td>
<td>United Bank, Vienna, VA</td>
<td>Vienna, VA closed its branch office at 1041 Berryville Avenue, City of Winchester, VA</td>
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</tbody>
</table>
Banks -- List by Name

Bank of Botetourt
P O Box 615
Troutville 24175-0615
C.E.O.- G. Lyn Hayth, III, President
Cashier- Michelle A. Crook, Chief Financial Officer

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

Bank of Clarke County, The
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
203 Hirst Road, Purcellville
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 23452-7307
C.E.O.- Douglas J. Glenn, President
Cashier- Steven Theobald, Chief Financial Officer

Offices
City of Chesapeake
1500 Mt. Pleasant Road

* Legal main office
Banks -- List by Name

Bank of Hampton Roads, The (Continued)
City of Chesapeake
   201 Volvo Parkway
   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
   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
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
   5406 North Croatan Highway, Kitty Hawk
   100 Moyock Commons Drive, Moyock

Bank of Lancaster (Continued)
Northumberland County
   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
   State Route 3, Ice House Field Shopping Center, White Stone
Northumberland County
   15104 Northumberland Highway, Burgess
   Routes 202 and 360, Callao

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
   200 Johnson Creek, Chester
   6300 River Road, Matoaca
Dinwiddie County
   20701 First Street, McKenney *
   13812 Boydton Plank Road
   U.S. Highway 460 and State Route 684

* Legal main office
Banks -- List by Name

Bank of McKenney (Continued)
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
P.O. Box 5658
Midlothian 23112-0028
C.E.O.- Jack C. Zoeller, Chairman of the Board
Cashier- Vera Primm, Chief Financial Officer
Offices
Chesterfield County
4023 West Hundred Road, Chester
11730 Hull Street Road, Midlothian *
906 Branchway Road
Henrico County
10501 Patterson Avenue

Bank of the James
828 Main Street
Lynchburg 24504
C.E.O.- Robert R. Chapman, III, President
Cashier- J. Todd Scruggs, Chief Financial Officer
Offices
City of Bedford
1405 Ole Dominion Boulevard
City of Lynchburg
4935 Boonsboro Road, Suite C
501 V.E.S. Road
5204 Fort Avenue
615 Church Street
828 Main Street *
Amherst County
164 South Main Street, Amherst
4698 S. Amherst Highway, Madison Heights
Bedford County
17000 Forest Road, Forest
Campbell County
1110 Main Street, Altavista

Benchmark Community Bank
P O Box 569
Kenbridge 23944-0569
C.E.O.- Michael O. Walker, President
Cashier- Edwin Neil Burke, Chief Financial Officer
Offices
Brunswick County
220 W. Fifth Avenue, Lawrenceville
Halifax County
290 South Main Street, Halifax
1135 Huell Matthews Highway, South Boston
Lunenburg County
100-102 South Broad Street, Kenbridge *
1910 Main Street, Victoria
Mecklenburg County
845 E. Second Street, Chase City
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 24413-0006
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 *
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
5705 Seminary Road

Burke & Herbert Bank & Trust Company (Continued)
Fairfax County
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
5766 Union Mill Road, Clifton

* Legal main office
Banks -- List by Name

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

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

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

Stafford County
289 Garrisonville Road

District of Columbia
1776 K Street, N.W., Washington
1825 Wisconsin Avenue, NW, Washington

Maryland
7315 Wisconsin Avenue, Bethesda
1807 Rockville Pike, Rockville

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

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Carter Bank &amp; Trust (Continued)</strong></td>
<td></td>
</tr>
<tr>
<td>Halifax County</td>
<td>222 Main Street, South Boston</td>
</tr>
<tr>
<td></td>
<td>4013 Halifax Road, South Boston</td>
</tr>
<tr>
<td>Henry County</td>
<td>11020 Virginia Avenue, Bassett</td>
</tr>
<tr>
<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>
</tr>
<tr>
<td>Mecklenburg County</td>
<td>749 East 2nd Street, Chase City</td>
</tr>
<tr>
<td></td>
<td>1002 Virginia Avenue, Clarksville</td>
</tr>
<tr>
<td></td>
<td>302 East Atlantic Street, South Hill</td>
</tr>
<tr>
<td>Montgomery County</td>
<td>105 King Street, Blacksburg</td>
</tr>
<tr>
<td></td>
<td>200 College Street NW, Christiansburg</td>
</tr>
<tr>
<td></td>
<td>370 Arbor Drive, Christiansburg</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>
</tr>
<tr>
<td>Pittsylvania County</td>
<td>5406 U.S. 29 North, Blairs</td>
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<tr>
<td></td>
<td>140 South Main Street, Chatham</td>
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<tr>
<td></td>
<td>307 South Main Street, Greta</td>
</tr>
<tr>
<td>Prince William County</td>
<td>12791 Harbor Drive, Lake Ridge</td>
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<tr>
<td></td>
<td>12912 Fitzwater Drive, Nokesville</td>
</tr>
<tr>
<td></td>
<td>8402 Sudley Road</td>
</tr>
<tr>
<td>Pulaski County</td>
<td>998 Memorial Drive, Pulaski</td>
</tr>
<tr>
<td>Roanoke County</td>
<td>1111 East Washington Avenue, Vinton</td>
</tr>
<tr>
<td>Rockbridge County</td>
<td>116 East Midland Trail</td>
</tr>
<tr>
<td>Rockingham County</td>
<td>317 North Main Street, Bridgewater</td>
</tr>
<tr>
<td>Russell County</td>
<td>82 E. Main Street, Lebanon</td>
</tr>
<tr>
<td>Spotsylvania County</td>
<td>10407 Courthouse Road, Spotsylvania</td>
</tr>
<tr>
<td></td>
<td>1204 Bragg Road</td>
</tr>
<tr>
<td>Stafford County</td>
<td>175 Warrenton Road, Falmouth</td>
</tr>
<tr>
<td></td>
<td>2155 Jefferson Davis Highway, Stafford</td>
</tr>
<tr>
<td></td>
<td>55 Worth Avenue, Stafford</td>
</tr>
<tr>
<td></td>
<td>70 Chatham Heights Road</td>
</tr>
<tr>
<td>Tazewell County</td>
<td>1082 Cedar Valley Drive, Cedar Bluff</td>
</tr>
<tr>
<td></td>
<td>901 East Fincastle Turnpike, Tazewell</td>
</tr>
<tr>
<td>Washington County</td>
<td>238 West Main Street, Abingdon</td>
</tr>
<tr>
<td><strong>Carter Bank &amp; Trust (Continued)</strong></td>
<td></td>
</tr>
<tr>
<td>Washington County</td>
<td>27255 Lee Highway, Abingdon</td>
</tr>
<tr>
<td>Wise County</td>
<td>3052 Fourth Avenue, St. Paul</td>
</tr>
<tr>
<td>Wythe County</td>
<td>325 East Spring Street, Wytheville</td>
</tr>
<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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<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>
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<tr>
<td></td>
<td>630 Fagg Drive, Eden</td>
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<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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<tr>
<td></td>
<td>5715 High Point Road, Greensboro</td>
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<tr>
<td></td>
<td>2100 West Arlington Boulevard, Greenville</td>
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<tr>
<td></td>
<td>300 Dabney Drive Ext., Henderson</td>
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<tr>
<td></td>
<td>821 4th Street Drive SW, Hickory</td>
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<tr>
<td></td>
<td>345 North Bridge Street, Jonesville</td>
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<tr>
<td></td>
<td>127 Main Street NW, Lenoir</td>
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<tr>
<td></td>
<td>341 East Main Street, Lincolnnton</td>
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<tr>
<td></td>
<td>205 South Bickett Boulevard, Louisburg</td>
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<tr>
<td></td>
<td>4601 Fayetteville Road, Lumberton</td>
</tr>
<tr>
<td></td>
<td>604 North Chestnut Street, Lumberton</td>
</tr>
<tr>
<td></td>
<td>231 East Plaza Drive, Mooresville</td>
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<tr>
<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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<tr>
<td></td>
<td>215 North Center Street, Mt. Olive</td>
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<tr>
<td></td>
<td>100 Turner Drive, Reidsville</td>
</tr>
<tr>
<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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<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
4901 Millridge Parkway East, Midlothian

* Legal main office
Banks -- List by Name

Central Virginia Bank (Continued)
Chesterfield County
  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

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
  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 23970-1522
C.E.O.- James R. Black, President
Cashier- Vera H. Primm, Chief Financial Officer
Offices
  Brunswick County
    4200 Gasburg Road, Gasburg
  Mecklenburg County
    581 Madison Street, Boydton
    800 North Mecklenburg Avenue, South Hill *
  North Carolina
    778 Old Farm Road South, Roanoke Rapids

Citizens and Farmers Bank
P O Box 391
West Point 23181-0391
C.E.O.- Larry G. Dillon, President
Cashier- Thomas F. Cherry, Chief Financial Officer
Offices
  City of Hampton
    1927 C&F Drive
  City of Newport News
    698 Town Center Drive
  City of Williamsburg
    1167 Jamestown Road
Chesterfield County
  4820 West Hundred Road, Chester
  1400 Alverser Plaza, Midlothian
Hanover County
  12308 Patterson Avenue
Nottoway County
  101 N Main Street (D-I), Blackstone
  126 S Main Street, Blackstone *

* Legal main office
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
Cashier- Stephen R. Kinnier, Chief Financial Officer
Offices
   Chesterfield County
      2601 Promenade Parkway, Midlothian *

Community Capital Bank of Virginia
930 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
   8123 Mechanicsville Turnpike, Mechanicsville
   9495 Charter Gate Drive, Mechanicsville
Henrico County
   8821 West Broad Street
King William County
   20 Commerce Lane
Lancaster County
   437 North Main Street, Kilmarnock
Middlesex County
   16273-D General Puller Highway, Deltaville
   11290 General Puller Highway, Hartfield
   291 Virginia Street, Urbanna
New Kent County
   2599 New Kent Highway, Quinton
Northumberland County
   14954 Northumberland Highway, Burgess
   110 Northumberland Highway, Callao
   6958 Northumberland Highway, Heathsville
Southampton County
   22241 Main Street, Courtland
   22510 Linden Street, Courtland
Surry County
   176 Colonial Trail East, Surry
Sussex County
   209 West Main Street, Waverly
   233 South County Drive, Waverly

Essex Bank
4235 Innslake Drive, Suite 200
Glen Allen 23060
C.E.O.- Rex L. Smith, III, President
Cashier- Bruce E. Thomas, Chief Financial Officer
Offices
   Essex County
      1325 Tappahannock Boulevard, Tappahannock *
      323 Prince Street, Tappahannock
   Goochland County
      1949 Sandy Hook Road, Goochland
      100 Broad Street Road, Manakin-Sabot
   Hanover County
      6315 Mechanicsville Pike, Mechanicsville
   Henrico County
      9951 Brook Road, Glen Allen
   King William County
      U.S. Route 360, Central Garage
      1681 Main Street, West Point
   Louisa County
      217 East Main Street, Louisa

* Legal main office
Banks -- List by Name

**Essex Bank (Continued)**
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
1835 West Street, Annapolis
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, Executive Vice President

**Offices**
City of Harrisonburg
1085 Port Republic Road

Page County
1 East Layur Shopping Center, East Main Street, Layur

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 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 *

Southampton County
28319 Southampton Parkway

**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 Cream Road, Ewing
41526 West Morgan Avenue, Pennington Gap *
6489 Dr. Thomas Walker Road, Rose Hill

Scott County
2944 US Highway North, Weber City

Wise County
331 East Main Street, Wise

* Legal main office
Banks -- List by Name

**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, Mt. Jackson
  - 112 West King Street, Strasburg *
  - 496 North Main Street, Woodstock
  - 860 South Main Street, Woodstock
- Warren County
  - 1717 Shenandoah Avenue, Front Royal
  - 508 North Commerce Avenue, Front Royal

**First Bank and Trust Company, The (Continued)**
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
Rockingham County
- 610 North Main Street, Unit B
Tennessee
- 1314 Volunteer Parkway, Bristol
  - 2100 Forest Drive, Gray
  - 1185 North State of Franklin Road, Johnson City
  - 1108 East Stone Drive, Kingsport

**First Capital Bank**
4222 Cox Road, Suite 200
Glen Allen 23060-3332
C.E.O.- Robert G. Watts Jr., President
Cashier- William Ranson

*Offices*
- City of Richmond
  - 1776 Staples Mill Road
  - 7100 Three Chopt Road
  - One James Center, 901 East Cary St.
Chesterfield County
- 1580 Koger Center Boulevard
  - 2810 Buford Road
Hanover County
- 409 South Washington Highway, Ashland
Henrico County
- 11001 West Broad Street, Glen Allen *

* Legal main office
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, Chadbourn
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, Shalotte
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
110 North J.K. Powell Boulevard, Whiteville
312 Jonestown Road, Winston-Salem
401 Knollwood Street, Winston-Salem
5002 Peters Creek Parkway, Winston-Salem

First Community Bank (Continued)
North Carolina
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
221 Howard Avenue, Mullens
Route 10 Cook Parkway, Oceana
547 Appalachian Highway, Pineville
77 Cedar Street, Pineville
1001 Mercer Street, Princeton
1102 Oakvale Road, Princeton
One Stafford Commons, Princeton
16 West Main Street, Richwood
902 Northside Drive, Summersville

First Sentinel Bank
P. O. Box 1050
Richlands 24641-1050
C.E.O.- J. Robert Buchanan, President
Cashier- J. Robert Buchanan, Chief Financial Officer

Offices
Russell County
66 Townview Drive, Lebanon
Tazewell County
801 S. College Avenue, Suite 5, Bluefield
12678 George C. Perry Highway, Pounding Mill
315 Railroad Ave, Richlands *
200 Valley View Street

* Legal main office
Banks -- List by Name

First State Bank
P O Box 6400
Danville 24543-6400
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
6975A Springfield Boulevard, Springfield
11325 Random Hills Road *
Prince William County
7900 Sudley Road

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

Freedom Bank of Virginia, The
10555 Main Street
Fairfax 22030
C.E.O.- Craig S. Underhill, President
Cashier- Karin Johns, Senior Vice President
Offices
City of Fairfax
10555 Main Street
Fairfax County
502 Maple Avenue West, Vienna *

Frontier Community Bank
400 Lew Dewitt Blvd
Waynesboro 22980-1666
C.E.O.- Alan J. Sweet, President
Cashier- Frederick 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, Vice President
Offices
City of Bristol
821 Commonwealth Avenue
999 Old Airport Road
Smyth County
1425 North Main Street, Marion
Washington County
164 Jonesborough Road, Abingdon
24412 Maringo Road, Abingdon
340 West Main Street, Abingdon *
506 Maple Street, Glade Spring

* 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
Offices
  City of Roanoke
    202 South Jefferson Street *
  3521 Franklin Road, S.W.
Franklin County
  13400 Booker T. Washington Highway, Moneta
Montgomery County
  2950 Market Street, Christiansburg
Roanoke County
  4225 Colonial Avenue

John Marshall Bank
1943 Isaac Newton Square, Suite 100
Reston 20190
C.E.O.- John R. Maxwell, Chairman of the Board
Cashier- Carl E. Dodson, Chief Operating Officer
Offices
  City of Alexandria
    640 Franklin Street
  Arlington County
    2300 Wilson Boulevard
Fairfax County
  5860 Columbia Pike, Suite 104, Baileys Crossroads
  1943 Isaac Newton Square, Reston *
Loudoun County
  842 South King Street, Leesburg
District of Columbia
  4315 50th Street, NW, Suite 4, Washington
Maryland
  11 N. Washington Street, Rockville

Lee Bank & Trust Company
P O Box 100
Pennington Gap 24277-0100
C.E.O.- Lewis S. Oatts, President
Cashier- Deborah Pendleton, Controller
Offices
  City of Bristol
    707 Gate City Highway
  Lee County
    32739 Main Street, Jonesville
    600 West Morgan Avenue, Pennington Gap *
  Washington County
    17510 Lee Highway, Abingdon

MainStreet Bank
10089 Fairfax Boulevard
Fairfax 22030
C.E.O.- Jeff W. Dick, President
Cashier- Thomas J. Chmelik, Chief Financial Officer
Offices
  City of Fairfax
    10089 Fairfax Boulevard *
    4029 Chain Bridge Road
Arlington County
  1000 N. Highland Street
Fairfax County
  5832 Old Dominion Drive, Suite 105, McLean
  727 Elden Street, Herndon
  6832 Old Dominion Drive, Suite 105, McLean

Middleburg Bank
P.O. Box 5
Middleburg 20118-0005
C.E.O.- Gary R. Shook, President
Cashier- Rajesh Mehra, Chief Financial Officer
Offices
  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
  4 South King Street, Leesburg
Loudoun County
  43325 Junction Plaza, Ashburn
  102 SE Catoctin Circle, Leesburg
  538 Fort Evans Road, NE, Leesburg
  111 West Washington St, Middleburg *
  431 East Main Street, Purcellville

* Legal main office
Banks -- List by Name

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

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
300 32nd Street
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
Banks -- List by Name

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 624, Warsaw
Stafford County
Southeast corner of the intersection of State Route 3
and State Route 607
Westmoreland County
15960 Kings Highway, Montross *

Pioneer Bank
P. O. Box 10
Stanley 22851-0010
C.E.O.- Thomas R. Rosazza, President
Cashier- Lori G. Hassett, Chief Financial Officer
Offices
City of Harrisonburg
890 West Market Street
Albemarle County
1710 Seminole Trail, Suite 4
Greene County
58 Stoneridge Drive, North, Ruckersville
8315 Spotwood Trail, Stanardsville
Page County
800 East Main Street, Luray
511 South Third Street, Shenandoah
252 E. Main Street, Stanley *

Select Bank
P. O. Box 4620
Lynchburg 24502-0620
C.E.O.- J. Michael Thomas
Cashier- Francis 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
Prince William County
6719 Leaberry Way, Unit L, The Shoppes at Haymarket
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

* Legal main office
Banks -- List by Name

Sonabank (Continued)
Maryland
9707 Medical Center Drive, Suite 150, Rockville

StellarOne Bank
105 Arbor Drive
Christiansburg 24073
Cashier- Jeffrey W. Farrar, Chief Financial Officer

Offices
City of Bedford
125 West Main Street
City of Buena Vista
2101 Forest Avenue
City of 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
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

StellarOne Bank (Continued)
Chesterfield County
11450 Robious Road
Culpeper County
102 S Main Street, Culpeper
231 Southgate Shopping Center, Culpeper
Dominion Square Shopping Center, 717 James Madison Highway, Culpeper
Floyd County
680 East Main Street, Floyd
Franklin County
369 Franklin Street, Rocky Mount
Giles County
605 Wenonah Avenue, Pearisburg
Henrico County
3900 Westerre Parkway, Suite 102
9605 Gayton Road
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

* Legal main office
Banks -- List by Name

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

Offices
   City of Chesapeake
   1312 Greenbrier Parkway
   137 Mount Pleasant Road
   City of Hampton
   550 Settlers Landing Road
   City of Newport News
   1 Old Oyster Point Road
   1030 Loftis Boulevard, Suite 100
   11001 Warwick Boulevard
   City of Norfolk
   1 Colley Avenue, Suite 100
   109 E. Main Street
   City of Portsmouth
   200 High Street
   5716 High Street *
   6201 Portsmouth Boulevard
   City of Suffolk
   5806 Harbour View Boulevard
   City of Virginia Beach
   2539 Princess Anne Road
   297 Constitution Drive
   3100 Shore 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
   5200 Providence Road, Virginia Beach
   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
   2 Juniper Trail, Southern Shores

TruPoint Bank (Continued)
Buchanan County
   U.S. Route 460 East, Grundy
   Walnut Street & Main Street, Grundy *
   U.S. Route 460, 0.2 miles east of State Rt. 624,
   Oakwood
   Anchorage Shopping Center, Vansant
   Russell County
   16-18 Main Street, Lebanon
   Tazewell County
   1320 Governor George C. Peery Hwy, Pounding Mill
   1425 Second Street, Richlands
   Washington County
   600 East Main Street, Abingdon
   914 W. Main Street, Abingdon
   Wise County
   28 Russell Street, St. Paul
   Tennessee
   709 Med Tech Parkway, Johnson City

Union First Market Bank
P. O. Box 940
Ruther Glen 22546-0940
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

* Legal main office
Banks -- List by Name

Union First Market Bank (Continued)
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
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

Union First Market Bank (Continued)
Henrico County
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
Lancaster County
284 North Main Street, Kilmarnock
485 Chesapeake Drive, White Stone
Loudoun County
101 W, Washington Street, Middleburg
Nelson County
124 Main Street, Lovingston
Northumberland County
15043 Northumberland Highway, Burgess
Rappahannock County
7 Bank Road, Washington
Richmond County
4256 Richmond Road, Warsaw
5839 Richmond Road, Warsaw
Roanoke County
3605 Electric Road
Spotsylvania County
5510 Morris Road, Thornburg
10131 Jefferson Davis Highway
10415 Courthouse Road
3301 Shannon Park Drive
4210 Plank Road
4540 Lafayette Boulevard
5831 Plank Road
Stafford County
1044 Warrenton Road
622 Cambridge Street
Warren County
473 South Street, Front Royal
Westmoreland County
840 McKinney Boulevard, Colonial Beach
17191 King’s Highway, Montross
York County
5030 George Washington Memorial Hwy, Grafton

United Bank
2071 Chain Bridge Rd., Suite 600
Vienna 22182
C.E.O.- James J. Consagra, Jr., President
Cashier- Harold Manner, Controller
Offices
City of Alexandria
302 South Washington Street

* Legal main office
United Bank (Continued)

Banks -- List by Name

United Bank (Continued)

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

Maryland
7250 Wisconsin Avenue, Bethesda
7535 Old Georgetown Road, Bethesda
16268 Frederick Road, Gaithersburg
12127 Rockville Pike, 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
4003 Challenger Avenue

Village Bank
P O Box 330
Midlothian 23113-0330
C.E.O.- Thomas W. Winfree
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

* Legal main office
Banks -- List by Name

Village Bank (Continued)
Henrico County
109 E. Nine Mile Road, Highland Springs
1401 Santa Rosa Road
1650 Willow Lawn Drive
Powhatan County
1793 South Creek One

Virginia Bank and Trust Company
P O Box 3447
Danville 24543-3447
C.E.O.- Roger C. Gillispie, President
Cashier- Gilbert Collins, Vice President
Offices
City of Danville
2600 Riverside Drive, Kings Fairground Plaza
3300 North Main Street
336 Main Street *
U.S. Route 58 East and Airport Drive
Campbell County
1729 Calohan Road, Rustburg
Pittsylvania County
55 North Main Street, Chatham
10370 Martinsville Highway
4080 Franklin Turnpike

Virginia Commerce Bank
5350 Lee Highway
Arlington 22207-1608
C.E.O.- Peter A. Converse, President
Cashier- Mark S. Merrill, Chief Financial Officer
Offices
City of 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 (Continued)
Fairfax County
1356 Chain Bridge Road, McLean
8251 Greensboro Drive, McLean
11820 Spectrum Center, Reston
7830 Backlick Road, Suite 101, Springfield
374 Maple Avenue, Vienna
7115 Leesburg Pike
7901 Richmond Highway
Loudoun County
21885 Ryan Center Way, Ashburn
Dulles 606 Retail Center, 23510 Overland Drive, Dulles
341 East Market Street, Leesburg
Prince William County
17054 Jefferson Davis Highway, Dumfries
2030 Old Bridge Road, Lake Ridge
10830 Balls Ford Road
Spotsylvania County
10800-A Courthouse Road

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

* Legal main office
Banks -- List by Name

**Virginia Community Bank (Continued)**
- Louisa County
  - State Route 22 & U.S. Route 33, Louisa *
  - Mineral Avenue & Fourth Street, Mineral
  - NE Corner Intersection of U.S. Route 15 and U.S. Route 250, Zion Crossroads
- Orange County
  - 185 Madison Rd
- Spotsylvania County
  - 10645 Courthouse Road

**Virginia Company Bank**
- 11801 Merchants Walk
- Newport News 23606-3314
- C.E.O.- Mark C. Hanna, President
- Cashier- Michael R. McAllister, Treasurer

**Virginia Heritage Bank**
- 8245 Boone Boulevard, Suite 820
  - Vienna 22182
- C.E.O.- David P. Summers, President
- Cashier- Charles C. Brockett, Chief Financial Officer

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

**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
- 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
  - 2095 Chain Bridge Road, Vienna
  - 12735 Shoppes Lane
- Loudoun County
  - 46901 Cedar Lakes Plaza, Sterling
- District of Columbia
  - 1025 Connecticut Avenue, NW, Washington
  - 1146 19th Street, NW, Washington
  - 1500 K Street, NW, Washington
- Maryland
  - 7708 Woodmont Avenue, Bethesda
  - 6329 Greenbelt Road, College Park
  - 6089 Oxon Hill Road, Oxon Hill

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

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

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

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

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

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

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

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

Bay Banks of Virginia, Inc., P. O. Box 1869, Kilmarnock, VA 22482-1869  
C.E.O. - Randal R. Greene, President  
Bank of Lancaster, Kilmarnock, VA  
Bay Trust Company, Kilmarnock, VA

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

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

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 23113-0268  
C.E.O. - William H. McFaddlin, President  
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

Cardinal Bankshares Corporation, P. O. Box 215, Floyd, VA 24091-0215  
C.E.O. - Michael D. Larrowe, President  
Bank of Floyd, Floyd, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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. - Larry G. Dillon, 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
  C.E.O. - Rex L. Smith, President
  Essex Bank, Glen Allen, VA

Cordia Bancorp Inc., P.O. Box 5658, Midlothian, VA 23112-0028
  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

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
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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. - William P. Stafford, II
  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
  First Sentinel Bank, Richlands, VA

GNB Bankshares Corporation, P. O. Box 2080, Grundy, VA 24614-2080
  C.E.O. - J. Allan Funk, 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 23452-7307
  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 175, 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

MainStreet Bankshares, Inc., 1075 Spruce Street, Martinsville, VA 24112
  C.E.O. - Larry A. Heaton, President
  Franklin Community Bank, N. A., Rocky Mount, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

Middleburg Financial Corporation, P. O. Box 5, Middleburg, VA 20118-0005
  C.E.O. - Gary R. Shook, President
  Middleburg Bank, Middleburg, VA

Millennium Bankshares Corporation, 21430 Cedar Drive, Suite 200, Sterling, VA 20164-0000
  Millennium Bank, National Association, Reston, VA

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

Monarch Financial Holdings, Inc., 1435 Crossways Boulevard, Suite 301, Chesapeake, VA 23320-2896
  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., 263 E. Main Street, Stanley, VA 22851
  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

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

Select Bank Financial Corporation, 211 Gristmill Drive, Forest, VA
  Select Bank, Lynchburg, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

Southern National Bancorp of Virginia, Inc., 6830 Old Dominion Drive, McLean, VA 22101
  C.E.O. - Georgia S. Derrico, Chairman of the Board
  Sonabank, Warrenton, VA

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

StellarOne Corporation, 590 Peter Jefferson Parkway, 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., P.O. Box 1508 Parkersburg, WV 26102
  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, Not Applicable
  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. Gillspie, 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

Virginia Community Bankshares, Inc., P. O. Box 888, Louisa, VA 23093-0888
  C.E.O. - A. Preston Moore, President
  Virginia Community Bank, Louisa, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

Virginia National Bankshares Corporation, P.O. Box 2853, Charlottesville, VA 22902-2853
   C.E.O. - Glenn W. Rust, President
   Virginia National Bank, Charlottesville, 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
### Acquisitions

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>09/09/13</td>
<td>Stifel Financial Corp. &amp; Stifel Bank and Trust, St Louis, MO to acquire Acacia Federal Savings Bank</td>
<td>Approved 10/22/13</td>
</tr>
</tbody>
</table>
### Consolidated Report of Condition for Credit Unions
#### As of December 31

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans</td>
<td>$3,869,014,101</td>
<td>$4,101,608,716</td>
</tr>
<tr>
<td>LESS: Allowance for loan losses</td>
<td>48,101,773</td>
<td>43,738,158</td>
</tr>
<tr>
<td>Cash</td>
<td>335,579,188</td>
<td>320,195,319</td>
</tr>
<tr>
<td>Available for Sale securities</td>
<td>1,025,153,180</td>
<td>1,036,043,655</td>
</tr>
<tr>
<td>Held to Maturity securities</td>
<td>865,165,540</td>
<td>939,615,342</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in Corporate Centrals</td>
<td>10,917,241</td>
<td>8,015,544</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in banks, S&amp;L’s &amp; MSB’s</td>
<td>228,711,789</td>
<td>221,213,872</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in other credit unions</td>
<td>10,616,789</td>
<td>15,648,693</td>
</tr>
<tr>
<td>All other investments</td>
<td>67,917,951</td>
<td>51,889,929</td>
</tr>
<tr>
<td>Land and buildings (net of depreciation)</td>
<td>110,598,574</td>
<td>114,708,512</td>
</tr>
<tr>
<td>Other fixed assets (net of depreciation)</td>
<td>20,860,802</td>
<td>20,586,650</td>
</tr>
<tr>
<td>Share insurance capitalization deposit</td>
<td>54,921,778</td>
<td>57,092,725</td>
</tr>
<tr>
<td>All other assets</td>
<td>118,381,712</td>
<td>131,252,876</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$6,669,736,872</td>
<td>$6,974,133,675</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LIABILITIES &amp; SAVINGS EQUITY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Notes/interest payable</td>
<td>$163,528,978</td>
<td>$258,205,021</td>
</tr>
<tr>
<td>Accounts payable</td>
<td>85,463,445</td>
<td>81,056,135</td>
</tr>
<tr>
<td>Dividends payable</td>
<td>431,791</td>
<td>323,034</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>$249,424,214</td>
<td>$339,584,190</td>
</tr>
<tr>
<td>Share certificates</td>
<td>$1,443,529,905</td>
<td>$1,369,897,561</td>
</tr>
<tr>
<td>Share draft accounts</td>
<td>817,132,549</td>
<td>875,668,063</td>
</tr>
<tr>
<td>IRA accounts</td>
<td>592,249,643</td>
<td>592,101,798</td>
</tr>
<tr>
<td>Other shares</td>
<td>2,891,250,654</td>
<td>3,085,604,839</td>
</tr>
<tr>
<td><strong>TOTAL SHARES</strong></td>
<td>$5,744,162,751</td>
<td>$5,923,272,261</td>
</tr>
<tr>
<td>Regular/statutory reserve</td>
<td>89,488,688</td>
<td>88,915,233</td>
</tr>
<tr>
<td>Other reserves</td>
<td>85,155,898</td>
<td>89,290,642</td>
</tr>
<tr>
<td>Equity Acquired in a Merger</td>
<td>2,845,163</td>
<td>4,574,244</td>
</tr>
<tr>
<td>Unrealized Gains (Losses) on available for sale securities</td>
<td>16,610,604</td>
<td>-11,793,736</td>
</tr>
<tr>
<td>Other Comprehensive Income</td>
<td>-42,624,664</td>
<td>-29,398,708</td>
</tr>
<tr>
<td>Accumulated Unrealized G/L on Cash Flow Hedges</td>
<td>0</td>
<td>-497,373</td>
</tr>
<tr>
<td>Undivided earnings</td>
<td>524,674,218</td>
<td>570,186,922</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td>$676,149,907</td>
<td>$711,277,224</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES &amp; EQUITY</strong></td>
<td>$6,669,736,872</td>
<td>$6,974,133,675</td>
</tr>
</tbody>
</table>

Number of credit unions in operation ................................................. 49  46
### Consolidated Report of Income for Credit Unions

**For the Year Ended December 31**

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on loans (gross)</td>
<td>$224,310,101</td>
<td>$222,131,417</td>
</tr>
<tr>
<td>LESS: Interest refunded</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Income from investments</td>
<td>33,512,907</td>
<td>30,624,412</td>
</tr>
<tr>
<td>Fee income</td>
<td>43,554,337</td>
<td>43,898,163</td>
</tr>
<tr>
<td>Other operating income</td>
<td>45,565,235</td>
<td>49,628,978</td>
</tr>
<tr>
<td><strong>TOTAL GROSS INCOME</strong></td>
<td>$346,942,580</td>
<td>$346,282,970</td>
</tr>
<tr>
<td><strong>EXPENSES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee compensation &amp; benefits</td>
<td>$111,436,575</td>
<td>$117,602,428</td>
</tr>
<tr>
<td>Travel &amp; conference expense</td>
<td>2,010,807</td>
<td>2,360,433</td>
</tr>
<tr>
<td>Office occupancy expense</td>
<td>10,777,273</td>
<td>11,370,613</td>
</tr>
<tr>
<td>Office operations expense</td>
<td>43,582,382</td>
<td>46,823,680</td>
</tr>
<tr>
<td>Education &amp; promotional expenses</td>
<td>6,563,251</td>
<td>7,381,818</td>
</tr>
<tr>
<td>Loan servicing expense</td>
<td>21,315,820</td>
<td>22,697,794</td>
</tr>
<tr>
<td>Professional &amp; outside services</td>
<td>10,800,904</td>
<td>10,479,279</td>
</tr>
<tr>
<td>Provision for loan losses</td>
<td>28,713,294</td>
<td>23,893,763</td>
</tr>
<tr>
<td>Members insurance 1</td>
<td>479,504</td>
<td>380,356</td>
</tr>
<tr>
<td>Temporary Corporate CU Stabilization Fund Expense</td>
<td>5,119,010</td>
<td>4,152,094</td>
</tr>
<tr>
<td>Operating fees (examination &amp; supervision fees)</td>
<td>1,476,275</td>
<td>1,491,059</td>
</tr>
<tr>
<td>Miscellaneous operating expenses</td>
<td>4,007,329</td>
<td>4,944,049</td>
</tr>
<tr>
<td><strong>TOTAL OPERATING EXPENSES BEFORE DIVIDENDS</strong></td>
<td>$246,282,424</td>
<td>$253,577,366</td>
</tr>
<tr>
<td><strong>NET INCOME (LOSS) BEFORE DIVIDENDS</strong></td>
<td>$100,660,156</td>
<td>$92,705,604</td>
</tr>
<tr>
<td>Gains (losses) on investments</td>
<td>1,906,576</td>
<td>899,466</td>
</tr>
<tr>
<td>Gains (losses) on deposition of fixed assets</td>
<td>-104,438</td>
<td>-453,430</td>
</tr>
<tr>
<td>Other non-operating income (expense)</td>
<td>997,783</td>
<td>-36,039</td>
</tr>
<tr>
<td><strong>TOTAL NON-OPERATING GAINS (LOSSES)</strong></td>
<td>$2,799,921</td>
<td>$409,997</td>
</tr>
<tr>
<td>Total net income (loss) before dividends</td>
<td>$103,460,077</td>
<td>$93,115,601</td>
</tr>
<tr>
<td>Interest on borrowed money</td>
<td>5,545,234</td>
<td>5,306,961</td>
</tr>
<tr>
<td>Dividends</td>
<td>45,588,575</td>
<td>36,776,302</td>
</tr>
<tr>
<td>Net income (loss) after dividends</td>
<td>$52,326,268</td>
<td>$51,032,338</td>
</tr>
<tr>
<td>Transfer to Regular Reserve</td>
<td>550,858</td>
<td>15,492</td>
</tr>
</tbody>
</table>

1. This account includes NCUSIF Premium Expense
## Selected Data For Virginia State Chartered-Credit Unions

### As of December 31, 2013

<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>29,467,809</td>
<td>24,148,051</td>
<td>5,000,201</td>
</tr>
<tr>
<td>Augusta Health Care Credit Union, Incorporated</td>
<td>Fishersville</td>
<td>10,821,880</td>
<td>9,880,956</td>
<td>920,391</td>
</tr>
<tr>
<td>Beacon Credit Union, Incorporated</td>
<td>Lynchburg</td>
<td>111,971,785</td>
<td>98,457,463</td>
<td>12,072,322</td>
</tr>
<tr>
<td>Belt Line Employees Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>2,481,602</td>
<td>2,216,612</td>
<td>263,639</td>
</tr>
<tr>
<td>Blue Eagle Credit Union</td>
<td>Roanoke</td>
<td>121,951,175</td>
<td>106,509,916</td>
<td>15,514,533</td>
</tr>
<tr>
<td>Cadmus Credit Union, Incorporated</td>
<td>Richmond</td>
<td>2,231,586</td>
<td>1,664,057</td>
<td>558,488</td>
</tr>
<tr>
<td>Campbell County Employee's Credit Union, Inc.</td>
<td>Concord</td>
<td>617,328</td>
<td>542,207</td>
<td>74,613</td>
</tr>
<tr>
<td>Centra Health Credit Union</td>
<td>Lynchburg</td>
<td>10,607,418</td>
<td>8,917,436</td>
<td>1,678,743</td>
</tr>
<tr>
<td>Chesapeake City Employees Credit Union</td>
<td>Chesapeake</td>
<td>4,156,941</td>
<td>3,904,367</td>
<td>238,838</td>
</tr>
<tr>
<td>Chesapeake Public School Employee's Credit Union, Inc.</td>
<td>Chesapeake</td>
<td>9,851,559</td>
<td>9,048,483</td>
<td>796,426</td>
</tr>
<tr>
<td>Dominion Credit Union</td>
<td>Richmond</td>
<td>252,671,151</td>
<td>224,727,821</td>
<td>27,645,189</td>
</tr>
<tr>
<td>DuPont Community Credit Union</td>
<td>Waynesboro</td>
<td>890,451,914</td>
<td>753,186,613</td>
<td>89,443,271</td>
</tr>
<tr>
<td>Entrust Financial Credit Union</td>
<td>Richmond</td>
<td>72,284,969</td>
<td>66,376,147</td>
<td>5,636,606</td>
</tr>
<tr>
<td>Hampton City Employees Credit Union, Incorporated</td>
<td>Hampton</td>
<td>5,884,041</td>
<td>5,367,729</td>
<td>508,488</td>
</tr>
<tr>
<td>Hampton Roads Educators Credit Union, Inc.</td>
<td>Hampton</td>
<td>31,179,289</td>
<td>28,958,670</td>
<td>2,221,896</td>
</tr>
<tr>
<td>Hampton Roads Postal Credit Union, Inc.</td>
<td>Hampton</td>
<td>2,914,748</td>
<td>2,715,373</td>
<td>192,070</td>
</tr>
<tr>
<td>Life Line Credit Union, Inc.</td>
<td>Richmond</td>
<td>7,408,055</td>
<td>7,008,789</td>
<td>384,682</td>
</tr>
<tr>
<td>Loudoun Credit Union</td>
<td>Leesburg</td>
<td>32,946,586</td>
<td>29,008,801</td>
<td>3,678,573</td>
</tr>
<tr>
<td>Martinsville Du Pont Employees Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>266,246,401</td>
<td>224,979,838</td>
<td>40,546,323</td>
</tr>
<tr>
<td>Martinsville Postal Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>563,255</td>
<td>516,859</td>
<td>46,396</td>
</tr>
<tr>
<td>N.C.S.E. Credit Union, Inc.</td>
<td>Lovingston</td>
<td>1,311,004</td>
<td>1,112,396</td>
<td>198,608</td>
</tr>
<tr>
<td>Nabisco Employees Credit Union</td>
<td>Richmond</td>
<td>8,644,015</td>
<td>5,997,545</td>
<td>2,641,089</td>
</tr>
<tr>
<td>Newport News Municipal Employees Credit Union, Incorporated</td>
<td>Newport News</td>
<td>43,416,811</td>
<td>39,800,384</td>
<td>3,613,122</td>
</tr>
<tr>
<td>Newport News Shipbuilding Employee’s Credit Union, Inc.</td>
<td>Newport News</td>
<td>1,316,428,927</td>
<td>1,110,398,584</td>
<td>173,142,295</td>
</tr>
<tr>
<td>Norfolk Southern Employees' Credit Union, Incorporated</td>
<td>Chesapeake</td>
<td>2,143,009</td>
<td>1,936,468</td>
<td>204,394</td>
</tr>
</tbody>
</table>
### Selected Data For Virginia State Chartered-Credit Unions
#### As of December 31, 2013

<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>4,843,026</td>
<td>4,356,315</td>
<td>483,259</td>
</tr>
<tr>
<td>Northern Star Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>80,898,974</td>
<td>70,422,874</td>
<td>9,072,939</td>
</tr>
<tr>
<td>Old Dominion University Credit Union, Inc.</td>
<td>Norfolk</td>
<td>27,291,103</td>
<td>24,642,376</td>
<td>2,521,105</td>
</tr>
<tr>
<td>P.W.C. Employees Credit Union</td>
<td>Woodbridge</td>
<td>49,433,473</td>
<td>42,912,047</td>
<td>6,239,138</td>
</tr>
<tr>
<td>Petersburg Federal Reformatory Credit Union, Incorporated</td>
<td>Petersburg</td>
<td>3,523,156</td>
<td>2,651,316</td>
<td>871,840</td>
</tr>
<tr>
<td>PFD Firefighters Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>23,939,291</td>
<td>20,868,887</td>
<td>2,972,264</td>
</tr>
<tr>
<td>Piedmont Credit Union</td>
<td>Danville</td>
<td>51,902,838</td>
<td>46,742,934</td>
<td>5,137,636</td>
</tr>
<tr>
<td>Prime Care Credit Union, Incorporated</td>
<td>Norfolk</td>
<td>17,436,235</td>
<td>15,121,121</td>
<td>2,264,930</td>
</tr>
<tr>
<td>Richmond Fire Department Credit Union, Incorporated</td>
<td>Richmond</td>
<td>15,439,110</td>
<td>13,389,507</td>
<td>1,899,650</td>
</tr>
<tr>
<td>Richmond Police Department Credit Union, Incorporated</td>
<td>Richmond</td>
<td>5,686,637</td>
<td>4,911,264</td>
<td>717,932</td>
</tr>
<tr>
<td>Richmond Postal Credit Union, Incorporated, The</td>
<td>Richmond</td>
<td>77,852,649</td>
<td>68,116,283</td>
<td>10,451,367</td>
</tr>
<tr>
<td>Riverside Health System Employees' Credit Union, Incorporated</td>
<td>Newport News</td>
<td>8,249,870</td>
<td>6,733,336</td>
<td>1,407,495</td>
</tr>
<tr>
<td>Spruance Cellophane Credit Union</td>
<td>Richmond</td>
<td>5,703,320</td>
<td>5,172,247</td>
<td>525,100</td>
</tr>
<tr>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>Charlottesville</td>
<td>655,337,971</td>
<td>580,192,489</td>
<td>71,639,970</td>
</tr>
<tr>
<td>Valley Industrial Credit Union</td>
<td>Waynesboro</td>
<td>9,657,561</td>
<td>8,851,528</td>
<td>801,422</td>
</tr>
<tr>
<td>Virginia Credit Union, Inc.</td>
<td>Richmond</td>
<td>2,545,894,840</td>
<td>2,107,114,967</td>
<td>231,491,319</td>
</tr>
<tr>
<td>Virginia Educators' Credit Union</td>
<td>Newport News</td>
<td>57,163,281</td>
<td>50,062,053</td>
<td>6,782,079</td>
</tr>
<tr>
<td>Virginia Gas, Credit Union, Incorporated</td>
<td>Staunton</td>
<td>2,995,200</td>
<td>2,590,606</td>
<td>396,973</td>
</tr>
<tr>
<td>Virginia United Methodist Credit Union, Inc.</td>
<td>Richmond</td>
<td>17,473,356</td>
<td>15,914,766</td>
<td>1,524,578</td>
</tr>
<tr>
<td>Waynesboro Employees Credit Union, Inc.</td>
<td>Waynesboro</td>
<td>3,891,942</td>
<td>3,540,829</td>
<td>341,110</td>
</tr>
<tr>
<td>WECCU Credit Union</td>
<td>Covington</td>
<td>70,866,584</td>
<td>61,582,951</td>
<td>8,203,738</td>
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</tbody>
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Credit Unions -- Applications Received and/or Acted Upon

**Mergers**

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>02/07/13</td>
<td>Beacon Credit Union, Incorporated, Lynchburg, VA to merge into it Goodyear-Danville Family Credit Union, Danville, VA</td>
<td>107 Leroy Bowen Drive, Lynchburg, VA</td>
<td>Approved 05/29/13</td>
</tr>
<tr>
<td>05/16/13</td>
<td>Martinsville Postal Credit Union, Incorporated, Martinsville, VA to merge into it C.C.C. Martinsville Employees Credit Union, Incorporated, Martinsville, VA</td>
<td>199 Fox Hill Road, Hampton, VA</td>
<td>Approved 07/18/13</td>
</tr>
<tr>
<td>07/25/13</td>
<td>Northern Star Credit Union, Incorporated, Portsmouth, VA to merge into it Portsmouth Police Credit Union, Incorporated, Portsmouth, VA</td>
<td>VCU-HS Main Hospital, 1250 East Marshall Street, Richmond, VA</td>
<td>Approved 09/24/13</td>
</tr>
<tr>
<td>12/03/13</td>
<td>Northern Star Credit Union, Incorporated, Portsmouth, VA to merge into it Belt Line Employees Credit Union, Incorporated, Portsmouth, VA</td>
<td>VCU-HS Main Hospital, 1250 East Marshall Street, Richmond, VA</td>
<td>Pending</td>
</tr>
</tbody>
</table>

**New Service Facilities**

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/12/13</td>
<td>Beacon Credit Union, Incorporated</td>
<td>107 Leroy Bowen Drive, Lynchburg, VA</td>
<td>Approved 04/11/13</td>
</tr>
<tr>
<td>06/12/13</td>
<td>Newport News Shipbuilding Employees' Credit Union, Inc.</td>
<td>199 Fox Hill Road, Hampton, VA</td>
<td>Approved 06/26/13</td>
</tr>
<tr>
<td>10/15/13</td>
<td>Virginia Credit Union, Inc.</td>
<td>VCU-HS Main Hospital, 1250 East Marshall Street, Richmond, VA</td>
<td>Approved 11/04/13</td>
</tr>
</tbody>
</table>
Credit Unions -- Status Changes

New Credit Unions

March 01 Blue Eagle Credit Union opened a credit union office at 419 Rutherford Avenue NE, Roanoke, VA

Mergers

April 18 Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA merged into it membersTrust Credit Union, Virginia Beach, VA

July 01 Beacon Credit Union, Incorporated, Lynchburg, VA merged into it Goodyear-Danville Family Credit Union, Danville, VA

November 20 Northern Star Credit Union, Incorporated, Portsmouth, VA merged into it Portsmouth Police Credit Union, Incorporated, Portsmouth, VA

Mergers Performed Under § 6.2-1317 of the Code of Virginia

December 31 Martinsville Du Pont Employees Credit Union, Incorporated, Martinsville, VA merged into it C.C.C. Martinsville Employees Credit Union, Incorporated, Martinsville, VA

Office Relocations

July 08 Beacon Credit Union, Incorporated, Lynchburg, VA moved its branch office from 2321 Riverside Drive, Danville, VA to 3320 Riverside Drive, Danville, VA

New Service Facilities

June 01 Beacon Credit Union, Incorporated opened a service facility at 107 Leroy Bowen Drive, Lynchburg, VA

September 13 Newport News Shipbuilding Employees' Credit Union, Inc. opened a service facility at 199 Fox Hill Road, Hampton, VA

December 10 Virginia Credit Union, Inc. opened a service facility at VCU-HS Main Hospital, 1250 East Marshall Street, Richmond, VA
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
107 Leroy Bowen Drive
P. O. Box 4319
Lynchburg, VA 24502
Treasurer- Wesley Gordon
*Service Facilities -*

<table>
<thead>
<tr>
<th>Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>1013 Mountain View Heights Road</td>
<td>Big Island</td>
<td>VA</td>
<td>24526</td>
</tr>
<tr>
<td>2293 Magnolia Avenue</td>
<td>Buena Vista</td>
<td>VA</td>
<td>24416</td>
</tr>
<tr>
<td>1901 Goodyear Boulevard</td>
<td>Danville</td>
<td>VA</td>
<td>24541</td>
</tr>
<tr>
<td>3320 Riverside Drive</td>
<td>Danville</td>
<td>VA</td>
<td>24540</td>
</tr>
<tr>
<td>Mohawk Industries, 404 Anderson Street</td>
<td>Glasgow</td>
<td>VA</td>
<td>24555</td>
</tr>
<tr>
<td>19029 Forest Road</td>
<td>Lynchburg</td>
<td>VA</td>
<td>24502</td>
</tr>
<tr>
<td>6320 Logans Lane</td>
<td>Lynchburg</td>
<td>VA</td>
<td>24506</td>
</tr>
<tr>
<td>Amelon Shopping Square</td>
<td>Madison Heights, VA</td>
<td>VA</td>
<td>24555</td>
</tr>
</tbody>
</table>

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

Blue Eagle Credit Union
419 Rutherford Avenue NE
Roanoke, VA 24018
Treasurer- Jeffrey Thompson
*Service Facilities -*

<table>
<thead>
<tr>
<th>Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>3300 Odd Fellows Road</td>
<td>Lynchburg</td>
<td>VA</td>
<td>24500</td>
</tr>
<tr>
<td>2121 Electric Road</td>
<td>Roanoke</td>
<td>VA</td>
<td>24012</td>
</tr>
</tbody>
</table>

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 -*

<table>
<thead>
<tr>
<th>Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>1901 Tate Springs Road</td>
<td>Lynchburg</td>
<td>VA</td>
<td>24501</td>
</tr>
</tbody>
</table>

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 -*

<table>
<thead>
<tr>
<th>Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>5000 Dominion Boulevard</td>
<td>Glen Allen</td>
<td>VA</td>
<td>23060</td>
</tr>
<tr>
<td>120 Tredegar Street</td>
<td>Richmond</td>
<td>VA</td>
<td>23219</td>
</tr>
</tbody>
</table>

DuPont Community Credit Union
140 Lucy Lane
P. O. Box 1365
Waynesboro, VA 22980
Treasurer- Leslie Ramsey
*Service Facilities -*

<table>
<thead>
<tr>
<th>Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>1925 Reservoir Street</td>
<td>Harrisonburg</td>
<td>VA</td>
<td>22801</td>
</tr>
<tr>
<td>47 W. Kaylor Park Drive</td>
<td>Harrisonburg</td>
<td>VA</td>
<td>22801</td>
</tr>
</tbody>
</table>
DuPont Community Credit Union (Continued)

Service Facilities -
105 Community Way
Staunton, VA 24401
2201 North Augusta Street
Staunton, VA 24401
2518 Stuarts Draft Highway
Stuarts Draft, VA 24477
315 Lee Highway
Verona, VA 24482
1140 Shenandoah Village Drive
Waynesboro, VA 22980
200 East Broad Street
Waynesboro, VA 22980
2200 W. Main Street
Waynesboro, VA 22980
1025 Woodstock Commons Drive
Woodstock, VA 22664

Entrust Financial Credit Union
1801 Dabney Road
Richmond, VA 23230
Treasurer- David Harpe

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

Service Facility -
112 A South Street, SE
Leesburg, VA 20175

Martinsville Du Pont Employees Credit Union, Incorporated
35 Dupont Road
Martinsville, VA 24112
Treasurer- Steve Isley

Service Facilities -
5835 Virginia Avenue
Bassett, VA 24055
41 Wheeler Avenue
Collinsville, VA 24078
1101 Brookdale Street
Martinsville, VA 24112
2828 Greensboro Road
Martinsville, VA 24112
58 E. Church Street
Martinsville, VA 24113
640 Commonwealth Drive
Martinsville, VA 24112
8500 A. L. Philpott Highway
Martinsville, VA 24112
679 Lake Center, Suite C-1
Moneta, VA 24121
7176 Greensboro Road
Ridgeway, VA 24148
1080 Old Franklin Turnpike
Rocky Mount, VA 24151
850 Tanyard Road
Rocky Mount, VA 24151
951 Fairystone Park Highway
Stanleytown, VA 24168
221 Johnson Street
Stuart, VA 24171

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

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

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
  199 Fox Hill Road
  Hampton, VA
  2300 Cunningham Drive
  Hampton, VA 23666
  50 West Park Lane
  Hampton, VA 23666
  5200 West Mercury Boulevard
  Hampton, VA 23605
  Gateway 2000, 22 Enterprise Parkway
  Suite 160
  Hampton, VA 23666
  2369 George Washington Memorial Hwy.
  Hayes, VA 23072
  11820 Fountain Way
  Newport News, VA 23606
  12512 Warwick Boulevard
  Newport News, VA 23606
  12525 Jefferson Avenue
  Newport News, VA 23602
  230 41st Street, Building 520
  Newport News, VA 23607
  2700 Huntington Avenue, Building 902
  Newport News, VA 23607
  2900 Washington Avenue, Building 901
  Newport News, VA 23607
  35th Street Gate
  Newport News Shipyard
  Newport News, VA 23607
  4215 Marshall Avenue, Building 600
  Newport News, VA 23607
  57

Newport News Shipbuilding Employees' Credit Union, Inc. d/b/a Bayport Credit Union (Continued)
Service Facilities -
  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

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

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

Petersburg Federal Reformatory Credit Union, Incorporated
Federal Correctional Institution
P. O. Box 1298
Hopewell, VA 23860
Treasurer- Samuel P. Clement III

Piedmont Credit Union
366 Piney Forest Road
Danville, VA 24540
Treasurer- Carey Wilkes

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

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

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

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

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

Service Facilities -
3033 Rockfish Valley Highway
Nellysford, VA 22958
6042 Thomas Jefferson Parkway
Palmyra, VA 22963
56 Stoneridge Drive South
Ruckersville, VA 22968

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

Virginia Credit Union, Inc. (Continued)

Service Facilities -
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
J. Sargeant Reynolds Comm. College
1651 E. Parham Road
Richmond, VA 23228
VCU-HS Main Hospital
1250 East Marshall Street
Richmond, VA 23298
17 First Street
Staunton, VA 24401
Eastern State Hospital Building 2,
4601 Ironbound Road
Williamsburg, VA 23188

Virginia Credit Union, Inc. (Continued)

Service Facilities -
3033 Rockfish Valley Highway
Nellysford, VA 22958
6042 Thomas Jefferson Parkway
Palmyra, VA 22963
56 Stoneridge Drive South
Ruckersville, VA 22968

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

Virginia Credit Union, Inc. (Continued)

Service Facilities -
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
J. Sargeant Reynolds Comm. College
1651 E. Parham Road
Richmond, VA 23228
VCU-HS Main Hospital
1250 East Marshall Street
Richmond, VA 23298
17 First Street
Staunton, VA 24401
Eastern State Hospital Building 2,
4601 Ironbound Road
Williamsburg, VA 23188

Virginia Credit Union, Inc. (Continued)

Service Facilities -
3033 Rockfish Valley Highway
Nellysford, VA 22958
6042 Thomas Jefferson Parkway
Palmyra, VA 22963
56 Stoneridge Drive South
Ruckersville, VA 22968

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

Virginia Credit Union, Inc. (Continued)

Service Facilities -
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
J. Sargeant Reynolds Comm. College
1651 E. Parham Road
Richmond, VA 23228
VCU-HS Main Hospital
1250 East Marshall Street
Richmond, VA 23298
17 First Street
Staunton, VA 24401
Eastern State Hospital Building 2,
4601 Ironbound Road
Williamsburg, VA 23188

Virginia Credit Union, Inc. (Continued)

Service Facilities -
3033 Rockfish Valley Highway
Nellysford, VA 22958
6042 Thomas Jefferson Parkway
Palmyra, VA 22963
56 Stoneridge Drive South
Ruckersville, VA 22968

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

Virginia Credit Union, Inc. (Continued)

Service Facilities -
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
J. Sargeant Reynolds Comm. College
1651 E. Parham Road
Richmond, VA 23228
VCU-HS Main Hospital
1250 East Marshall Street
Richmond, VA 23298
17 First Street
Staunton, VA 24401
Eastern State Hospital Building 2,
4601 Ironbound Road
Williamsburg, VA 23188

Virginia Credit Union, Inc. (Continued)

Service Facilities -
3033 Rockfish Valley Highway
Nellysford, VA 22958
6042 Thomas Jefferson Parkway
Palmyra, VA 22963
56 Stoneridge Drive South
Ruckersville, VA 22968

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

Virginia Credit Union, Inc. (Continued)

Service Facilities -
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
J. Sargeant Reynolds Comm. College
1651 E. Parham Road
Richmond, VA 23228
VCU-HS Main Hospital
1250 East Marshall Street
Richmond, VA 23298
17 First Street
Staunton, VA 24401
Eastern State Hospital Building 2,
4601 Ironbound Road
Williamsburg, VA 23188
Credit Unions -- List by Name

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