THE 2014 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, 2014

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

Richmond, Virginia, December 31, 2014

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:
I have the honor to submit herewith the 2014 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 & LICENSING

GERALD E. FALLEN
Deputy Commissioner

DEPOSITORY SUPERVISION

ROBERT W. HUGHES
Deputy Commissioner

NON-DEPOSITORY SUPERVISION

SUSAN E. HANCOCK
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 2004 – 2014

(billions)

[Bar chart showing deposits in billions from 2004 to 2014 for both state banks and national banks]

- 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, 2013</th>
<th>December 31, 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>78 State Banks</td>
<td>71 State Banks</td>
</tr>
<tr>
<td></td>
<td>1,097 Branches</td>
<td>1,073 Branches</td>
</tr>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and balances due from depository institutions:</td>
<td>$3,256,800</td>
<td>$3,037,368</td>
</tr>
<tr>
<td>(1) Noninterest-bearing balances and currency and coin</td>
<td>798,788</td>
<td>792,748</td>
</tr>
<tr>
<td>(2) Interest-bearing balances</td>
<td>2,458,012</td>
<td>2,244,620</td>
</tr>
<tr>
<td>Securities</td>
<td>11,410,942</td>
<td>11,030,736</td>
</tr>
<tr>
<td>Federal funds sold &amp; securities purchased under agreement to resell</td>
<td>270,664</td>
<td>787,733</td>
</tr>
<tr>
<td>Loan and lease financing receivables:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans and leases, net of unearned income</td>
<td>41,390,672</td>
<td>43,358,419</td>
</tr>
<tr>
<td>LESS: Allowance for loan and lease losses</td>
<td>618,167</td>
<td>514,514</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income and allowance for losses</td>
<td>40,772,505</td>
<td>42,843,905</td>
</tr>
<tr>
<td>Assets held in trading accounts</td>
<td>1,974</td>
<td>3,457</td>
</tr>
<tr>
<td>Premises and fixed assets (including capitalized leases)</td>
<td>1,159,322</td>
<td>1,141,832</td>
</tr>
<tr>
<td>Other real estate owned</td>
<td>398,600</td>
<td>329,424</td>
</tr>
<tr>
<td>Intangible assets</td>
<td>878,003</td>
<td>1,384,393</td>
</tr>
<tr>
<td>Other assets</td>
<td>2,139,436</td>
<td>2,157,765</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$60,288,246</td>
<td>$62,716,613</td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In domestic offices</td>
<td>$49,041,252</td>
<td>$50,110,527</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>8,897,380</td>
<td>9,864,906</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>40,143,872</td>
<td>40,245,621</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>1,069,740</td>
<td>1,042,547</td>
</tr>
<tr>
<td>Other borrowed money</td>
<td>2,946,622</td>
<td>3,490,537</td>
</tr>
<tr>
<td>Notes and debentures subordinated to deposits</td>
<td>34,183</td>
<td>22,514</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>405,926</td>
<td>454,988</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>$53,497,723</td>
<td>$55,121,113</td>
</tr>
<tr>
<td><strong>EQUITY CAPITAL</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perpetual preferred stock</td>
<td>109,374</td>
<td>89,266</td>
</tr>
<tr>
<td>Common stock</td>
<td>584,015</td>
<td>560,920</td>
</tr>
<tr>
<td>Surplus</td>
<td>3,960,650</td>
<td>4,641,219</td>
</tr>
<tr>
<td>Undivided profits and capital reserves</td>
<td>2,107,315</td>
<td>2,277,189</td>
</tr>
<tr>
<td>Noncontrolling interests in consolidated subsidiaries</td>
<td>29,169</td>
<td>26,904</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td>$6,790,523</td>
<td>$7,595,498</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND EQUITY CAPITAL</strong></td>
<td>$60,288,246</td>
<td>$62,716,611</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>2013</th>
<th>2014</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>$2,126,365</td>
<td>$2,071,399</td>
</tr>
<tr>
<td>Income from lease financing receivables</td>
<td>71</td>
<td>241</td>
</tr>
<tr>
<td>Interest on balances due from depository institutions</td>
<td>9,681</td>
<td>8,823</td>
</tr>
<tr>
<td>Interest and dividends on securities</td>
<td>265,861</td>
<td>269,494</td>
</tr>
<tr>
<td>Interest from assets held in trading accounts</td>
<td>405</td>
<td>844</td>
</tr>
<tr>
<td>Interest on federal funds sold and securities purchased under agreements to resell</td>
<td>901</td>
<td>1,657</td>
</tr>
<tr>
<td>Other Interest Income</td>
<td>8,716</td>
<td>13,484</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST INCOME</strong></td>
<td>2,412,000</td>
<td>2,365,942</td>
</tr>
<tr>
<td><strong>INTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on deposits in domestic offices</td>
<td>293,878</td>
<td>238,557</td>
</tr>
<tr>
<td>Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Expense of federal funds purchased and securities sold under agreements to repurchase</td>
<td>7,521</td>
<td>4,779</td>
</tr>
<tr>
<td>Interest on trading liabilities and other borrowed money</td>
<td>61,182</td>
<td>53,466</td>
</tr>
<tr>
<td>Interest on notes and debentures subordinated to deposits</td>
<td>1,437</td>
<td>1,933</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST EXPENSE</strong></td>
<td>364,018</td>
<td>298,735</td>
</tr>
<tr>
<td><strong>NET INTEREST INCOME</strong></td>
<td>2,047,982</td>
<td>2,067,207</td>
</tr>
<tr>
<td>Provision for loan and lease losses</td>
<td>99,858</td>
<td>59,822</td>
</tr>
<tr>
<td><strong>NONINTEREST INCOME:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from fiduciary activities</td>
<td>16,625</td>
<td>17,325</td>
</tr>
<tr>
<td>Service charges on deposit accounts</td>
<td>120,034</td>
<td>118,266</td>
</tr>
<tr>
<td>Trading revenue</td>
<td>550</td>
<td>0</td>
</tr>
<tr>
<td>All other noninterest income</td>
<td>455,978</td>
<td>445,671</td>
</tr>
<tr>
<td><strong>TOTAL NONINTEREST INCOME</strong></td>
<td>593,187</td>
<td>581,262</td>
</tr>
<tr>
<td>Realized gains (losses) on securities</td>
<td>272</td>
<td>8,979</td>
</tr>
<tr>
<td><strong>NONINTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries and employee benefits</td>
<td>1,003,043</td>
<td>967,706</td>
</tr>
<tr>
<td>Expenses of premises and fixed assets (net of rental income)</td>
<td>241,366</td>
<td>239,198</td>
</tr>
<tr>
<td>Other noninterest expense</td>
<td>610,220</td>
<td>622,796</td>
</tr>
<tr>
<td><strong>TOTAL NONINTEREST EXPENSE</strong></td>
<td>1,854,629</td>
<td>1,829,700</td>
</tr>
<tr>
<td><strong>INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>686,954</td>
<td>767,926</td>
</tr>
<tr>
<td><strong>APPLICABLE INCOME TAXES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>189,759</td>
<td>211,942</td>
</tr>
<tr>
<td><strong>EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>497,195</td>
<td>555,984</td>
</tr>
<tr>
<td><strong>ADJUSTMENTS NET OF INCOME TAXES</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>NET INCOME</strong></td>
<td>$497,195</td>
<td>$555,984</td>
</tr>
</tbody>
</table>
## Selected Data For Virginia State-Chartered Banks
### As of December 31, 2014

<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>313,743</td>
<td>281,772</td>
<td>29,996</td>
</tr>
<tr>
<td>Bank of Clarke County*</td>
<td>Berryville</td>
<td>12</td>
<td>624,282</td>
<td>505,510</td>
<td>76,423</td>
</tr>
<tr>
<td>Bank of Floyd*</td>
<td>Floyd</td>
<td>7</td>
<td>275,049</td>
<td>235,537</td>
<td>18,201</td>
</tr>
<tr>
<td>Bank of Hampton Roads*</td>
<td>Virginia Beach</td>
<td>27</td>
<td>1,660,975</td>
<td>1,316,236</td>
<td>180,813</td>
</tr>
<tr>
<td>Bank of Lancaster*</td>
<td>Kilmarnock</td>
<td>10</td>
<td>387,784</td>
<td>310,087</td>
<td>34,239</td>
</tr>
<tr>
<td>Bank of McKenney*</td>
<td>McKenney</td>
<td>7</td>
<td>216,133</td>
<td>189,081</td>
<td>23,668</td>
</tr>
<tr>
<td>Bank of the James*</td>
<td>Lynchburg</td>
<td>10</td>
<td>460,960</td>
<td>399,262</td>
<td>43,157</td>
</tr>
<tr>
<td>Bank of Virginia*</td>
<td>Midlothian</td>
<td>6</td>
<td>318,861</td>
<td>267,379</td>
<td>25,621</td>
</tr>
<tr>
<td>Benchmark Community Bank*</td>
<td>Kenbridge</td>
<td>13</td>
<td>489,936</td>
<td>431,244</td>
<td>55,730</td>
</tr>
<tr>
<td>Blue Ridge Bank*</td>
<td>Luray</td>
<td>5</td>
<td>238,610</td>
<td>184,064</td>
<td>24,575</td>
</tr>
<tr>
<td>Burke &amp; Herbert Bank &amp; Trust Company</td>
<td>Alexandria</td>
<td>25</td>
<td>2,615,678</td>
<td>2,147,013</td>
<td>315,748</td>
</tr>
<tr>
<td>Cardinal Bank</td>
<td>McLean</td>
<td>33</td>
<td>3,362,800</td>
<td>2,558,052</td>
<td>373,867</td>
</tr>
<tr>
<td>Carter Bank &amp; Trust</td>
<td>Martinsville</td>
<td>124</td>
<td>4,629,941</td>
<td>4,213,957</td>
<td>397,894</td>
</tr>
<tr>
<td>Chesapeake Bank*</td>
<td>Kilmarnock</td>
<td>12</td>
<td>657,851</td>
<td>562,267</td>
<td>74,991</td>
</tr>
<tr>
<td>Citizens and Farmers Bank</td>
<td>West Point</td>
<td>26</td>
<td>1,336,295</td>
<td>1,026,225</td>
<td>145,790</td>
</tr>
<tr>
<td>Citizens Bank and Trust Company*</td>
<td>Blackstone</td>
<td>11</td>
<td>336,527</td>
<td>285,898</td>
<td>41,808</td>
</tr>
<tr>
<td>Citizens Community Bank*</td>
<td>South Hill</td>
<td>5</td>
<td>167,009</td>
<td>142,879</td>
<td>21,705</td>
</tr>
<tr>
<td>Community Bankers' Bank*</td>
<td>Midlothian</td>
<td>1</td>
<td>142,550</td>
<td>124,209</td>
<td>16,118</td>
</tr>
<tr>
<td>Community Capital Bank of Virginia*</td>
<td>Christiansburg</td>
<td>2</td>
<td>82,955</td>
<td>67,154</td>
<td>12,369</td>
</tr>
<tr>
<td>Essex Bank*</td>
<td>Tappahannock</td>
<td>22</td>
<td>1,155,482</td>
<td>926,855</td>
<td>113,364</td>
</tr>
<tr>
<td>EVB*</td>
<td>Tappahannock</td>
<td>26</td>
<td>1,181,146</td>
<td>953,375</td>
<td>130,099</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank*</td>
<td>Timberville</td>
<td>9</td>
<td>604,971</td>
<td>492,719</td>
<td>76,258</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank of Craig County*</td>
<td>New Castle</td>
<td>2</td>
<td>55,743</td>
<td>45,533</td>
<td>10,120</td>
</tr>
<tr>
<td>Farmers and Miners Bank*</td>
<td>Pennington Gap</td>
<td>6</td>
<td>135,905</td>
<td>118,121</td>
<td>17,432</td>
</tr>
<tr>
<td>Farmers Bank*</td>
<td>Windsor</td>
<td>6</td>
<td>426,587</td>
<td>343,990</td>
<td>48,037</td>
</tr>
</tbody>
</table>

* - Member of Federal Reserve
## Selected Data For Virginia State-Chartered Banks
### As of December 31, 2014

<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>First and Citizens Bank</td>
<td>Monterey</td>
<td>3</td>
<td>125,468</td>
<td>111,073</td>
<td>14,240</td>
</tr>
<tr>
<td>First Bank*</td>
<td>Strasburg</td>
<td>10</td>
<td>517,515</td>
<td>446,770</td>
<td>65,744</td>
</tr>
<tr>
<td>First Capital Bank*</td>
<td>Glen Allen</td>
<td>8</td>
<td>597,780</td>
<td>484,638</td>
<td>57,959</td>
</tr>
<tr>
<td>First Community Bank*</td>
<td>Bluefield</td>
<td>55</td>
<td>2,584,917</td>
<td>2,024,219</td>
<td>323,779</td>
</tr>
<tr>
<td>First Sentinel Bank*</td>
<td>Richlands</td>
<td>5</td>
<td>173,783</td>
<td>148,510</td>
<td>17,309</td>
</tr>
<tr>
<td>First State Bank</td>
<td>Danville</td>
<td>1</td>
<td>39,065</td>
<td>37,137</td>
<td>1,798</td>
</tr>
<tr>
<td>First Virginia Community Bank*</td>
<td>Fairfax</td>
<td>5</td>
<td>604,756</td>
<td>504,220</td>
<td>66,815</td>
</tr>
<tr>
<td>Frontier Community Bank*</td>
<td>Waynesboro</td>
<td>1</td>
<td>94,579</td>
<td>82,786</td>
<td>10,347</td>
</tr>
<tr>
<td>Heritage Bank*</td>
<td>Norfolk</td>
<td>6</td>
<td>337,843</td>
<td>267,255</td>
<td>35,034</td>
</tr>
<tr>
<td>Highlands Community Bank*</td>
<td>Covington</td>
<td>2</td>
<td>129,852</td>
<td>114,098</td>
<td>15,206</td>
</tr>
<tr>
<td>Highlands Union Bank*</td>
<td>Abingdon</td>
<td>14</td>
<td>605,885</td>
<td>484,777</td>
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<td>HomeTown Bank*</td>
<td>Roanoke</td>
<td>6</td>
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<td>John Marshall Bank*</td>
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<td>Lee Bank and Trust Company</td>
<td>Pennington Gap</td>
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<td>160,183</td>
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<td>MainStreet Bank*</td>
<td>Herndon</td>
<td>5</td>
<td>344,976</td>
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<td>Miners Exchange Bank*</td>
<td>Coeburn</td>
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<td>New Peoples Bank, Inc.*</td>
<td>Honaker</td>
<td>20</td>
<td>650,690</td>
<td>586,620</td>
<td>57,634</td>
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<td>Peoples Community Bank*</td>
<td>Montross</td>
<td>5</td>
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<td>Pioneer Bank*</td>
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<td>Sonabank*</td>
<td>McLean</td>
<td>24</td>
<td>915,996</td>
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<td>The Bank of Charlotte County*</td>
<td>Phenix</td>
<td>4</td>
<td>130,163</td>
<td>107,347</td>
<td>17,644</td>
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<td>The Bank of Fincastle</td>
<td>Fincastle</td>
<td>8</td>
<td>219,401</td>
<td>191,844</td>
<td>26,710</td>
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</tbody>
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* - Member of Federal Reserve
### Selected Data For Virginia State-Chartered Banks  
**As of December 31, 2014**

<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>The Bank of Marion*</td>
<td>Marion</td>
<td>16</td>
<td>356,158</td>
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<td>The Bank of Southside Virginia</td>
<td>Carson</td>
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<td>546,745</td>
<td>454,718</td>
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<td>33,797</td>
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<td>185,397</td>
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<td>The Fauquier Bank*</td>
<td>Warrenton</td>
<td>11</td>
<td>604,394</td>
<td>525,867</td>
<td>57,093</td>
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<tr>
<td>The First Bank and Trust Company*</td>
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<td>21</td>
<td>1,389,052</td>
<td>1,184,600</td>
<td>161,631</td>
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<tr>
<td>The Freedom Bank of Virginia*</td>
<td>Vienna</td>
<td>3</td>
<td>342,612</td>
<td>311,691</td>
<td>29,769</td>
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<td>The Middleburg Bank*</td>
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<td>1,216,724</td>
<td>991,829</td>
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<td>The Peoples Bank</td>
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<td>Portsmouth</td>
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<td>4,982,485</td>
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<td>Grundy</td>
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<td>443,413</td>
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<td>Union First Market Bank*</td>
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<td>5,649,009</td>
<td>1,044,162</td>
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<td>United Bank*</td>
<td>Fairfax</td>
<td>76</td>
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<td>4,782,011</td>
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<td>Valley Bank*</td>
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<td>900,562</td>
<td>717,720</td>
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<td>Village Bank</td>
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<td>429,986</td>
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<td>Virginia Bank and Trust Company*</td>
<td>Danville</td>
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<td>178,144</td>
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<td>Virginia Commonwealth Bank*</td>
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<td>282,147</td>
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<td>Virginia Community Bank*</td>
<td>Louisa</td>
<td>8</td>
<td>206,093</td>
<td>184,905</td>
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<td>Virginia Partners Bank*</td>
<td>Fredericksburg</td>
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<td>265,128</td>
<td>229,618</td>
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<td>WashingtonFirst Bank</td>
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<td>1,109,550</td>
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<tr>
<td>Xenith Bank*</td>
<td>Richmond</td>
<td>9</td>
<td>914,382</td>
<td>772,911</td>
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</table>

* - Member of Federal Reserve
### Banks -- Applications Received and/or Acted Upon

#### New Banks

<table>
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<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>09/30/14</td>
<td>Franklin Financial Corporation</td>
<td>4501 Cox Road, Glen Allen, Henrico County, VA</td>
<td>Approved 12/12/14</td>
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#### Mergers

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
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</thead>
<tbody>
<tr>
<td>01/21/14</td>
<td>Citizens and Farmers Bank, West Point, VA to merge into it Central Virginia Bank</td>
<td>Approved 03/13/14</td>
</tr>
<tr>
<td>01/28/14</td>
<td>Sonabank, Warrenton, VA to merge into it Prince George's Federal Savings Bank</td>
<td>Approved 05/22/14</td>
</tr>
<tr>
<td>02/07/14</td>
<td>Union First Market Bank, Ruther Glen, VA to merge into it StellarOne Bank</td>
<td>Approved 04/01/14</td>
</tr>
<tr>
<td>04/08/14</td>
<td>Xenith Bank, Richmond, VA to merge into it Colonial Virginia Bank</td>
<td>Approved 05/21/14</td>
</tr>
<tr>
<td>07/02/14</td>
<td>EagleBank, Inc., Bethesda, MD to merge into it Virginia Heritage Bank</td>
<td>No Objection 09/24/14</td>
</tr>
<tr>
<td>07/28/14</td>
<td>Hanmi Bank, Los Angeles, CA to merge into it United Central Bank</td>
<td>No Objection 08/18/14</td>
</tr>
<tr>
<td>08/15/14</td>
<td>EVB, Tappahannock, VA to merge into it Virginia Company Bank</td>
<td>Approved 10/03/14</td>
</tr>
<tr>
<td>08/29/14</td>
<td>Towne Bank, Suffolk, VA to merge into it Franklin Financial Corporation</td>
<td>Approved 12/12/14</td>
</tr>
<tr>
<td>09/19/14</td>
<td>Towne Bank, Suffolk, VA to merge into it Franklin Federal Savings Bank</td>
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#### Acquisitions

<table>
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<th>Activity</th>
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</thead>
<tbody>
<tr>
<td>04/08/14</td>
<td>Xenith Bankshares, Inc., Richmond, VA to acquire 100% of the voting shares of Colonial Virginia Bank</td>
<td>Approved 05/21/14</td>
</tr>
<tr>
<td>10/10/14</td>
<td>American National Bankshares Inc., Danville, VA to acquire 100% of the voting shares of MainStreet Bankshares, Inc.</td>
<td>Approved 12/12/14</td>
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<tr>
<td>10/21/14</td>
<td>Kenneth R. Lehman to acquire 49% of the voting shares of Village Bank and Trust Financial Corp.</td>
<td>Pending</td>
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<tr>
<td>07/02/14</td>
<td>Eagle Bancorp, Inc. to acquire Virginia Heritage Bank</td>
<td>Approved 09/24/14</td>
</tr>
<tr>
<td>08/15/14</td>
<td>Eastern Virginia Bankshares, Inc., Tappahannock, VA to acquire Virginia Company Bank</td>
<td>Approved 10/03/14</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>12/17/13</td>
<td>Citizens Community Bank</td>
<td>851 South Beckford Drive, Suite A, Henderson, NC</td>
<td>Approved 01/09/14</td>
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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>
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<tbody>
<tr>
<td>12/27/13</td>
<td>Cardinal Bank</td>
<td>5335 Lee Highway</td>
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<tr>
<td></td>
<td>McLean, VA</td>
<td>Arlington County, VA</td>
<td>01/13/14</td>
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<tr>
<td>01/21/14</td>
<td>Essex Bank</td>
<td>9954 Mayland Drive</td>
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<tr>
<td></td>
<td>Henrico, VA</td>
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<td>02/10/14</td>
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<tr>
<td>01/21/14</td>
<td>John Marshall Bank</td>
<td>1330 New Hampshire Avenue, NW</td>
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<tr>
<td></td>
<td>Reston, VA</td>
<td>Suite 111</td>
<td>02/04/14</td>
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<td>02/26/14</td>
<td>WashingtonFirst Bank</td>
<td>1051 Elden Street</td>
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<td>Herndon, VA</td>
<td>02/27/14</td>
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<td>02/26/14</td>
<td>First Capital Bank</td>
<td>13201 Rittenhouse Drive</td>
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<td>Glen Allen, VA</td>
<td>Midlothian, Chesterfield County, VA</td>
<td>03/18/14</td>
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<tr>
<td>02/26/14</td>
<td>WashingtonFirst Bank</td>
<td>21430 Cedar Drive, Unit 100</td>
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<td>Sterling, VA</td>
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<td>02/26/14</td>
<td>Blue Ridge Bank, Inc.</td>
<td>563 Neff Avenue, Suite B</td>
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<td></td>
<td>Luray, VA</td>
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<td>Towne Bank</td>
<td>2808 South Croatan Highway</td>
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<td>04/25/14</td>
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<td>Shore Bank</td>
<td>9748 Stephen Decatur Highway</td>
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<td>Onley, VA</td>
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<td>Bank of Lancaster</td>
<td>6800 Paragon Place, Suite 650</td>
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<td>Kilmarnock, VA</td>
<td>Henrico County, VA</td>
<td>05/15/14</td>
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<tr>
<td>05/07/14</td>
<td>Park Sterling Bank</td>
<td>9020 Stony Point Parkway, Suite 350</td>
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<td>Charlotte, NC</td>
<td>City of Richmond, VA</td>
<td>05/19/14</td>
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<td>05/19/14</td>
<td>Bank of Virginia</td>
<td>2000 Snead Avenue</td>
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<td>Bank of Virginia</td>
<td>15000 Hull Street Road</td>
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<td>Standardsville, Greene County, VA</td>
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<td>Benchmark Community Bank</td>
<td>12335 Wake Union Church Road, Unit 206</td>
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<td>Bank of the James</td>
<td>1430 Rolkin Court, Suite 203</td>
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<td>WashingtonFirst Bank</td>
<td>1356 Chain Bridge Road</td>
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<td>Bank of Charles Town</td>
<td>2 West Washington Street</td>
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<td>07/31/14</td>
<td>Monarch Bank</td>
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<td></td>
<td>Chesapeake, VA</td>
<td>City of Newport News, VA</td>
<td>08/14/14</td>
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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>09/02/14</td>
<td>Bank of Lancaster</td>
<td>5711 Patterson Avenue, City of Richmond, VA</td>
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<td>Kilmarnock, VA</td>
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<tr>
<td>09/03/14</td>
<td>First Community Bank</td>
<td>1900 South Main Street, Blacksburg, Montgomery County, VA</td>
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<td>First Community Bank</td>
<td>704 Independence Boulevard, Mount Airy, NC</td>
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<td>09/03/14</td>
<td>First Community Bank</td>
<td>210 East Main Street, Wytheville, Wythe County, VA</td>
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<td>First Community Bank</td>
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<td>Bluefield, VA</td>
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<td>09/03/14</td>
<td>First Community Bank</td>
<td>1001 Bob White Boulevard, Pulaski, Pulaski County, VA</td>
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<td>First Community Bank</td>
<td>148 North Main Street, Hillsville, Carroll County, VA</td>
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<tr>
<td>09/03/14</td>
<td>First Community Bank</td>
<td>135 West Jackson Street, Gate City, Scott County, VA</td>
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<tr>
<td>09/03/14</td>
<td>Cardinal Bank</td>
<td>7905 Heritage Village Plaza, Gainesville, Prince William County, VA</td>
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<tr>
<td></td>
<td>McLean, VA</td>
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<td>09/23/14</td>
<td>First Community Bank</td>
<td>173 East Water Street, Gate City, Scott County, VA</td>
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<tr>
<td>10/03/14</td>
<td>Essex Bank</td>
<td>6143 High Bridge Road, Bowie, MD</td>
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<td>Chesapeake Bank</td>
<td>5501 Patterson Avenue, City of Richmond, VA</td>
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<td>12/03/14</td>
<td>First Bank</td>
<td>301 West Spotswood Trail, Elkton, Rockingham County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Strasburg, VA</td>
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</tr>
<tr>
<td>12/03/14</td>
<td>First Bank</td>
<td>201 South Main Street, Farmville, Prince Edward County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Strasburg, VA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12/03/14</td>
<td>First Bank</td>
<td>1 West Frederick Street, City of Staunton, VA</td>
<td>Approved</td>
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<td></td>
<td>Strasburg, VA</td>
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<tr>
<td>12/03/14</td>
<td>First Bank</td>
<td>1415 West Main Street, City of Waynesboro, VA</td>
<td>Approved</td>
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<td></td>
<td>Strasburg, VA</td>
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<tr>
<td>12/03/14</td>
<td>First Bank</td>
<td>3474 Rosney Road, Dillwyn, Buckingham County, VA</td>
<td>Approved</td>
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<tr>
<td></td>
<td>Strasburg, VA</td>
<td></td>
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</tr>
<tr>
<td>12/03/14</td>
<td>First Bank</td>
<td>100 North Main Street, Woodstock, Shenandoah County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Strasburg, VA</td>
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<tr>
<td>12/23/14</td>
<td>Bank of Clarke County</td>
<td>44810 Saranac Street, Ashburn, Loudoun County, VA</td>
<td>Pending</td>
</tr>
<tr>
<td></td>
<td>Berryville, VA</td>
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</tbody>
</table>
### Branch Relocations

<table>
<thead>
<tr>
<th>Received Date</th>
<th>Institution</th>
<th>Location From</th>
<th>Activity</th>
<th>Location To</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/21/14</td>
<td>United Bank</td>
<td>7535 Old Georgetown Road Bethesda, MD</td>
<td>Approved</td>
<td>7845 Wisconsin Avenue Bethesda, MD</td>
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<tr>
<td></td>
<td>Vienna, VA</td>
<td></td>
<td>02/06/14</td>
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<tr>
<td>03/17/14</td>
<td>Monarch Bank</td>
<td>4097 Ironbound Road, Suite C James City County, VA</td>
<td>Approved</td>
<td>5235 Monticello Avenue James City County, VA</td>
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<td>Chesapeake, VA</td>
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<td>03/31/14</td>
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<tr>
<td>04/11/14</td>
<td>WashingtonFirst Bank</td>
<td>1051 Elden Street Herndon, Fairfax County, VA</td>
<td>Approved</td>
<td>13081 Worldgate Drive Herndon, Fairfax County, VA</td>
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<td></td>
<td>Reston, VA</td>
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<td>04/25/14</td>
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<tr>
<td>05/12/14</td>
<td>Branch Banking and Trust Company</td>
<td>7716 Telegraph Road Hayfield, Fairfax County, VA</td>
<td>Pending</td>
<td>7915 Heneska Loop Alexandria, Fairfax County, VA</td>
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<td></td>
<td>Winston-Salem, NC</td>
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<tr>
<td>07/25/14</td>
<td>Monarch Bank</td>
<td>4216 Virginia Beach Boulevard City of Virginia Beach, VA</td>
<td>Approved</td>
<td>4525 Columbus Street City of Virginia Beach, VA</td>
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<td></td>
<td>Chesapeake, VA</td>
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<td>08/14/14</td>
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<tr>
<td>09/18/14</td>
<td>MainStreet Bank</td>
<td>6832 Old Dominion Drive, Suite 105 McLean, Fairfax County, VA</td>
<td>Approved</td>
<td>1354 Old Chain Bridge Road McLean, Fairfax County, VA</td>
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<td></td>
<td>Fairfax, VA</td>
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<td>10/03/14</td>
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<tr>
<td>09/24/14</td>
<td>Bank of Botetourt</td>
<td>U.S. Route 220 Daleville, Botetourt County, VA</td>
<td>Approved</td>
<td>140 Town Center Street Daleville, Botetourt County, VA</td>
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<td>Troutville, VA</td>
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<tr>
<td>10/02/14</td>
<td>Union First Market Bank</td>
<td>1220 Sycamore Square Drive Midlothian, Chesterfield County, VA</td>
<td>Approved</td>
<td>200 Charter Colony Parkway Midlothian, Chesterfield County, VA</td>
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<td></td>
<td>Ruther Glen, VA</td>
<td></td>
<td>10/14/14</td>
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<tr>
<td>10/06/14</td>
<td>Branch Banking and Trust Company</td>
<td>5105 Westfields Boulevard Centreville, Fairfax County, VA</td>
<td>Pending</td>
<td>5679 Stone Road Centreville, Fairfax County, VA</td>
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<td>Winston-Salem, NC</td>
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<tr>
<td>10/23/14</td>
<td>Sonabank</td>
<td>2807 Chesapeake Beach Road West Dunkirk, MD</td>
<td>Approved</td>
<td>137 E. Chesapeake Beach Road Owings, MD</td>
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<tr>
<td></td>
<td>Warrenton, VA</td>
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<td>11/10/14</td>
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</tbody>
</table>
Banks -- Status Changes

**Mergers**

January 31 United Bank, Vienna, VA merged into Virginia Commerce Bank
March 07 Cardinal Bank, McLean, VA merged into Business Bank, The
March 22 Citizens and Farmers Bank, West Point, VA merged into Central Virginia Bank
May 09 Union First Market Bank, Ruther Glen, VA merged into StellarOne Bank
June 30 Xenith Bank, Richmond, VA merged into Colonial Virginia Bank
July 31 Sonabank, Warrenton, VA merged into Prince George's Federal Savings Bank
August 31 Hanmi Bank, Los Angeles, CA merged into United Central Bank
October 31 EagleBank, Inc., Bethesda, MD merged into Virginia Heritage Bank
November 14 EVB, Tappahannock, VA merged into Virginia Company Bank

**Branch Openings**

January 21 Union First Market Bank, Ruther Glen, VA opened a branch office at 9605 Gayton Road, Henrico County, VA
January 27 MCNB Bank and Trust Co., Welch, WV opened a branch office at 3102 Cedar Valley Drive, Richlands, VA
February 10 First Bank and Trust Company, The, Lebanon, VA opened a branch office at 7305 Peppers Ferry Boulevard, Fairlawn, Pulaski County, VA
February 19 WashingtonFirst Bank, Reston, VA opened a branch office at 14941 Shady Grove Road, Rockville, MD
March 03 WashingtonFirst Bank, Reston, VA opened a branch office at 1051 Elden Street, Herndon, Fairfax County, VA
March 03 WashingtonFirst Bank, Reston, VA opened a branch office at 21430 Cedar Drive, Unit 100, Sterling, Loudoun County, VA
March 24 Citizens Bank and Trust Company, Blackstone, VA opened a branch office at 12101 Olivers Way, Chester, Chesterfield County, VA
March 25 Essex Bank, Henrico, VA opened a branch office at 1835 West Street, Annapolis, MD
April 03 Virginia Heritage Bank, Vienna, VA opened a branch office at 4040 North Fairfax Drive, Suite 100, Arlington County, VA
April 07 Essex Bank, Henrico, VA opened a branch office at 9954 Mayland Drive, Henrico County, VA
April 14 Citizens Community Bank, South Hill, VA opened a branch office at 851 South Beckford Drive, Suite A, Henderson, NC
April 21 Blue Ridge Bank, Inc., Luray, VA opened a branch office at 563 Neff Avenue, Suite B, City of Harrisonburg, VA
May 19 John Marshall Bank, Reston, VA opened a branch office at 1330 New Hampshire Avenue, NW, Suite 111, Washington, DC
June 09 Fauquier Bank, The, Warrenton, VA opened a branch office at 7485 Limestone Drive, Gainesville, Prince William County, VA
June 12 Towne Bank, Suffolk, VA opened a branch office at 7500 Granby Street, Norfolk, City of Norfolk, VA
June 13 First Capital Bank, Glen Allen, VA opened a branch office at 13201 Rittenhouse Drive, Midlothian, Chesterfield County, VA
Banks -- Status Changes

Branch Openings

June 18 Shore Bank, Onley, VA opened a branch office at 9748 Stephen Decatur Highway, Unit 112, Ocean City, MD
June 19 Freedom Bank of Virginia, The, Fairfax, VA opened a branch office at 11700 Plaza America Drive, Suite 110, Reston, VA
July 01 Towne Bank, Suffolk, VA opened a branch office at 2808 South Croatan Highway, Nags Head, NC
July 01 Bank of Lancaster, Kilmarnock, VA opened a branch office at 6800 Paragon Place, Suite 650, Henrico County, VA
July 01 Benchmark Community Bank, Kenbridge, VA opened a branch office at 12335 Wake Union Church Road, Unit 206, Wake Forest, NC
July 21 Park Sterling Bank, Charlotte, NC opened a branch office at 9020 Stony Point Parkway, Suite 350, City of Richmond, VA
July 21 Bank of Virginia, Midlothian, VA opened a branch office at 2000 Snead Avenue, City of Colonial Heights, VA
July 21 United Bank, Vienna, VA opened a branch office at 96 Main Street, Standardsville, Greene County, VA
July 28 HomeTown Bank, Roanoke, VA opened a branch office at 852 West Main Street, City of Salem, VA
July 28 Bank of Virginia, Midlothian, VA opened a branch office at 15000 Hull Street Road, Chesterfield County, VA
August 14 Branch Banking and Trust Company, Winston-Salem, NC opened a branch office at 1425 West Main Street, Salem, VA
September 22 Bank of Charles Town, Charles Town, WV opened a branch office at 2 West Washington Street, Middleburg, VA
October 01 Fauquier Bank, The, Warrenton, VA opened a branch office at 8780 Centreville Road, City of Manassas, VA
October 06 WashingtonFirst Bank, Reston, VA opened a branch office at 1356 Chain Bridge Road, McLean, Fairfax County, VA
October 24 First Community Bank, Bluefield, VA opened a branch office at 1001 Bob White Boulevard, Pulaski, Pulaski County, VA
October 24 First Community Bank, Bluefield, VA opened a branch office at 704 Independence Boulevard, Mount Airy, NC
October 24 First Community Bank, Bluefield, VA opened a branch office at 148 North Main Street, Hillsville, Carroll County, VA
October 24 First Community Bank, Bluefield, VA opened a branch office at 1900 South Main Street, Blacksburg, Montgomery County, VA
October 24 First Community Bank, Bluefield, VA opened a branch office at 210 East Main Street, Wytheville, Wythe County, VA
October 24 First Community Bank, Bluefield, VA opened a branch office at 173 East Water Street, Gate City, Scott County, VA
October 24 First Community Bank, Bluefield, VA opened a branch office at 271 West Main Street, Abingdon, Washington County, VA
October 24 First Community Bank, Bluefield, VA opened a branch office at 135 West Jackson Street, Gate City, Scott County, VA
Banks -- Status Changes

**Branch Openings**

November 03  Bank of Lancaster, Kilmarnock, VA opened a branch office at 5711 Patterson Avenue, City of Richmond, VA

November 10  Cardinal Bank, McLean, VA opened a branch office at 7905 Heritage Village Plaza, Gainesville, Prince William County, VA

December 15  Cardinal Bank, McLean, VA opened a branch office at 5335 Lee Highway, Arlington County, VA

**Main Office Redesignations**

March 26  Freedom Bank of Virginia, The, Fairfax, VA redesignated its main office from 502 Maple Avenue West, Vienna, Fairfax County, VA to 10555 Main Street, Suite 100, City of Fairfax, VA

April 07  Essex Bank, Henrico, VA redesignated its main office from 1325 Tappahannock Boulevard, Tappahannock, Essex County, VA to 9954 Mayland Drive, Suite 2100, Henrico County, VA

May 09  Village Bank, Midlothian, VA redesignated its main office from 15521 Midlothian Turnpike, Midlothian, Chesterfield County, VA to 13531 Midlothian Turnpike, Midlothian, Chesterfield County, VA

**Branch Relocations**

January 02  Sonabank, Warrenton, VA relocated a branch office from 11834 Rockville Pike, Rockville, MD to 11200 Rockville Pike, Rockville, MD

February 20  United Bank, Vienna, VA relocated a branch office from 7535 Old Georgetown Road, Bethesda, MD to 7845 Wisconsin Avenue, Bethesda, MD

April 28  Monarch Bank, Chesapeake, VA relocated a branch office from 4097 Ironbound Road, Suite C, James City County, VA to 5235 Monticello Avenue, James City County, VA

May 31  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, Loudoun County, VA

June 30  WashingtonFirst Bank, Reston, VA relocated a branch office from 1051 Elden Street, Herndon, Fairfax County, VA to 13081 Worldgate Drive, Herndon, Fairfax County, VA

August 25  Branch Banking and Trust Company, Winston-Salem, NC relocated a branch office from 13927 Jefferson Davis Highway, Woodbridge, Prince William County, VA to 14091 Jefferson Davis Highway, Woodbridge, Prince William County, VA

November 07  Union First Market Bank, Ruther Glen, VA relocated a branch office from 1220 Sycamore Square Drive, Midlothian, Chesterfield County, VA to 200 Charter Colony Parkway, Midlothian, Chesterfield County, VA

November 07  Branch Banking and Trust Company, Winston-Salem, NC relocated a branch office from 5105 Westfields Boulevard, Centreville, Fairfax County, VA to 5679 Stone Road, Centreville, Fairfax County, VA

November 10  Sonabank, Warrenton, VA relocated a branch office from 2807 Chesapeake Beach Road West, Dunkirk, MD to 137 E. Chesapeake Beach Road, Owings, MD

November 24  MainStreet Bank, Fairfax, VA relocated a branch office from 6832 Old Dominion Drive, Suite 105, McLean, Fairfax County, VA to 1354 Old Chain Bridge Road, McLean, Fairfax County, VA

December 08  Branch Banking and Trust Company, Winston-Salem, NC relocated a branch office from 7716 Telegraph Road, Hayfield, Fairfax County, VA to 7915 Heneska Loop, Alexandria, Fairfax County, VA

**Branch Closings**

January 13  First Community Bank, Bluefield, VA closed its branch office at 431 South Main Street, City of Emporia, VA
### Branch Closings

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Bank Name</th>
<th>Location Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>February</td>
<td>21</td>
<td>WashingtonFirst Bank, Reston, VA</td>
<td>Closed its branch office at 1500 K Street, NW, Washington, DC</td>
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<tr>
<td>February</td>
<td>28</td>
<td>First Community Bank, Bluefield, VA</td>
<td>Closed its branch office at 5734 Hopkins Road, Chesterfield County, VA</td>
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<tr>
<td>March</td>
<td>14</td>
<td>Cardinal Bank, McLean, VA</td>
<td>Closed its branch office at 14000 Jefferson Davis Highway, Woodbridge, Prince William County, VA</td>
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<tr>
<td>March</td>
<td>21</td>
<td>Citizens Bank and Trust Company, Blackstone, VA</td>
<td>Closed its branch office at 10001 Courtview Lane, Chesterfield County, VA</td>
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<td>April</td>
<td>04</td>
<td>First Community Bank, Bluefield, VA</td>
<td>Closed its branch office at 6109 Brashier Boulevard, Mechanicsville, Hanover County, VA</td>
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<td>April</td>
<td>11</td>
<td>First Community Bank, Bluefield, VA</td>
<td>Closed its branch office at 1455 River Ridge Drive, Clemmons, NC</td>
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<td>April</td>
<td>18</td>
<td>First Community Bank, Bluefield, VA</td>
<td>Closed its branch office at 20209 West Catawba Avenue, Cornelius, NC</td>
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<td>April</td>
<td>25</td>
<td>First Community Bank, Bluefield, VA</td>
<td>Closed its branch office at 221 Howard Avenue, Mullens, WV</td>
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<td>April</td>
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<td>Cardinal Bank, McLean, VA</td>
<td>Closed its branch office at 3434 N. Washington Boulevard, Arlington County, VA</td>
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<td>May</td>
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<td>First Community Bank, Bluefield, VA</td>
<td>Closed its branch office at 5756 Highway 11 East, Piney Flats, TN</td>
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<td>May</td>
<td>09</td>
<td>StellarOne Bank, Christiansburg, VA</td>
<td>Closed its branch office at 11450 Robious Road, Chesterfield County, VA</td>
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<tr>
<td>May</td>
<td>09</td>
<td>StellarOne Bank, Christiansburg, VA</td>
<td>Closed its branch office at 1611 Hershberger Road, NW, City of Roanoke, VA</td>
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<tr>
<td>May</td>
<td>09</td>
<td>StellarOne Bank, Christiansburg, VA</td>
<td>Closed its branch office at 5711 Patterson Avenue, City of Richmond, VA</td>
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<tr>
<td>May</td>
<td>09</td>
<td>StellarOne Bank, Christiansburg, VA</td>
<td>Closed its branch office at 1391 S. High Street, City of Harrisonburg, VA</td>
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<td>May</td>
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<td>StellarOne Bank, Christiansburg, VA</td>
<td>Closed its branch office at 1016 Charles Street, City of Fredericksburg, VA</td>
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<tr>
<td>May</td>
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<td>StellarOne Bank, Christiansburg, VA</td>
<td>Closed its branch office at 300 Preston Avenue, City of Charlottesville, VA</td>
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<td>May</td>
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<td>StellarOne Bank, Christiansburg, VA</td>
<td>Closed its branch office at 25 Greenbank Road, Stafford County, VA</td>
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<td>May</td>
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<td>Union First Market Bank, Ruther Glen, VA</td>
<td>Closed its branch office at 4210 Plank Road, Spotsylvania County, VA</td>
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<td>May</td>
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<td>Union First Market Bank, Ruther Glen, VA</td>
<td>Closed its branch office at 4540 Lafayette Boulevard, Spotsylvania County, VA</td>
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<tr>
<td>May</td>
<td>09</td>
<td>StellarOne Bank, Christiansburg, VA</td>
<td>Closed its branch office at 4203 Electric Road, Roanoke County, VA</td>
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<tr>
<td>May</td>
<td>09</td>
<td>StellarOne Bank, Christiansburg, VA</td>
<td>Closed its branch office at 2280 Kraft Drive, Suite 1000, Blacksburg, Montgomery County, VA</td>
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<tr>
<td>May</td>
<td>09</td>
<td>Cardinal Bank, McLean, VA</td>
<td>Closed its branch office at 1650 Tysons Boulevard, Suite 100, McLean, Fairfax County, VA</td>
</tr>
<tr>
<td>May</td>
<td>09</td>
<td>Village Bank, Midlothian, VA</td>
<td>Closed its branch office at 15521 Midlothian Turnpike, Midlothian, Chesterfield County, VA</td>
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<tr>
<td>May</td>
<td>09</td>
<td>Village Bank, Midlothian, VA</td>
<td>Closed its branch office at 13521 Waterford Place, Chesterfield County, VA</td>
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</tbody>
</table>
Banks -- Status Changes

Branch Closings

**May 09**  
StellarOne Bank, Christiansburg, VA closed its branch office at 18121 Jefferson Davis Highway, Ruther Glen, Caroline County, VA

**May 09**  
Union First Market Bank, Ruther Glen, VA closed its branch office at 1700 Seminole Trail, Albemarle County, VA

**May 16**  
Fauquier Bank, The, Warrenton, VA closed its branch office at 9071 Center Street, City of Manassas, VA

**May 16**  
Cardinal Bank, McLean, VA closed its branch office at 45975 Nokes Boulevard, Suite 130, Sterling, Loudoun County, VA

**May 19**  
John Marshall Bank, Reston, VA closed its branch office at 4315 50th Street, NW, Suite 4, Washington, DC

**May 30**  
Cardinal Bank, McLean, VA closed its branch office at 44933 George Washington Boulevard, Suite 100, Ashburn, Loudoun County, VA

**June 20**  
WashingtonFirst Bank, Reston, VA closed its branch office at 11730 Plaza America Drive, Reston, Fairfax County, VA

**June 27**  
Bank of Clarke County, Berryville, VA closed its branch office at 3360 Valley Avenue, Frederick County, VA

**June 30**  
Towne Bank, Suffolk, VA closed its branch office at 3105 N. Croatan Road, Kill Devil Hills, NC

**July 10**  
United Bank, Vienna, VA closed its branch office at 3050 Military Road, N.W., Washington, DC

**July 18**  
United Bank, Vienna, VA closed its branch office at 8260 Seminole Trail, Ruckersville, Greene County, VA

**August 01**  
Monarch Bank, Chesapeake, VA closed its branch office at 2999 Corporate Lane, Suite B8, City of Suffolk, VA

**August 29**  
Cardinal Bank, McLean, VA closed its branch office at 11150 Sunset Hills Road, Reston, Fairfax County, VA

**October 31**  
New Peoples Bank, Inc., Honaker, VA closed its branch office at 427 Main Street, Bland, Bland County, VA

**October 31**  
New Peoples Bank, Inc., Honaker, VA closed its branch office at 600 Trent Street, City of Norton, VA

**October 31**  
New Peoples Bank, Inc., Honaker, VA closed its branch office at 108 Fisher Road, Jonesville, Lee County, VA

**October 31**  
New Peoples Bank, Inc., Honaker, VA closed its branch office at 3996 Coal Heritage Road, Bluewell, WV

**December 12**  
First Community Bank, Bluefield, VA closed its branch office at Main and Caston Streets NW, Heath Springs, SC

**December 12**  
First Community Bank, Bluefield, VA closed its branch office at 111 Strawberry Boulevard, Chadbourn, NC

**December 12**  
First Community Bank, Bluefield, VA closed its branch office at 3178 Holden Beach Road SW, Holden, NC

**December 12**  
First Community Bank, Bluefield, VA closed its branch office at 7290-17 Beach Drive SW, Ocean Isle Beach, NC

**December 12**  
First Community Bank, Bluefield, VA closed its branch office at 105 Hickman Road, Tabor City, NC

**December 12**  
First Community Bank, Bluefield, VA closed its branch office at 4945 Southport Supply Road, Southport, NC

**December 12**  
First Community Bank, Bluefield, VA closed its branch office at 4949 Main Street, Shallotte, NC
### Branch Closings

<table>
<thead>
<tr>
<th>Date</th>
<th>Bank Name</th>
<th>Location Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>December 12</td>
<td>First Community Bank, Bluefield, VA</td>
<td>closed its branch office at 200 Smith Avenue, Shalotte, NC</td>
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<tr>
<td>December 12</td>
<td>First Community Bank, Bluefield, VA</td>
<td>closed its branch office at 701 North Howe Street, Southport, NC</td>
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<tr>
<td>December 12</td>
<td>First Community Bank, Bluefield, VA</td>
<td>closed its branch office at 110 North J.K. Powell Boulevard, Whiteville, NC</td>
</tr>
<tr>
<td>December 12</td>
<td>First Community Bank, Bluefield, VA</td>
<td>closed its branch office at 306 S. Poplar Street, Elizabethtown, NC</td>
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<tr>
<td>December 12</td>
<td>First Community Bank, Bluefield, VA</td>
<td>closed its branch office at 1230 16th Avenue, Conway, SC</td>
</tr>
<tr>
<td>December 29</td>
<td>United Bank, Vienna, VA</td>
<td>closed its branch office at 1275 Pennsylvania Avenue, N. W., Washington, DC</td>
</tr>
</tbody>
</table>
STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2014 ANNUAL REPORT

Banks -- List by Name

Bank of Botetourt
P O Box 339
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 *
670 Roanoke Road, Daleville
58 Railroad Avenue, Eagle Rock
60 Lee Highway North, Troutville

Franklin County
51 Firstwatch Drive, Moneta

Roanoke County
3801 Challenger Avenue, Roanoke
3130 Peters Creek Road NW

Rockbridge County
5905 N. Lee Highway, Fairfield
9 Lloyd Tolley Road, Natural Bridge Station
65 East Midland Trail

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

Offices
Campbell County
308 Lynchburg Avenue, Brookneal

Charlotte County
Main Street, Charlotte Courthouse
26 King Street, Keysville
101 Berkley Street, Phenix *

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

Offices
City of Winchester
202 North Loudoun Street
2555 Pleasant Valley Road

Clarke County
2 East Main Street, Berryville *
400 McNeil Drive, Berryville
108 West Main Street, Boyce

Frederick County
382 Fairfax Pike, Stephens City
110 Crock Wells Mill Drive
1460 North Frederick Pike
1508 Senseny Road
1879 Berryville Pike

Bank of Clarke County (Continued)
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, Chairman of the Board
Cashier- Michael J. Jasper, Chief Operating 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
201 Volvo Parkway
239 Battlefield Boulevard South

* Legal main office
Banks -- List by Name

Bank of Hampton Roads, The (Continued)
City of Chesapeake
  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
  Routes 202 and 360, Callao
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 McKenney
P O Box 1869
Kilmarnock 22482-1869
C.E.O.- Randal R. Greene, President
Cashier- Deborah M. Evans, Chief Financial Officer
Offices
  City of Richmond
  5711 Patterson Avenue, Richmond
Henrico County
  6800 Paragon Place, Suite 650
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

* Legal main office
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
11730 Hull Street Road
Midlothian 23112-0028
C.E.O.- Jack C. Zoeller, Chairman of the Board
Cashier- Mark A. Severson, Chief Financial Officer
Offices
City of Colonial Heights
2000 Snead Avenue
Chesterfield County
4023 West Hundred Road, Chester
11730 Hull Street Road, Midlothian *
15000 Hull Street Road
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
North Carolina
12335 Wake Union Church Road, Unit 206, Wake Forest

* Legal main office
Banks -- List by Name

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

Blue Ridge Bank, Inc.
P. O. Box 609
Luray 22835-0609
C.E.O.- Brian K. Plum, President
Cashier- Amanda Story, Chief Financial Officer
Offices
City of Harrisonburg
563 Neff Avenue, Suite B
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, Chief Financial Officer
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
Fairfax County
5519 Franconia Road
5705 Seminary Road
5731 Telegraph Road
6210 Interparcel Road
8736-38 Cooper Road
Prince William County
Northeast Corner of U.S. Route 1 and Wayside Drive, Dumfries
14008 Smoketown Road, Woodbridge
4605 Daisy Reid Avenue
Burke & Herbert Bank & Trust Company (Continued)
Fairfax County
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
697 North Washington 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
4300 Wilson Boulevard, Suite 102
5335 Lee Highway
6402 Williamsburg Boulevard
Fairfax County
4115 Annandale Road, Annandale
14000 Sullyfield Circle, Chantilly
5766 Union Mill Road, Clifton
199 Elder Street, Herndon
1313 Dolley Madison Boulevard, McLean
1451 Dolley Madison Boulevard, McLean
1750 Tyson's Boulevard, Suite 100, McLean
8270 Greensboro Drive, McLean *
8270 Greensboro Drive, Suite 500, McLean
1900 Centennial Park Drive, Reston
133 Maple Avenue, Unit 100, Vienna
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
7905 Heritage Village Plaza, Gainesville

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

| Cardinal Bank (Continued)                                      | Carter Bank & Trust (Continued)  |
|================================================================|---------------------------------|
| Prince William County  
13870 Smoketown Road, Woodbridge | City of Roanoke  
616 9th Street SE |
| Stafford County  
289 Garrisonville Road | City of Salem  
1400 Electric Road |
| District of Columbia  
1776 K Street, N.W., Washington | City of Staunton  
478 Frontier Drive |
| Stafford County  
1825 Wisconsin Avenue, NW, Washington | City of Waynesboro  
2701 West Main Street |
| Maryland  
7315 Wisconsin Avenue, Bethesda | Albemarle County  
4430 Ivy Road |
| 1807 Rockville Pike, Rockville | Amherst County  
221 Ambriar Drive, Amherst |
| Carter Bank & Trust (Continued)  
1300 Kings Mountain Road | Augusta County  
2782 Stuarts Draft Highway, Stuarts Draft |
| Martinsville 24112-7268 | Bath County  
9008 Sam Snead Highway, Hot Springs |
| C.E.O.- Worth Harris Carter, Jr., Chairman of the Board | Bedford County  
8334 Moneta Road |
| Cashier- Jane Ann Davis, Chief Financial Officer | Botetourt County  
2728 Lee Highway South, Troutville |
| Offices  
City of Bedford  
1621 Forest Road  
550 Blue Ridge Avenue | 721 Blue Ridge Boulevard |
| City of Bristol  
18 Midway Street | Campbell County  
3203 Waterlick Road |
| City of Charlottesville  
1113 5th Street SW  
800 Gardens Boulevard | Carroll County  
220 Main Street, Hillsville |
| City of Danville  
110 South Market Street  
140 Kentuck Road  
141 Westover Drive  
3060 North Main Street  
903 South Main Street | Craig County  
300 Main Street, New Castle |
| City of Emporia  
701 North Main Street | Culpeper County  
806 Nottingham Street, Culpeper |
| City of Galax  
118 North Main Street  
543 East Stuart Drive | Floyd County  
213 North Locust Street, Floyd |
| City of Harrisonburg  
2169 South Main Street  
75 North Mason Street | Franklin County  
50 Boones Mill Road, Boones Mill |
| City of Lynchburg  
1728 Graves Mill Road  
2018 Tate Springs Road  
3515 Campbell Avenue | 9440 Franklin Street, Ferrum |
| City of Martinsville  
4 East Commonwealth Boulevard * | 135 Scruggs Road, Moneta |
| City of Radford  
1900 East Main Street | 400 Franklin Street, Rocky Mount |
| City of Roanoke  
1722 Herschberger Road NW  
2657 Peters Creek Road NW  
3132 Electric Road SW  
4143 Franklin Road SW  
4806 Hollins Road NW | Grayson County  
449 East Main Street, Independence |
| * Legal main office | Halifax County  
222 Main Street, South Boston |
|  | 4013 Halifax Road, South Boston |
|  | Henry County  
11020 Virginia Avenue, Bassett |
|  | 2770 Riverside Drive, Bassett |
|  | 128 Paul Street, Collinsville |
|  | 4259 Appalachian Drive, Fieldale |
|  | 166 Horsepasture Price Road, Ridgeway |
|  | 140 Tensbury Drive |
|  | 6142 A.L. Philpott Highway |
|  | Mecklenburg County  
749 East 2nd Street, Chase City |
|  | 1002 Virginia Avenue, Clarksville |
## Banks -- List by Name

### Carter Bank & Trust (Continued)

<table>
<thead>
<tr>
<th>County</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mecklenburg</td>
<td>302 East Atlantic Street, South Hill</td>
</tr>
<tr>
<td>Montgomery</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</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</td>
<td>5406 U.S. 29 North, Blairs</td>
</tr>
<tr>
<td></td>
<td>140 South Main Street, Chatham</td>
</tr>
<tr>
<td></td>
<td>307 South Main Street, Gretna</td>
</tr>
<tr>
<td>Prince William</td>
<td>12791 Harbor Drive, Lake Ridge</td>
</tr>
<tr>
<td></td>
<td>12912 Fitzwater Drive, Nokesville</td>
</tr>
<tr>
<td></td>
<td>8402 Sudley Road</td>
</tr>
<tr>
<td>Pulaski</td>
<td>998 Memorial Drive, Pulaski</td>
</tr>
<tr>
<td>Roanoke</td>
<td>1111 East Washington Avenue, Vinton</td>
</tr>
<tr>
<td>Rockbridge</td>
<td>116 East Midland Trail</td>
</tr>
<tr>
<td>Rockingham</td>
<td>317 North Main Street, Bridgewater</td>
</tr>
<tr>
<td>Russell</td>
<td>82 E. Main Street, Lebanon</td>
</tr>
<tr>
<td>Spotsylvania</td>
<td>10407 Courthouse Road, Spotsylvania</td>
</tr>
<tr>
<td></td>
<td>1204 Bragg Road</td>
</tr>
<tr>
<td>Stafford</td>
<td>175 Warrenton Road, Falmouth</td>
</tr>
<tr>
<td></td>
<td>2155 Jefferson Davis Highway, Stafford</td>
</tr>
<tr>
<td></td>
<td>55 North Avenue, Stafford</td>
</tr>
<tr>
<td></td>
<td>70 Chatham Heights Road</td>
</tr>
<tr>
<td>Tazewell</td>
<td>1082 Cedar Valley Drive, Cedar Bluff</td>
</tr>
<tr>
<td></td>
<td>901 East Fincastle Turnpike, Tazewell</td>
</tr>
<tr>
<td>Washington</td>
<td>238 West Main Street, Abingdon</td>
</tr>
<tr>
<td></td>
<td>27255 Lee Highway, Abingdon</td>
</tr>
<tr>
<td>Wise</td>
<td>3052 Fourth Avenue, St. Paul</td>
</tr>
<tr>
<td>Wythe</td>
<td>325 East Spring Street, St. Paul</td>
</tr>
<tr>
<td></td>
<td>1425 North Fayetteville Street, Asheboro</td>
</tr>
<tr>
<td></td>
<td>122 West Andrews Street, Bethel</td>
</tr>
<tr>
<td></td>
<td>176 North Main Street, Bostic</td>
</tr>
<tr>
<td></td>
<td>106 South Broad Street, Burlington</td>
</tr>
<tr>
<td></td>
<td>1534 North Church Street, Burlington</td>
</tr>
<tr>
<td></td>
<td>4251 North Roxboro Road, Durham</td>
</tr>
<tr>
<td></td>
<td>630 Fagg Drive, Eden</td>
</tr>
</tbody>
</table>

### Carter Bank & Trust (Continued)

<table>
<thead>
<tr>
<th>County</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Carolina</td>
<td>900 Washington Street, Eden</td>
</tr>
<tr>
<td></td>
<td>123 Rowan Street, Fayetteville</td>
</tr>
<tr>
<td></td>
<td>697 Country Club Drive, Fayetteville</td>
</tr>
<tr>
<td></td>
<td>704 Oak Street, Forest City</td>
</tr>
<tr>
<td></td>
<td>4004 West Wendover Avenue, Greensboro</td>
</tr>
<tr>
<td></td>
<td>5715 High Point Road, Greensboro</td>
</tr>
<tr>
<td></td>
<td>2100 West Arlington Boulevard, Greenville</td>
</tr>
<tr>
<td></td>
<td>300 Dabney Drive Ext., Henderson</td>
</tr>
<tr>
<td></td>
<td>821 4th Street Drive SW, Hickory</td>
</tr>
<tr>
<td></td>
<td>345 North Bridge Street, Jonesville</td>
</tr>
<tr>
<td></td>
<td>127 Main Street NW, Lenoir</td>
</tr>
<tr>
<td></td>
<td>341 East Main Street, Lincolnton</td>
</tr>
<tr>
<td></td>
<td>205 South Bickett Boulevard, Louisburg</td>
</tr>
<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>
</tr>
<tr>
<td></td>
<td>301 Carbon City Road, Morganton</td>
</tr>
<tr>
<td></td>
<td>507 Willow Street, Mount Airy</td>
</tr>
<tr>
<td></td>
<td>215 North Center Street, Mt. Olive</td>
</tr>
<tr>
<td></td>
<td>100 Turner Drive, Reidsville</td>
</tr>
<tr>
<td></td>
<td>305 South Main Street, Reidsville</td>
</tr>
<tr>
<td></td>
<td>823 North Main Street, Roxboro</td>
</tr>
<tr>
<td></td>
<td>1001 South Horner Boulevard, Sanford</td>
</tr>
<tr>
<td></td>
<td>2009 East Dixon Boulevard, Shelby</td>
</tr>
<tr>
<td></td>
<td>101 East Raleigh Street, Siler City</td>
</tr>
<tr>
<td></td>
<td>107 South Henry Street, Stoneville</td>
</tr>
<tr>
<td></td>
<td>1606 Curtis Bridge Road, Wilkesboro</td>
</tr>
<tr>
<td></td>
<td>200 Forest Hills Road, Wilson</td>
</tr>
</tbody>
</table>

### Chesapeake Bank

<table>
<thead>
<tr>
<th>County</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>P O Box 1419</td>
<td>Kilmarnock 22482-1419</td>
</tr>
<tr>
<td>C.E.O.- Jeffrey M. Szyperski, President</td>
<td></td>
</tr>
<tr>
<td>Cashier- John H. Hunt, II, Chief Financial Officer</td>
<td></td>
</tr>
<tr>
<td>Offices</td>
<td>City of Williamsburg</td>
</tr>
<tr>
<td></td>
<td>1229 Lafayette Street</td>
</tr>
<tr>
<td>Gloucester</td>
<td>6793 George Washington Memorial Hwy, Gloucester</td>
</tr>
<tr>
<td></td>
<td>3029 George Washington Memorial Hwy, Hayes</td>
</tr>
<tr>
<td>James City</td>
<td>6619 Richmond Road, Lightfoot</td>
</tr>
<tr>
<td></td>
<td>4492 John Tyler Highway</td>
</tr>
<tr>
<td></td>
<td>5700 Williamsburg Landing Drive</td>
</tr>
<tr>
<td></td>
<td>6000 Patriots Colony Drive</td>
</tr>
<tr>
<td>Lancaster</td>
<td>10 Lancaster Drive, Irvington</td>
</tr>
<tr>
<td></td>
<td>King Carter Drive and Tavern Road, Irvington</td>
</tr>
<tr>
<td></td>
<td>97 North Main Street, Kilmarnock *</td>
</tr>
<tr>
<td></td>
<td>State Routes 3 and 201, Lively</td>
</tr>
</tbody>
</table>

* Legal main office
Chesapeake Bank (Continued)
Mathews County
State Routes 198 and 14, Mathews

Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824-1842
C.E.O.- Joseph D. Borgerding, President
Cashier- Geoffrey C. Warner, Chief Financial Officer
Offices
City of Colonial Heights
497 Southpark Circle
Amelia County
State Route 38 & Church Street, Amelia
Chesterfield County
12101 Olivers Way, Chester
Mecklenburg County
622 E. Atlantic Street, South Hill
Nottoway County
101 N Main Street (D-I), Blackstone
126 S Main Street, Blackstone *
State Routes 40 & 46, Blackstone
Agnew Street & Namozine Avenue, Burkeville
210 Carter Street, Crewe
Prince Edward County
1517 West Third Street, Farmville
1712 S. Main Street, Farmville

Citizens Community Bank
P O Box 490
South Hill 23970-1522
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
851 South Beckford Drive, Suite A, Henderson
778 Old Farm Road South, Roanoke Rapids

Citizens and Farmers Bank (Continued)
City of Williamsburg
1167 Jamestown Road
Chesterfield County
4820 West Hundred Road, Chester
13200 Midlothian Turnpike, Midlothian
1400 Alverser Plaza, Midlothian
2500 Promenade Parkway, Midlothian
4901 Millridge Parkway East, Midlothian
Cumberland County
2288 Cartersville Road, Cartersville
1422 Anderson Highway
Goochland County
12308 Patterson Avenue
Hanover County
7021 Mechanicsville Turnpike, Mechanicsville
Henrico County
100 East Williamsburg Road, Sandston
State Route 5 and Strath Road, Varina
3490 Lauderdale Drive
8001 West Broad Street
James City County
N.E. Corner of U.S. Route 60 and State Route 607, Norge
4780 Longhill Road
King William County
14th & Main Streets, West Point
802 Main Street, West Point *
Middlesex County
SW Corner of the Intersection of State Route 33 & State Route 227
New Kent County
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton
Powhatan County
2351 Anderson Highway, Powhatan
2036 New Dorset Road
York County
2800 George Washington Memorial Hwy

Community Bankers’ Bank
P O Box 268
Midlothian 23113-0268
C.E.O.- Howard F. Pisons
Cashier- Stephen R. Kinnier, Chief Financial Officer
Offices
Chesterfield County
2601 Promenade Parkway, Midlothian *

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

Offices
City of Colonial Heights
3400 Boulevard
City of Hampton
2198 Coliseum Drive
City of Newport News
11801 Merchants Walk
City of Williamsburg
1430 Building 12 High Street
Essex County
307 Church Lane, Tappahannock *
Essex Square Shopping Center, 1665 Tappahannock Boulevard, Tappahannock
Gloucester County
7132 George Washington Memorial Hwy, Gloucester
1953 George Washington Memorial Hwy., Gloucester Point
Hanover County
201 N. Washington Highway, Ashland
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, Delortaville
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

EVB (Continued)
Southampton County
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
9954 Mayland Dr., Suite 2100
Henrico 23233-1482
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
9954 Mayland Drive, Suite 2100*
9951 Brook Road, Glen Allen
King William County
U.S. Route 360, Central Garage
1681 Main Street, West Point
Louisa County
217 East Main Street, Louisa
Northumberland County
14598 Northumberland Highway, Burgess
654 Northumberland Highway, Callao
Powhatan County
2320 Anderson Highway, Powhatan
Winterfield Place, 3740 Winterfield Road
Rockbridge County
744 North Lee Highway
Maryland
1835 West Street, Annapolis
1460 Ritchie Highway, Arnold
1000 Ingleside Avenue, Catonsville
2120 Baldwin Avenue, Crofton
7467 Annapolis Road, Landover Hills
1101 Nelson Street, Rockville
1230 Race Road, Rosedale

* Legal main office
Banks -- List by Name

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

Farmers & Merchants Bank of Craig County, The
P O Box 400
New Castle 24127-0400
C.E.O.- Sandra K. Dudding
Cashier- Joann Hutchison, Chief Financial Officer
Offices
  Craig County
    189 Main Street, New Castle *
    N.W. Corner of Walnut & Court Street, New Castle

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

Farmers Bank, Windsor, Virginia
P O Box 285
Windsor 23487-0285
C.E.O.- Richard J. Holland, Jr., Chairman of the Board
Cashier- Kristy DeJarnette, Chief Financial Officer
Offices
  City of Suffolk
    1008 West Washington Street
    3100 Godwin Boulevard
    6255 College Drive, Suite L
  Isle of Wight County
    1119 South Church Street, Smithfield
    50 E Windsor Boulevard, Windsor *
  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 Creed Road, Ewing
    41526 West Morgan Avenue, Pennington Gap *
    6489 Dr. Thomas Walker Road, Rose Hill
  Scott County
    2944 US Highway North, Weber City
    331 East Main Street, Wise

Fauquier Bank, The
10 Courthouse Square
Warrenton 20186-2800
C.E.O.- Randy K. Ferrell, President
Cashier- Eric P. Graap, Chief Financial Officer
Offices
  City of Manassas
    8780 Centreville Road
  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

* Legal main office
Banks -- List by Name

Fauquier Bank, The (Continued)
Prince William County
7485 Limestone Drive, Gainesville
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)
Russell County
236 West Main Street, Lebanon *
970 East Main Street, Lebanon
Washington County
933 East Main Street, Abingdon
Intersection of US Routes 19 and 11
Wise County
303 West Main Street
Wythe County
1290 N. 4th Street, Wytheville
Tennessee
1314 Volunteer Parkway, Bristol
2100 Forest Drive, Gray
1185 North State of Franklin Road, Johnson City
1108 East Stone Drive, Kingsport

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

Offices
City of Richmond
1776 Staples Mill Road
7100 Three Chopt Road
One James Center, 901 East Cary St.
Chesterfield County
13201 Rittenhouse Drive, Midlothian
1580 Koger Center Boulevard
2810 Buford Road
Hanover County
409 South Washington Highway, Ashland
Henrico County
11001 West Broad Street, Glen Allen *

First Community Bank
P O Box 989
One Community Place
Bluefield 24605-0989
C.E.O.- Gary R. Mills
Cashier- David D. Brown, Chief Financial Officer

Offices
City of Emporia
125 West Atlantic Street
Carroll County
148 North Main Street, Hillsville
Chesterfield County
14441 Sommerville Court, Midlothian
11400 Midlothian Turnpike
6951 Commons Plaza
9310 Midlothian Turnpike
Dickenson County
320 Chase Street, Clintwood

* Legal main office
First Community Bank (Continued)

Henrico County
10820 West Broad Street, Glen Allen
2702 North Parham Road
900 North Parham Road
Montgomery County
1900 South Main Street, Blacksburg
Pulaski County
1001 Bob White Boulevard, Pulaski
Scott County
135 West Jackson Street, Gate City
173 East Water Street, Gate City
Tazewell County
101 Sanders Lane, Bluefield
29 College Drive, Bluefield *
643 East Riverside Drive, North Tazewell
302 Washington Square, Richlands
Washington County
271 West Main Street, Abingdon
Wythe County
747 Ft. Chriswell Road, Max Meadows
210 East Main Street, Wytheville
North Carolina
101 Brookfall Dairy Road, Elkin
5519 Mountain View Road, Hays
401 Gilead Road, Huntersville
347 North Main Street, Mooresville
704 Independence Boulevard, Mount Airy
57 North Main Street, Sparta
92 North Center Street, Taylorsville
312 Jonestown Road, Winston-Salem
401 Knollwood Street, Winston-Salem
5002 Peters Creek Parkway, Winston-Salem
5610 University Parkway, Winston-Salem
Tennessee
300 Sunset Drive, Johnson City
2681 Boones Creek Road, Johnson City
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
Route 10 Cook Parkway, Oceana
547 Appalachian Highway, Pineville

First Community Bank (Continued)

West Virginia
77 Cedar Street, Pineville
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

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
### Banks -- List by Name

**First and Citizens Bank (Continued)**  
Bath County  
East side of U S Route 220, Mitcheltown  
Highland County  
195 W. Main Street, Monterey *

**Freedom Bank of Virginia, The**  
10555 Main Street  
Fairfax 22030  
C.E.O.- Craig S. Underhill, President  
Cashier- Karin Johns, Senior Vice President  
**Offices**  
- City of Fairfax  
  10555 Main Street  
- Fairfax County  
  502 Maple Avenue West, Vienna *  
- Not Assigned  
  11700 Plaza America Drive, Suite 110, Reston

**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  
  841 North Military Highway  
- City of Virginia Beach  
  1756 Laskin Road  
  601 Lynnhaven Parkway

**Highlands Community Bank (Continued)**  
Alleghany County  
1501 Main Street, Clifton Forge

**Highlands Union Bank**  
P O Box 1128  
Abingdon 24212-1128  
C.E.O.- Samuel L. Neese  
Cashier- James R. Edmondson, Vice President  
**Offices**  
- City of Bristol  
  821 Commonwealth Avenue  
  999 Old Airport Road  
- Smyth County  
  1425 North Main Street, Marion  
- Washington County  
  164 Jonesborough Road, Abingdon  
  24412 Maringo Road, Abingdon  
  340 West Main Street, Abingdon *  
  506 Maple Street, Glade Spring  
- North Carolina  
  100 West Main Street, Banner Elk  
  1013 Highway 105, Boone  
- Tennessee  
  The NW corner of State Highway 394 and Blountville Boulevard, Bristol  
  Corner of Mountain Grove Road, and Majestic Road, Knoxville  
  4020 Highway 66 South, Rogersville  
  113 Hardin Lane, Sevierville  
  1824 Veterans Boulevard, Sevierville

**HomeTown Bank**  
202 S. Jefferson Street  
Roanoke 24011-1702  
C.E.O.- Susan K. Still, President  
Cashier- Charles W. Maness, Jr., Chief Financial Officer  
**Offices**  
- City of Roanoke  
  202 South Jefferson Street *  
  3521 Franklin Road, S.W.  
- City of Salem  
  852 West Main Street  
  Franklin County  
  13400 Booker T. Washington Highway, Moneta  
  Montgomery County  
  2950 Market Street, Christiansburg  
  Roanoke County  
  4225 Colonial Avenue

* Legal main office
Banks -- List by Name

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
       1330 New Hampshire Avenue, NW, Suite 111,
       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
       727 Elden Street, Herndon
       1354 Old Chain Bridge Road, 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
   Loudoun County
       43325 Junction Plaza, Ashburn
       102 SE Catoctin Circle, Leesburg
       4 South King Street, Leesburg
       538 Fort Evans Road, NE, Leesburg
       111 West Washington St, Middleburg *
       431 East Main Street, Purcellville
   Prince William County
       8190 Stonewall Shops Square, Gainesville

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

* Legal main office
Banks -- List by Name

Monarch Bank (Continued)

City of Norfolk
500 West 21st Street

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
5315 Monticello Avenue

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

Buchanan County
20487 Riverside Drive, Grundy

Dickenson County
198 Colley Shopping Center Hwy 83, Clintwood
111 Haysi Main Street, Haysi

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
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
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 Spotswood Trail, Stanardsville

Page County
800 East Main Street, Luray
511 South Third Street, Shenandoah
252 E. Main Street, Stanley *

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

### Select Bank
P. O. Box 4620  
Lynchburg 24502-0620  
C.E.O.- J. Michael Thomas  
Cashier- Francis "Bucky" Falls, Senior Vice President  
**Offices**  
- City of Lynchburg  
  - 7113 Timberlake Road  
- Bedford County  
  - 211 Gristmill Drive *

### Shore Bank
P O Box 920  
Onley 23418-0920  
C.E.O.- W. Thomas Mears, President  
Cashier- Steve Theobald, Chief Financial Officer  
**Offices**  
- Accomack County  
  - 6350 Maddox Boulevard, Chincoteague  
  - 25253 Lankford Highway, Onley *
- Northampton County  
  - 22468 Lankford Highway, Cape Charles  
  - 4071 Lankford Highway, Exmore  
- Maryland  
  - 9748 Stephen Decatur Highway, Unit 112, Ocean City  
  - 103 Pocomoke Marketplace, Pocomoke  
  - 1503 S. Salisbury Boulevard, Salisbury

### Sonabank (Continued)
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  
- 14118 Brandywine Road, Brandywine  
- 37 North Market Street, Frederick  
- 12800 Middlebrook Road, Germantown  
- 4009 Old Town Road, Huntington  
- 137 E. Chesapeake Beach Road, Owings  
- 11200 Rockville Pike, Rockville  
- 9707 Medical Center Drive, Suite 150, Rockville  
- 14804 Pratt Street, Upper Marlboro

### 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

### 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  
  - 7500 Granby 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  
  - 5200 Providence Road  
  - 600 22nd Street, Suite 100  
  - 984 First Colonial Road  
- City of Williamsburg  
  - 1510 Quarterpath Road  
- James City County  
  - 5216 Monticello Avenue

*Legal main office*
Banks -- List by Name

Towne Bank (Continued)
York County
6515 George Washington Memorial Hwy, Yorktown
North Carolina
178 U.S. 158 West, Camden
824 Ocean Trail, Corolla
6670 Caratoke Highway, Grandy
250 Caratoke Highway, Moyock
2808 South Croatan Highway, Nags Head
2 Juniper Trail, Southern Shores

TruPoint Bank
P O Box 1010
Grundy 24614-1010
C.E.O.- Barry C. Elswick, President
Cashier- E. Scott Butcher, Chief Financial Officer
Offices
City of Bristol
1897 Lee Highway
Buchanan County
U.S. Route 460 East, Grundy
Walnut Street & Main Street, Grundy *
U.S. Route 460, 0.2 miles east of State Rt. 624, Oakwood
Anchorage Shopping Center, Vansant
Russell County
16-18 Main Street, Lebanon
Tazewell County
1320 Governor George C. Peery Hwy, Pounding Mill
1425 Second Street, Richlands
Washington County
600 East Main Street, Abingdon
914 W. Main Street, Abingdon
Wise County
28 Russell Street, St. Paul
Tennessee
709 Med Tech Parkway, Johnson City

Union Bank & Trust (Continued)
City of Covington
450 West Main Street
City of Fredericksburg
1016 Charles Street
2811 Fall Hill Avenue
725 Kenmore Avenue
City of Harrisonburg
1391 S. High Street
2035 East Market Street
390 University Boulevard
440 South Main Street
City of Lynchburg
2102 Langhorne Road
City of Newport News
603 Pilot House Drive
City of Radford
50 West Main Street
City of Richmond
1051 East Cary Street, Suite 1200 *
3000 Stony Point Road
3556 W. Cary Street
5711 Patterson Avenue
7035 Three Chopt Road
7045 Forest Hill Avenue
Three James Center, 1051 East Cary Street, Suite 103
City of Roanoke
111 Franklin Road
1611 Hershberger Road, NW
3804 Brandon Avenue, SW
City of Salem
1251 West Main Street
City of Staunton
1015 Richmond Road
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 Street
437 Tiffany Drive
Albemarle County
3290 Worth Crossing, Forest Lakes
1330 Parham Circle
1658 State Farm Boulevard
410 Gander Road
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

* Legal main office
Banks -- List by Name

**Union Bank & Trust (Continued)**

Caroline County
- 211 N Main Street, Bowling Green
- 7349 Ladysmith Road, Ladysmith
- 18121 Jefferson Davis Highway, Ruther Glen

Chesterfield County
- 12601 Jefferson Davis Highway, Chester
- 6401 Centralia Road, Chester
- 11101 Hull Street Road, Midlothian
- 13700 Hull Street Road, Midlothian
- 13700 Midlothian Turnpike, Midlothian
- 200 Charter Colony Parkway, Midlothian
- 6030 Harbour Park Drive, Midlothian
- 11101 Midlothian Turnpike
- 11361 Midlothian Turnpike
- 11450 Robious Road
- 5201 Chippenham Crossing Center
- 9027 Forest Hill Avenue

Culpeper County
- 102 S Main Street, Culpeper
- 15371 Montanus Drive, Culpeper
- 231 Southgate Shopping Center, Culpeper
- 717 James Madison Highway

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

Floyd County
- 680 East Main Street, Floyd

Fluvanna County
- 5980 Thomas Jefferson Parkway, Palmyra

Franklin County
- 369 Franklin Street, Rocky Mount

Frederick County
- 240 Elizabeth Drive, Stephens City
- 1095 Millwood Pike
- 200 Rivendell Court
- 400 Gateway Drive

Giles County
- 605 Wenonah Avenue, Pearisburg

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

**Union Bank & Trust (Continued)**

Henrico County
- 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
- 3900 Westerre Parkway, Suite 102
- 4390 S. Laburnum Avenue
- 4591 S. Laburnum Avenue
- 5700 Brook Road
- 7129 Staples Mill Road
- 8983 Staples Mill Road
- 9605 Gayton 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

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, Christiansburg
- 50 North Franklin Street, Christiansburg
- 4055 Riner Road, Riner

Nelson County
- 124 Main Street, Lovingston

Northumberland County
- 15043 Northumberland Highway, Burgess

Orange County
- 134 North Main Street, Gordonsville
- 36081 Goodwin Drive, Locust Grove

Pulaski County
- 2 Town Center Drive, Dublin

Rappahannock County
- 7 Bank Road, Washington

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

Roanoke County
- 1006 Hardy Road, Vinton

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

### Union Bank & Trust (Continued)
- **Roanoke County**
  - 2103 Electric Road SW
  - 3605 Electric Road
  - 4203 Electric Road
  - 7337 Williamson Road NW
- **Rockbridge County**
  - 1197 Lee Highway
- **Rockingham County**
  - 106 6th. Street, Grottoes
- **Spotsylvania County**
  - 5510 Morris Road, Thornburg
  - 10131 Jefferson Davis Highway
  - 10415 Courthouse Road
  - 3301 Shannon Park Drive
  - 4109 Plank Road
  - 4805 Lassen Lane
  - 5831 Plank Road
- **Stafford County**
  - 1044 Warrenton Road
  - 25 Greenbank Road
  - 622 Cambridge Street
- **Warren County**
  - 473 South Street, Front Royal
- **Westmoreland County**
  - 840 McKinney Boulevard, Colonial Beach
  - 17191 King's Highway, Montross
- **Wythe County**
  - 900 North 4th Street, Wytheville
- **York County**
  - 5030 George Washington Memorial Hwy, Grafton

### United Bank (Continued)
- **City of Harrisonburg**
  - 1980 South Main Street
  - 624 Chicago Avenue
  - 677 Chicago Avenue
- **City of Manassas**
  - 9161 Liberia Avenue
  - 9872 Liberia Avenue
- **City of Winchester**
  - 139 N. Cameron Street
  - 2252 Valley Avenue
- **Albemarle County**
  - 1265 Seminole Trail
- **Arlington County**
  - 2300 Ninth Street, South
  - 2930 Wilson Boulevard
  - 5335 Lee Highway
  - 5350 Lee Highway
  - 6500 Williamsburg Boulevard
  - Quincy Plaza, 907 N. Quincy Street
- **Augusta County**
  - 54 Franklin Street, Suite 102, Weyers Cave
  - 2556 Jefferson Highway, Suite 110
  - 49 Lee Jackson Highway, Suite 101
- **Fairfax County**
  - 3289 Woodburn Road, Annandale
  - 4230 John Marr Drive, Annandale
  - Centrerridge Market Place, 6375 Multiplex Drive, Centreville
  - 13881G Metrotech Drive, Chantilly
  - 4221 Walney Road, Suite 120, Chantilly
  - 4501 Daly Drive, Chantilly
  - 1320 Old Chain Bridge Road, McLean
  - 1356 Chain Bridge Road, McLean
  - 8251 Greensboro Drive, McLean
  - 11820 Spectrum Center, Reston
  - 1801 Reston Parkway, Reston
  - 7830 Backlick Road, Suite 101, Springfield
  - 2071 Chain Bridge Road, Vienna
  - 374 Maple Avenue, Vienna
  - 13060 Fair Lakes Blvd
  - 7115 Leesburg Pike
  - 7787 Leesburg Pike
  - 7901 Richmond Highway
  - Chesterbrook Residences, 2030 Westmoreland Street
- **Frederick County**
  - 4095 Valley Pike, Stephens City
  - 1447 North Frederick Pike
  - 199 Front Royal Pike
  - 2051 Northwestern Pike
- **Greene County**
  - 96 Main Street, Standardville
- **Loudoun County**
  - 21885 Ryan Center Way, Ashburn

---

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

**United Bank (Continued)**
- Loudoun County
  - Dulles 606 Retail Center, 23510 Overland Drive, Dulles
  - 531-A East Market Street, Leesburg
  - 341 East Market Street, Leesburg
  - 21036 Triple Seven Road, Sterling
- Prince William County
  - 17054 Jefferson Davis Highway, Dumfries
  - 2030 Old Bridge Road, Lake Ridge
  - 10830 Balls Ford Road
- Rockingham County
  - 309 North Main Street, Bridgewater
  - 361 South Main Street, Broadway
  - 410 West Spotswood Trail, Elkton
- Shenandoah County
  - 120 Oxbow Drive, Strasburg
  - 1014 South Main Street, Woodstock
- Spotsylvania County
  - 10800-A Courthouse Road
- Warren County
  - 1729 N. Shenandoah Avenue, Front Royal
  - Post Office Plaza, 300 Warren Ave, Front Royal
- District of Columbia
  - 1001 G Street, N.W., Washington
  - 1667 K Street, N.W., Washington
  - 1875 Eye Street, N.W., Washington
  - 4900 Massachusetts Avenue, N.W., Washington
- Maryland
  - 7250 Wisconsin Avenue, Bethesda
  - 7845 Wisconsin Avenue, 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

**Village Bank**
- P O Box 330
- Midlothian 23113-0330
- C.E.O.- Thomas W. Winfree, Vice Chairman
- Cashier- C. Harril Whitehurst, Jr., Chief Financial Officer

**Offices**
- Chesterfield County
  - 4221 West Hundred Road, Chester
  - 1120 Huguenot Road, Midlothian
  - 13531 Midlothan Turnpike, Midlothian *
  - 6736 Southshore Drive, Midlothian
  - 11450 Robious Road
  - 6551 Centralia Road
- Hanover County
  - 10035 Sliding Hill Road, Ashland
  - 6127 Mechanicsville Turnpike, Mechanicsville
  - 8051 Mechanicsville Turnpike, Mechanicsville
- Henrico County
  - 109 E. Nine Mile Road, Highland Springs
  - 1401 Santa Rosa Road
  - 1650 Willow Lawn Drive
- Powhatan County
  - 1793 South Creek One

**Virginia Bank and Trust Company**
- P O Box 3447
- Danville 24543-3447
- C.E.O.- Roger C. Gillispie, President
- Cashier- Gilbert Collins, Vice President

**Offices**
- City of Danville
  - 2600 Riverside Drive, Kings Fairground Plaza
  - 3300 North Main Street
  - 336 Main Street *
  - U.S. Route 58 East and Airport Drive
- Campbell County
  - 1729 Calohan Road, Rustburg
- Pittsylvania County
  - 55 North Main Street, Chatham
  - 10370 Martinsville Highway
  - 4080 Franklin Turnpike

**Virginia 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

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

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

**Virginia Partners Bank**
- 410 William Street
- Fredericksburg 22401-8029
- C.E.O.- Lloyd B. Harrison, Jr.
- Cashier- Catherine Phillips
- **Offices**
  - City of Fredericksburg
    - 2101 Plank Road
    - 317-319 William Street
    - 410 William Street *
    - Cowan Center, 2521 Cowan Boulevard

**WashingtonFirst Bank (Continued)**
- Arlington County
  - 4501 North Fairfax Drive
- Fairfax County
  - 7023 Little River Turnpike, Annandale
  - 9851 Georgetown Pike, Great Falls
  - 13081 Worldgate Drive, Herndon
  - 1356 Chain Bridge Road, McLean
  - 11636 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
- Not Assigned
  - 21430 Cedar Drive, Unit 100, Sterling
- District of Columbia
  - 1025 Connecticut Avenue, NW, Washington
  - 1146 19th Street, NW, Washington
- Maryland
  - 7708 Woodmont Avenue, Bethesda
  - 6329 Greenbelt Road, College Park
  - 6089 Oxon Hill Road, Oxon Hill
  - 14941 Shady Grove Road, Rockville

**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
  - Gloucester County
    - 6720 Sutton Road, Gloucester
    - 1553 George Washington Memorial Hwy, Gloucester Point

* 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, Chairman of the Board
   Citizens and Farmers Bank, West Point, VA

CBB Financial Corp., P.O. Box 268, Midlothian, VA 23113-0268
   C.E.O. - Howard F. Pisons, 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

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

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, Chairman of the Board
  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, III, President
  Essex Bank, Henrico, 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

Farmers Bankshares, Inc., 50 East Widsor Boulevard, Windsor, VA 23487
  C.E.O. - Richard Holland, Jr.
  Farmers Bank, Windsor, Virginia, Windsor, 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
  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. - Bobby G. Reese, President
  Grundy National Bank, Grundy, VA

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

Hampton Roads Bankshares, Inc., 641 Lynnhaven Parkway, Virginia Beach, VA 23452-7307
  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

HSBC North America Holdings Inc., 452 Fifth Avenue, New York, NY 10018
  C.E.O. - Patrick J. Burke
  HSBC Bank USA, National Association, McLean, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

MainStreet Bankshares, Inc., 1075 Spruce Street, Martinsville, VA 24112
   C.E.O. - Larry A. Heaton, President
   Franklin Community Bank, N. A., Rocky Mount, VA

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

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

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

River Bancorp, Inc., 433 Commonwealth Blvd East, Suite 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

Union Bankshares Corporation, 1051 East Cary Street, Suite 1200, Richmond, VA 23219-0000  
C.E.O. - G. William Beale  
Union Bank & Trust, Ruther Glen, VA

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

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. Gillispie, President  
Virginia Bank and Trust Company, Danville, VA

Virginia Community Bankshares, Inc., P.O. Box 888, Louisa, VA 23093-0888  
C.E.O. - A. Preston Moore, President  
Virginia Community Bank, Louisa, VA

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

Virginia National Bankshares Corporation, P.O. Box 2853, Charlottesville, VA 22902-2853  
C.E.O. - Glenn 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
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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
Savings Institutions -- Applications Received and/or Acted Upon

**Acquisitions**

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/28/14</td>
<td>Southern National Bancorp of Virginia, Inc., McLean, VA to acquire Prince George's Federal Savings Bank</td>
<td>Approved 03/14/14</td>
</tr>
</tbody>
</table>
## Consolidated Report of Condition for Credit Unions
### As of December 31

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans</td>
<td>$4,101,608,716</td>
<td>$4,450,291,715</td>
</tr>
<tr>
<td>LESS: Allowance for loan losses</td>
<td>43,738,158</td>
<td>42,578,594</td>
</tr>
<tr>
<td>Cash</td>
<td>320,195,319</td>
<td>321,714,660</td>
</tr>
<tr>
<td>Available for Sale securities</td>
<td>1,036,043,655</td>
<td>1,035,713,992</td>
</tr>
<tr>
<td>Held to Maturity securities</td>
<td>939,615,342</td>
<td>893,902,955</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in Corporate Centrals</td>
<td>8,015,544</td>
<td>10,033,376</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in banks and S&amp;Ls</td>
<td>221,213,872</td>
<td>187,493,000</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in other credit unions</td>
<td>15,648,693</td>
<td>29,091,125</td>
</tr>
<tr>
<td>All other investments</td>
<td>51,889,929</td>
<td>64,008,694</td>
</tr>
<tr>
<td>Land and buildings (net of depreciation)</td>
<td>114,708,512</td>
<td>120,880,064</td>
</tr>
<tr>
<td>Other fixed assets (net of depreciation)</td>
<td>20,586,650</td>
<td>23,247,041</td>
</tr>
<tr>
<td>Share insurance capitalization deposit</td>
<td>57,092,725</td>
<td>58,417,899</td>
</tr>
<tr>
<td>All other assets</td>
<td>131,252,876</td>
<td>122,396,364</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$6,974,133,675</td>
<td>$7,274,612,291</td>
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<tr>
<td><strong>LIABILITIES &amp; SAVINGS EQUITY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Notes/interest payable</td>
<td>$258,205,021</td>
<td>$292,405,260</td>
</tr>
<tr>
<td>Accounts payable</td>
<td>81,056,135</td>
<td>99,674,276</td>
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<tr>
<td>Dividends payable</td>
<td>323,034</td>
<td>323,906</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>$339,584,190</td>
<td>$392,403,442</td>
</tr>
<tr>
<td>Share certificates</td>
<td>$1,369,897,561</td>
<td>$1,323,740,511</td>
</tr>
<tr>
<td>Share draft accounts</td>
<td>875,668,063</td>
<td>964,477,476</td>
</tr>
<tr>
<td>IRA accounts</td>
<td>592,101,798</td>
<td>576,791,267</td>
</tr>
<tr>
<td>Other shares</td>
<td>3,085,604,839</td>
<td>3,253,512,813</td>
</tr>
<tr>
<td><strong>TOTAL SHARES</strong></td>
<td>$5,923,272,261</td>
<td>$6,118,522,067</td>
</tr>
<tr>
<td>Regular/statutory reserve</td>
<td>88,915,233</td>
<td>87,160,826</td>
</tr>
<tr>
<td>Other reserves</td>
<td>89,290,642</td>
<td>91,924,525</td>
</tr>
<tr>
<td>Equity Acquired in a Merger</td>
<td>4,574,244</td>
<td>4,518,938</td>
</tr>
<tr>
<td>Unrealized Gains (Losses) on available for sale securities</td>
<td>(11,793,736)</td>
<td>(1,372,264)</td>
</tr>
<tr>
<td>Other comprehensive Income</td>
<td>(29,398,708)</td>
<td>(36,297,376)</td>
</tr>
<tr>
<td>Accumulated Unrealized G/L on Cash Flow Hedges</td>
<td>(497,373)</td>
<td>0</td>
</tr>
<tr>
<td>Undivided earnings</td>
<td>570,186,922</td>
<td>617,752,133</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td>$711,277,224</td>
<td>$763,686,782</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES &amp; EQUITY</strong></td>
<td>$6,974,133,675</td>
<td>$7,274,612,291</td>
</tr>
</tbody>
</table>

Number of credit unions in operation……………………………………………….. 46 39
### Consolidated Report of Income for Credit Unions

**For the Year Ended December 31**

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on loans (gross)</td>
<td>$222,131,417</td>
<td>$227,222,393</td>
</tr>
<tr>
<td>LESS: Interest refunded</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Income from investments</td>
<td>30,624,412</td>
<td>30,385,623</td>
</tr>
<tr>
<td>Fee income</td>
<td>43,898,163</td>
<td>45,107,310</td>
</tr>
<tr>
<td>Other operating income</td>
<td>49,628,978</td>
<td>52,184,690</td>
</tr>
<tr>
<td><strong>TOTAL GROSS INCOME</strong></td>
<td>$346,282,970</td>
<td>$354,900,016</td>
</tr>
<tr>
<td><strong>EXPENSES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee compensation &amp; benefits</td>
<td>$117,602,428</td>
<td>$122,489,983</td>
</tr>
<tr>
<td>Travel &amp; conference expense</td>
<td>2,360,433</td>
<td>2,383,756</td>
</tr>
<tr>
<td>Office occupancy expense</td>
<td>11,370,613</td>
<td>11,669,910</td>
</tr>
<tr>
<td>Office operations expense</td>
<td>46,823,680</td>
<td>49,100,914</td>
</tr>
<tr>
<td>Education &amp; promotional expenses</td>
<td>7,381,818</td>
<td>8,336,390</td>
</tr>
<tr>
<td>Loan servicing expense</td>
<td>22,697,794</td>
<td>26,166,301</td>
</tr>
<tr>
<td>Professional &amp; outside services</td>
<td>10,479,279</td>
<td>10,991,504</td>
</tr>
<tr>
<td>Provision for loan losses</td>
<td>23,893,763</td>
<td>24,775,117</td>
</tr>
<tr>
<td>Members insurance 1</td>
<td>380,356</td>
<td>399,921</td>
</tr>
<tr>
<td>Temporary Corporate CU Stabilization Fund Expense</td>
<td>4,152,094</td>
<td>0</td>
</tr>
<tr>
<td>Operating fees (examination &amp; supervision fees)</td>
<td>1,491,059</td>
<td>1,528,364</td>
</tr>
<tr>
<td>Miscellaneous operating expenses</td>
<td>4,944,049</td>
<td>5,255,382</td>
</tr>
<tr>
<td><strong>TOTAL OPERATING EXPENSES BEFORE DIVIDENDS</strong></td>
<td>$253,577,366</td>
<td>$263,097,542</td>
</tr>
<tr>
<td><strong>NET INCOME (LOSS) BEFORE DIVIDENDS</strong></td>
<td>$92,705,604</td>
<td>$91,802,474</td>
</tr>
<tr>
<td>Gains (losses) on investments</td>
<td>899,466</td>
<td>716,837</td>
</tr>
<tr>
<td>Gains (losses) on deposition of fixed assets</td>
<td>(453,430)</td>
<td>(252,131)</td>
</tr>
<tr>
<td>Other non-operating income (expense)</td>
<td>(36,039)</td>
<td>(1,242,189)</td>
</tr>
<tr>
<td><strong>TOTAL NON-OPERATING GAINS (LOSSES)</strong></td>
<td>$409,997</td>
<td>($777,483)</td>
</tr>
<tr>
<td>Total net income (loss) before dividends</td>
<td>$93,115,601</td>
<td>$91,024,991</td>
</tr>
<tr>
<td>Interest on borrowed money</td>
<td>5,306,961</td>
<td>5,346,646</td>
</tr>
<tr>
<td>Dividends</td>
<td>36,776,302</td>
<td>34,053,807</td>
</tr>
<tr>
<td><strong>Net income (loss) after dividends</strong></td>
<td>$51,032,338</td>
<td>$51,624,538</td>
</tr>
<tr>
<td>Transfer to Regular Reserve</td>
<td>$15,492</td>
<td>$3,061,879</td>
</tr>
</tbody>
</table>

1. This account includes NCUSIF Premium Expense
### Selected Data For Virginia State Chartered-Credit Unions
#### As of December 31, 2014

<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>30,519</td>
<td>25,045</td>
<td>5,123</td>
</tr>
<tr>
<td>Augusta Health Care Credit Union, Incorporated</td>
<td>Fishersville</td>
<td>11,325</td>
<td>10,262</td>
<td>1,037</td>
</tr>
<tr>
<td>Beacon Credit Union, Incorporated</td>
<td>Lynchburg</td>
<td>135,352</td>
<td>121,184</td>
<td>12,779</td>
</tr>
<tr>
<td>Blue Eagle Credit Union</td>
<td>Roanoke</td>
<td>128,543</td>
<td>112,441</td>
<td>15,033</td>
</tr>
<tr>
<td>Cadmus Credit Union, Incorporated</td>
<td>Richmond</td>
<td>1,979</td>
<td>1,426</td>
<td>550</td>
</tr>
<tr>
<td>Campbell County Employee's Credit Union, Inc.</td>
<td>Concord</td>
<td>623</td>
<td>552</td>
<td>70</td>
</tr>
<tr>
<td>Centra Health Credit Union</td>
<td>Lynchburg</td>
<td>10,446</td>
<td>10,083</td>
<td>327</td>
</tr>
<tr>
<td>Chesapeake Public School Employee's Credit Union, Inc.</td>
<td>Chesapeake</td>
<td>9,619</td>
<td>8,925</td>
<td>692</td>
</tr>
<tr>
<td>Dominion Credit Union</td>
<td>Richmond</td>
<td>259,648</td>
<td>225,247</td>
<td>28,420</td>
</tr>
<tr>
<td>DuPont Community Credit Union</td>
<td>Waynesboro</td>
<td>950,319</td>
<td>802,402</td>
<td>90,875</td>
</tr>
<tr>
<td>Entrust Financial Credit Union</td>
<td>Richmond</td>
<td>72,138</td>
<td>66,043</td>
<td>5,879</td>
</tr>
<tr>
<td>Hampton City Employees Credit Union, Incorporated</td>
<td>Hampton</td>
<td>5,571</td>
<td>5,133</td>
<td>412</td>
</tr>
<tr>
<td>Hampton Roads Educators Credit Union, Inc.</td>
<td>Hampton</td>
<td>30,919</td>
<td>28,942</td>
<td>1,636</td>
</tr>
<tr>
<td>Jackson River Community Credit Union</td>
<td>Covington</td>
<td>73,265</td>
<td>63,121</td>
<td>7,987</td>
</tr>
<tr>
<td>Loudoun Credit Union</td>
<td>Leesburg</td>
<td>35,220</td>
<td>31,249</td>
<td>3,683</td>
</tr>
<tr>
<td>Martinsville Du Pont Employees Credit Union, Incorporated</td>
<td>Martinsville</td>
<td>275,038</td>
<td>232,610</td>
<td>41,707</td>
</tr>
<tr>
<td>N.C.S.E. Credit Union, Inc.</td>
<td>Lovingston</td>
<td>1,275</td>
<td>1,073</td>
<td>202</td>
</tr>
<tr>
<td>Nabisco Employees Credit Union</td>
<td>Richmond</td>
<td>5,781</td>
<td>4,544</td>
<td>1,233</td>
</tr>
<tr>
<td>Newport News Municipal Employees Credit Union, Incorporated</td>
<td>Newport News</td>
<td>41,038</td>
<td>37,111</td>
<td>3,717</td>
</tr>
<tr>
<td>Newport News Shipbuilding Employee’s Credit Union, Inc. d/b/a Bayport Credit Union</td>
<td>Newport News</td>
<td>1,347,600</td>
<td>1,137,446</td>
<td>170,236</td>
</tr>
<tr>
<td>Norfolk, Va., Postal Credit Union, Incorporated</td>
<td>Norfolk</td>
<td>4,106</td>
<td>3,739</td>
<td>365</td>
</tr>
<tr>
<td>Northern Star Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>81,338</td>
<td>70,698</td>
<td>9,891</td>
</tr>
<tr>
<td>Old Dominion University Credit Union, Inc.</td>
<td>Norfolk</td>
<td>28,484</td>
<td>25,699</td>
<td>2,645</td>
</tr>
</tbody>
</table>
Selected Data For Virginia State Chartered-Credit Unions
As of December 31, 2014

<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>P.W.C. Employees Credit Union</td>
<td>Woodbridge</td>
<td>52,146</td>
<td>45,110</td>
<td>6,889</td>
</tr>
<tr>
<td>Petersburg Federal Reformatory Credit Union, Incorporated</td>
<td>Petersburg</td>
<td>4,102</td>
<td>3,186</td>
<td>916</td>
</tr>
<tr>
<td>PFD Firefighters Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>24,500</td>
<td>21,131</td>
<td>3,265</td>
</tr>
<tr>
<td>Piedmont Credit Union</td>
<td>Danville</td>
<td>53,140</td>
<td>48,165</td>
<td>4,932</td>
</tr>
<tr>
<td>Prime Care Credit Union, Incorporated</td>
<td>Norfolk</td>
<td>18,682</td>
<td>16,256</td>
<td>2,335</td>
</tr>
<tr>
<td>Richmond Virginia Fire Police Credit Union Inc.</td>
<td>Richmond</td>
<td>20,370</td>
<td>17,747</td>
<td>2,536</td>
</tr>
<tr>
<td>Richmond Postal Credit Union, Incorporated, The</td>
<td>Richmond</td>
<td>77,475</td>
<td>65,464</td>
<td>10,563</td>
</tr>
<tr>
<td>Riverside Health System Employees' Credit Union, Incorporated</td>
<td>Newport News</td>
<td>8,022</td>
<td>6,507</td>
<td>1,396</td>
</tr>
<tr>
<td>Spruance Cellophane Credit Union</td>
<td>Richmond</td>
<td>5,704</td>
<td>5,150</td>
<td>548</td>
</tr>
<tr>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>Charlottesville</td>
<td>697,730</td>
<td>613,052</td>
<td>77,220</td>
</tr>
<tr>
<td>Valley Industrial Credit Union</td>
<td>Waynesboro</td>
<td>10,007</td>
<td>9,303</td>
<td>700</td>
</tr>
<tr>
<td>Virginia Credit Union, Inc.</td>
<td>Richmond</td>
<td>2,681,182</td>
<td>2,169,801</td>
<td>239,420</td>
</tr>
<tr>
<td>Virginia Educators' Credit Union</td>
<td>Newport News</td>
<td>58,629</td>
<td>51,768</td>
<td>6,620</td>
</tr>
<tr>
<td>Virginia United Methodist Credit Union, Inc.</td>
<td>Richmond</td>
<td>18,726</td>
<td>17,207</td>
<td>1,501</td>
</tr>
<tr>
<td>Waynesboro Employees Credit Union, Inc.</td>
<td>Waynesboro</td>
<td>4,052</td>
<td>3,700</td>
<td>343</td>
</tr>
</tbody>
</table>
## Mergers

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<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>Approved 02/27/14</td>
</tr>
<tr>
<td>02/04/14</td>
<td>Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA to merge into it Chesapeake City Employees Credit Union, Chesapeake, VA</td>
<td>Approved 03/13/14</td>
</tr>
<tr>
<td>03/06/14</td>
<td>Martinsville Du Pont Employees Credit Union, Incorporated, Martinsville, VA to merge into it Martinsville Postal Credit Union, Incorporated, Martinsville, VA</td>
<td>Approved 03/27/14</td>
</tr>
<tr>
<td>05/23/14</td>
<td>Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA to merge into it Hampton Roads Postal Credit Union, Inc., Hampton, VA</td>
<td>Approved 07/15/14</td>
</tr>
<tr>
<td>09/15/14</td>
<td>Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA to merge into it Hampton City Employees Credit Union, Incorporated, Hampton, VA</td>
<td>Approved 10/30/14</td>
</tr>
<tr>
<td>10/31/14</td>
<td>Richmond Fire Department Credit Union, Incorporated, Richmond, VA to merge into it Richmond Police Department Credit Union, Incorporated, Richmond, VA</td>
<td>Approved 12/23/14</td>
</tr>
<tr>
<td>12/02/14</td>
<td>DuPont Community Credit Union, Waynesboro, VA to merge into it Walker Virginia Federal Credit Union, Harrisonburg, VA</td>
<td>Pending</td>
</tr>
<tr>
<td>12/29/14</td>
<td>Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA to merge into it Chesapeake Public School Employee's Credit Union, Inc., Chesapeake, VA</td>
<td>Pending</td>
</tr>
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</table>

## New Service Facilities

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/13/14</td>
<td>Newport News Shipbuilding Employees' Credit Union, Inc.</td>
<td>677 N. Battlefield Boulevard, Chesapeake, VA</td>
<td>Approved 01/27/14</td>
</tr>
<tr>
<td>01/21/14</td>
<td>Virginia Credit Union, Inc.</td>
<td>General Assembly Building, 201 North 9th Street, Richmond, VA</td>
<td>Approved 02/05/14</td>
</tr>
<tr>
<td>01/30/14</td>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>100 Darden Boulevard, Charlottesville, VA</td>
<td>Approved 02/12/14</td>
</tr>
<tr>
<td>05/27/14</td>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>115 N. Madison Road, Orange, VA</td>
<td>Approved 06/09/14</td>
</tr>
<tr>
<td>07/09/14</td>
<td>Beacon Credit Union, Incorporated</td>
<td>2134 Langhorne Road, Lynchburg, VA</td>
<td>Approved 07/23/14</td>
</tr>
<tr>
<td>08/04/14</td>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>501 College Drive, Charlottesville, VA</td>
<td>Approved 08/18/14</td>
</tr>
<tr>
<td>09/12/14</td>
<td>Virginia Credit Union, Inc.</td>
<td>935 West Grace Street, Richmond, VA</td>
<td>Approved 09/22/14</td>
</tr>
<tr>
<td>12/09/14</td>
<td>Blue Eagle Credit Union</td>
<td>Intersection of Greenview Drive and Portico Street, Lynchburg, VA</td>
<td>Pending</td>
</tr>
</tbody>
</table>
Credit Unions -- Status Changes

Mergers

May 08 Martinsville Du Pont Employees Credit Union, Incorporated, Martinsville, VA merged into it Martinsville Postal Credit Union, Incorporated, Martinsville, VA
August 29 Norfolk Southern Employees' Credit Union, Incorporated, Chesapeake, VA merged into NAE Federal Credit Union, Chesapeake, VA
September 10 Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA merged into it Hampton Roads Postal Credit Union, Inc., Hampton, VA
October 01 Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA merged into it Chesapeake City Employees Credit Union, Chesapeake, VA
November 13 Northern Star Credit Union, Incorporated, Portsmouth, VA merged into it Belt Line Employees Credit Union, Incorporated, Portsmouth, VA
December 31 Richmond Fire Department Credit Union, Incorporated, Richmond, VA merged into it Richmond Police Department Credit Union, Incorporated, Richmond, VA
December 31 Virginia Gas, Credit Union, Incorporated, Staunton, VA merged into Washington Gas Light Federal Credit Union, Springfield, VA

Changes in Title

July 01 WECCU Credit Union, Covington, VA changed its name to Jackson River Community Credit Union
December 31 Richmond Fire Department Credit Union, Incorporated, Richmond, VA changed its name to Richmond Virginia Fire Police Credit Union Inc.

Office Relocations

May 19 Norfolk Southern Employees' Credit Union, Incorporated, Chesapeake, VA moved its branch office from 100 Volvo Parkway, Suite 310, Chesapeake, VA to 775 Battlefield Boulevard N., Chesapeake, VA

New Service Facilities

February 05 Virginia Credit Union, Inc. opened a service facility at General Assembly Building, 201 North 9th Street, Richmond, VA
March 17 Newport News Shipbuilding Employees' Credit Union, Inc. opened a service facility at 677 N. Battlefield Boulevard, Chesapeake, VA
May 12 University of Virginia Community Credit Union, Inc. opened a service facility at 100 Darden Boulevard, Charlottesville, VA
June 16 University of Virginia Community Credit Union, Inc. opened a service facility at 115 N. Madison Road, Orange, VA
November 06 Virginia Credit Union, Inc. opened a service facility at 935 West Grace Street, Richmond, VA

Credit Union Closures

May 22 The State Corporation Commission found Life Line Credit Union, Inc., Richmond, VA to be insolvent and ordered the credit union be closed as of 4:00 p.m. on Friday, May 23, 2014. The National Credit Union Administration Board was appointed as receiver.
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 -
1013 Mountain View Heights Road
Big Island, VA 24526
2293 Magnolia Avenue
Buena Vista, VA 24416
1901 Goodyear Boulevard
Danville, VA 24541
3320 Riverside Drive
Danville, VA 24540
Mohawk Industries, 404 Anderson Street
Glasgow, VA 24555
19029 Forest Road
Lynchburg, VA 24502
6320 Logans Lane
Lynchburg, VA 24506
Amelon Shopping Square
Madison Heights, VA

Blue Eagle Credit Union
419 Rutherford Avenue NE
Roanoke, VA 24018
Treasurer- Jeffrey Thompson
Service Facilities -
3300 Odd Fellows Road
Lynchburg, VA
1430 Hershberger Road NW
Roanoke, VA 24012
2121 Electric Road
Roanoke, VA

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

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

Chesapeake Public School Employee's Credit Union, Inc.
544 Battlefield Boulevard South
Chesapeake, VA 23322
Treasurer- William Joe

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

DuPont Community Credit Union
140 Lucy Lane
P. O. Box 1365
Waynesboro, VA 22980
Treasurer- Leslie Ramsey
Service Facilities -
1925 Reservoir Street
Harrisonburg, VA 22801
47 W. Kaylor Park Drive
Harrisonburg, VA 22801
105 Community Way
Staunton, VA 24401
2201 North Augusta Street
Staunton, VA 24401
2518 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
Credit Unions -- List by Name

DuPont Community Credit Union (Continued)
Service Facilities -
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

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

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 d/b/a ValleyStar Credit Union (Continued)
Service Facilities -
2828 Greensboro Road
Martinsville, VA 24112
640 Commonwealth Drive
Martinsville, VA 24112
8500 A. L. Philpott Highway
Martinsville, VA 24112
913 E. Church Street
Martinsville, VA 24112
7176 Greensboro Road
Ridgeway, VA 24148
1080 Old Franklin Turnpike
Rocky Mount, VA 24151
850 Tanyard Road
Rocky Mount, VA 24151
951 Fairyestone Park Highway
Stanleytown, VA 24168

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

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

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

Newport News Shipbuilding Employees’ Credit Union, Inc. d/b/a Bayport Credit Union
3711 Huntington Avenue
Newport News, VA 23607
Treasurer- Mary Campbell
Service Facilities -
2445 Old Taylor Road
Chesapeake, VA 23321
401 Albemarle Drive Suite 102
Chesapeake, VA 23322
677 N. Battlefield Boulevard
Chesapeake, VA
5028 George Washington Memorial Hwy.
Grafton, VA 23692

Martinsville Du Pont Employees Credit Union, Incorporated d/b/a ValleyStar Credit Union (Continued)
Service Facilities -
210 Westvaco Road
Low Moor, VA 24457
41 Wheeler Avenue
Collinsville, VA 24078
1101 Brookdale Street
Martinsville, VA 24112
Credit Unions -- List by Name

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

Service Facilities -
1168 Big Bethel Road
Hampton, VA 23666
199 Fox Hill Road
Hampton, VA 23666
2300 Cunningham Drive
Hampton, VA 23666
500 West Park Lane
Hampton, VA 23666
5200 West Mercury Boulevard
Hampton, VA 23605
Gateway 2000, 22 Enterprise Parkway
Suite 160
Hampton, VA 23666
2369 George Washington Memorial Hwy.
Hayes, VA 23072
11820 Fountain Way
Newport News, VA 23606
12512 Warwick Boulevard
Newport News, VA 23606
12525 Jefferson Avenue
Newport News, VA 23602
230 41st Street, Building 520
Newport News, VA 23607
2700 Huntington Avenue, Building 902
Newport News, VA 23607
2900 Washington Avenue, Building 901
Newport News, VA 23607
35th Street Gate
Newport News Shipyard
Newport News, VA 23607
4215 Marshall Avenue, Building 600
Newport News, VA 23607
433 Denbigh Boulevard
Newport News, VA 23608
5001 Huntington Avenue
Newport News, VA 23607
60th Street Gate
Newport News Shipyard
Newport News, VA 23607
8000 Marshall Avenue
Newport News, VA 23605
Northrup Grumman Newport News
Building 907, 210 47th Street
Newport News, VA 23607
1290 Smithfield Plaza
Smithfield, VA 23430
1463 North Main Street
Suffolk, VA 23434
4171 Ironbound Road
Williamsburg, VA 23188

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

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

Richmond Virginia Fire Police Credit Union Inc.
1634 Ownby Lane
Richmond, VA 23220
Treasurer- Linn M. Brown
Service Facility:
- 200 W. Grace Street
  Richmond, VA 23220

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
- 100 Darden Boulevard
  Charlottesville, VA
- 220 Wayles Lane
  Charlottesville, VA 22911
- 1018 West Main Street
  Charlottesville, VA 22908
- 1936 Arlington Boulevard
  Charlottesville, VA 22903
- 1018 West Main Street
  Charlottesville, VA 22908
- 2775 Hydraulic Road
  Charlottesville, VA 22901
- 300 Virginia Ave.
  Charlottesville, VA 22903
- 900 E. Jefferson Street
  Charlottesville, VA 22902
- 49 Sommerfeld Drive
  Gordonsville, VA 22942
- 757 Davis Highway
  Mineral, VA 23117
- 3033 Rockfish Valley Highway
  Nellysford, VA 22958
- 115 N. Madison Road
  Orange, VA
- 6042 Thomas Jefferson Parkway
  Palmyra, VA 22963
- 56 Stoneridge Drive South
  Ruckersville, VA 22968

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

Virginia Credit Union, Inc.
720 East Broad Street
Richmond, VA 23225
Treasurer- Herbert A. Parr
Service Facilities:
- 13025 Jefferson Davis Highway
  Chester, VA 23831
Credit Unions -- List by Name

Virginia Credit Union, Inc. (Continued)

Service Facilities -
9961 Iron Bridge Road
Chesterfield, VA 23832
301 Temple Lake Drive
Colonial Heights, VA 23834
100 MidTown Avenue
Farmville, VA 23901
2150 Gordon W. Shelton Boulevard
Fredericksburg, VA 22401
9951 Jefferson Davis Highway
Fredericksburg, VA 22408
3236 Odd Fellows Road
Lynchburg, VA 24501
6103 Brashier Boulevard
Mechanicsville, VA 23111
11030 Hull Street Road
Midlothian, VA 23112
13505 Tredegar Lake Parkway
Midlothian, VA 23112
Southside Virginia Training Center
Building 59, 26317 W. Washington St.
Petersburg, VA 23803
101 N. 14th Street (Tower)
Richmond, VA 23219
10165 Brook Road
Richmond, VA 23227
1200 Koger Center Boulevard
Richmond, VA 23235
1302 B Gaskins Road
Richmond, VA 23233
2300 W Broad Street (DMV)
Richmond, VA 23220
4001 Lauderdale Drive
Richmond, VA 23233
5285 South Laburnum Avenue
Richmond, VA 23231
5427 Glenside Drive
Richmond, VA 23228
6900 Atmore Drive
Richmond, VA 23225
7500 Boulders View Drive
Richmond, VA 23225
900 East Main Street
Pocahontas Building
Richmond, VA 23219
935 West Grace Street
Richmond, VA 23220
9498 West Broad Street
Richmond, VA
General Assembly Building
201 North 9th Street
Richmond, VA 23219

Virginia Credit Union, Inc. (Continued)

Service Facilities -
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 Educators' Credit Union
12626 Nettles Drive
Newport News, VA 23606
Treasurer- Eugene Johnson

Service Facilities -
12368 Warwick Boulevard, Suite A106
Newport News, VA 23606
812 Main Street
Newport News, VA 23605

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

Virginia United Methodist Credit Union, Inc.
10330 Staples Mill Road
Glen Allen, VA 23060
Treasurer- G. Thomas Brown

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