THE 2015 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, 2015

BUREAU OF FINANCIAL INSTITUTIONS
STATE CORPORATION COMMISSION
COMMONWEALTH OF VIRGINIA
# Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Letter of Transmittal</td>
<td>3</td>
</tr>
<tr>
<td>Personnel</td>
<td>4</td>
</tr>
<tr>
<td>Officers of the Bureau of Financial Institutions / Legal Holidays</td>
<td>5</td>
</tr>
<tr>
<td>Organizational Chart</td>
<td>6</td>
</tr>
<tr>
<td><strong>BANKS</strong></td>
<td></td>
</tr>
<tr>
<td>Deposits in Virginia Bank Offices</td>
<td>7</td>
</tr>
<tr>
<td>Consolidated Report of Condition</td>
<td>8</td>
</tr>
<tr>
<td>Consolidated Report of Income</td>
<td>9</td>
</tr>
<tr>
<td>Selected Data for State-Chartered Banks</td>
<td>10</td>
</tr>
<tr>
<td>Applications Received and/or Acted Upon</td>
<td>13</td>
</tr>
<tr>
<td>Status Changes</td>
<td>16</td>
</tr>
<tr>
<td>List by Name</td>
<td>19</td>
</tr>
<tr>
<td><strong>Holding Companies with Bank Subsidiaries Headquartered in Virginia</strong></td>
<td>40</td>
</tr>
<tr>
<td><strong>TRUST COMPANIES</strong></td>
<td></td>
</tr>
<tr>
<td>Applications Received and/or Acted Upon</td>
<td>46</td>
</tr>
<tr>
<td><strong>SAVINGS INSTITUTIONS</strong></td>
<td></td>
</tr>
<tr>
<td>List by Name</td>
<td>47</td>
</tr>
<tr>
<td><strong>CREDIT UNIONS</strong></td>
<td></td>
</tr>
<tr>
<td>Consolidated Report of Condition</td>
<td>48</td>
</tr>
<tr>
<td>Consolidated Report of Income</td>
<td>49</td>
</tr>
<tr>
<td>Selected Data for State-Chartered Credit Unions</td>
<td>50</td>
</tr>
<tr>
<td>Applications Received and/or Acted Upon</td>
<td>52</td>
</tr>
<tr>
<td>Status Changes</td>
<td>53</td>
</tr>
<tr>
<td>List by Name</td>
<td>54</td>
</tr>
</tbody>
</table>
GREETINGS:

Richmond, Virginia

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:
I have the honor to submit herewith the 2015 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 2005 – 2015

Includes deposits of Virginia banks and out-of-state banks operating in Virginia

---

1 Includes deposits of Virginia banks and out-of-state banks operating in Virginia
# Consolidated Report of Condition for Virginia State-Chartered Banks

As of December 31 (In Thousands of Dollars)

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>December 31, 2014</th>
<th>December 31, 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>71 State Banks 1,073 Branches</td>
<td>69 State Banks 1,081 Branches</td>
</tr>
<tr>
<td><strong>Cash and balances due from depository institutions:</strong></td>
<td>$3,037,368</td>
<td>$3,572,586</td>
</tr>
<tr>
<td>(1) Noninterest-bearing balances</td>
<td>792,748</td>
<td>748,803</td>
</tr>
<tr>
<td>(2) Interest-bearing balances</td>
<td>2,244,620</td>
<td>2,823,783</td>
</tr>
<tr>
<td><strong>Securities</strong></td>
<td>11,030,736</td>
<td>10,436,298</td>
</tr>
<tr>
<td><strong>Federal funds sold &amp; securities purchased under agreement to resell</strong></td>
<td>787,733</td>
<td>410,252</td>
</tr>
<tr>
<td><strong>Loan and lease financing receivables:</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Loans and leases, net of unearned income</strong></td>
<td>43,358,419</td>
<td>47,547,312</td>
</tr>
<tr>
<td>LESS: Allowance for loan and lease losses</td>
<td>514,514</td>
<td>505,292</td>
</tr>
<tr>
<td><strong>Loans and leases, net of unearned income and allowance for losses</strong></td>
<td>42,843,905</td>
<td>47,042,020</td>
</tr>
<tr>
<td><strong>Assets held in trading accounts</strong></td>
<td>3,457</td>
<td>5,550</td>
</tr>
<tr>
<td><strong>Premises and fixed assets (including capitalized leases)</strong></td>
<td>1,141,832</td>
<td>1,127,889</td>
</tr>
<tr>
<td><strong>Other real estate owned</strong></td>
<td>329,424</td>
<td>249,190</td>
</tr>
<tr>
<td><strong>Intangible assets</strong></td>
<td>1,384,393</td>
<td>1,413,977</td>
</tr>
<tr>
<td><strong>Other assets</strong></td>
<td>2,157,764</td>
<td>2,459,928</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$62,716,612</td>
<td>$66,717,690</td>
</tr>
</tbody>
</table>

| LIABILITIES | | |
|-------------|------------------|
| **Deposits:** | | |
| In domestic offices | $50,110,527 | $53,547,728 |
|  (1) Noninterest-bearing | 9,864,906 | 11,114,463 |
|  (2) Interest-bearing | 40,245,621 | 42,433,265 |
| In foreign offices, Edge and Agreement subsidiaries, and IBFs... | 0 | 0 |
|  (1) Noninterest-bearing | 0 | 0 |
|  (2) Interest-bearing | 0 | 0 |
| **Federal funds purchased and securities sold under agreement to repurchase** | 1,042,547 | 1,000,147 |
| **Other borrowed money** | 3,490,537 | 3,533,126 |
| **Notes and debentures subordinated to deposits** | 22,514 | 20,722 |
| **Other liabilities** | 454,989 | 480,098 |
| **TOTAL LIABILITIES** | $55,121,114 | $58,581,821 |

| EQUITY CAPITAL | | |
|----------------|------------------|
| **Perpetual preferred stock** | 89,266 | 1,263 |
| **Common stock** | 560,920 | 546,957 |
| **Surplus** | 4,641,219 | 4,996,310 |
| **Undivided profits and capital reserves** | 2,277,189 | 2,580,524 |
| **Noncontrolling interests in consolidated subsidiaries** | 26,904 | 10,815 |
| **TOTAL EQUITY** | $7,595,498 | $8,135,869 |
| **TOTAL LIABILITIES AND EQUITY CAPITAL** | $62,716,612 | $66,717,690 |
## 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>2014</th>
<th>2015</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>$2,071,399</td>
<td>$2,170,386</td>
</tr>
<tr>
<td>Income from lease financing receivables</td>
<td>241</td>
<td>429</td>
</tr>
<tr>
<td>Interest on balances due from depository institutions</td>
<td>8,823</td>
<td>10,294</td>
</tr>
<tr>
<td>Interest and dividends on securities</td>
<td>269,494</td>
<td>250,148</td>
</tr>
<tr>
<td>Interest from assets held in trading accounts</td>
<td>844</td>
<td>753</td>
</tr>
<tr>
<td>Interest on federal funds sold and securities purchased under agreements to resell</td>
<td>1,657</td>
<td>1,572</td>
</tr>
<tr>
<td>Other Interest Income</td>
<td>13,484</td>
<td>15,214</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST INCOME</strong></td>
<td>2,365,942</td>
<td>2,448,796</td>
</tr>
<tr>
<td><strong>INTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on deposits in domestic offices</td>
<td>238,557</td>
<td>253,439</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>4,779</td>
<td>4,205</td>
</tr>
<tr>
<td>Interest on trading liabilities and other borrowed money</td>
<td>53,466</td>
<td>48,812</td>
</tr>
<tr>
<td>Interest on notes and debentures subordinated to deposits</td>
<td>1,933</td>
<td>1,125</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST EXPENSE</strong></td>
<td>298,735</td>
<td>307,581</td>
</tr>
<tr>
<td><strong>NET INTEREST INCOME</strong></td>
<td>2,067,207</td>
<td>2,141,215</td>
</tr>
<tr>
<td>Provision for loan and lease losses</td>
<td>59,822</td>
<td>71,789</td>
</tr>
<tr>
<td><strong>NONINTEREST INCOME:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from fiduciary activities</td>
<td>17,325</td>
<td>17,786</td>
</tr>
<tr>
<td>Service charges on deposit accounts</td>
<td>118,266</td>
<td>117,653</td>
</tr>
<tr>
<td>Trading revenue</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>All other noninterest income</td>
<td>445,671</td>
<td>497,769</td>
</tr>
<tr>
<td><strong>TOTAL NONINTEREST INCOME</strong></td>
<td>581,262</td>
<td>633,208</td>
</tr>
<tr>
<td>Realized gains (losses) on securities</td>
<td>8,979</td>
<td>8,556</td>
</tr>
<tr>
<td><strong>NONINTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries and employee benefits</td>
<td>967,706</td>
<td>1,033,484</td>
</tr>
<tr>
<td>Expenses of premises and fixed assets (net of rental income)</td>
<td>239,198</td>
<td>240,890</td>
</tr>
<tr>
<td>Other noninterest expense</td>
<td>622,796</td>
<td>627,900</td>
</tr>
<tr>
<td><strong>TOTAL NONINTEREST EXPENSE</strong></td>
<td>1,829,700</td>
<td>1,902,274</td>
</tr>
<tr>
<td><strong>INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>767,926</td>
<td>808,916</td>
</tr>
<tr>
<td><strong>APPLICABLE INCOME TAXES</strong></td>
<td>211,942</td>
<td>131,444</td>
</tr>
<tr>
<td><strong>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>555,984</td>
<td>677,472</td>
</tr>
<tr>
<td><strong>EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>NET INCOME</strong></td>
<td>$555,984</td>
<td>$677,472</td>
</tr>
</tbody>
</table>
# Selected Data For Virginia State-Chartered Banks

As of December 31, 2015

<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>322,579</td>
<td>287,907</td>
<td>32,214</td>
</tr>
<tr>
<td>Bank of Clarke County*</td>
<td>Berryville</td>
<td>13</td>
<td>648,758</td>
<td>551,122</td>
<td>75,085</td>
</tr>
<tr>
<td>Bank of Floyd*</td>
<td>Floyd</td>
<td>7</td>
<td>259,343</td>
<td>223,069</td>
<td>19,012</td>
</tr>
<tr>
<td>Bank of Hampton Roads*</td>
<td>Virginia Beach</td>
<td>34</td>
<td>2,077,138</td>
<td>1,720,132</td>
<td>316,388</td>
</tr>
<tr>
<td>Bank of Lancaster*</td>
<td>Kilmarnock</td>
<td>12</td>
<td>450,165</td>
<td>360,040</td>
<td>40,513</td>
</tr>
<tr>
<td>Bank of McKenney*</td>
<td>McKenney</td>
<td>7</td>
<td>218,306</td>
<td>190,668</td>
<td>24,837</td>
</tr>
<tr>
<td>Bank of the James*</td>
<td>Lynchburg</td>
<td>13</td>
<td>527,465</td>
<td>478,914</td>
<td>47,189</td>
</tr>
<tr>
<td>Bank of Virginia*</td>
<td>Midlothian</td>
<td>6</td>
<td>348,481</td>
<td>290,981</td>
<td>26,797</td>
</tr>
<tr>
<td>Benchmark Community Bank*</td>
<td>Kenbridge</td>
<td>13</td>
<td>538,726</td>
<td>475,826</td>
<td>60,012</td>
</tr>
<tr>
<td>Blue Ridge Bank*</td>
<td>Luray</td>
<td>5</td>
<td>266,837</td>
<td>200,211</td>
<td>28,574</td>
</tr>
<tr>
<td>Burke &amp; Herbert Bank &amp; Trust</td>
<td>Alexandria</td>
<td>25</td>
<td>2,668,376</td>
<td>2,208,353</td>
<td>328,210</td>
</tr>
<tr>
<td>Company</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cardinal Bank</td>
<td>McLean</td>
<td>32</td>
<td>3,993,727</td>
<td>3,050,719</td>
<td>408,395</td>
</tr>
<tr>
<td>Carter Bank &amp; Trust</td>
<td>Martinsville</td>
<td>124</td>
<td>4,893,968</td>
<td>4,454,561</td>
<td>426,549</td>
</tr>
<tr>
<td>Chesapeake Bank*</td>
<td>Kilmarnock</td>
<td>13</td>
<td>674,375</td>
<td>567,547</td>
<td>75,029</td>
</tr>
<tr>
<td>Citizens and Farmers Bank</td>
<td>West Point</td>
<td>26</td>
<td>1,400,857</td>
<td>1,073,905</td>
<td>152,724</td>
</tr>
<tr>
<td>Citizens Bank and Trust Company*</td>
<td>Blackstone</td>
<td>11</td>
<td>346,898</td>
<td>294,272</td>
<td>43,867</td>
</tr>
<tr>
<td>Citizens Community Bank*</td>
<td>South Hill</td>
<td>6</td>
<td>180,181</td>
<td>153,618</td>
<td>19,251</td>
</tr>
<tr>
<td>Community Bankers' Bank*</td>
<td>Midlothian</td>
<td>1</td>
<td>162,219</td>
<td>112,368</td>
<td>17,400</td>
</tr>
<tr>
<td>Community Capital Bank of Virginia*</td>
<td>Christiansburg</td>
<td>2</td>
<td>110,007</td>
<td>90,084</td>
<td>12,564</td>
</tr>
<tr>
<td>Essex Bank*</td>
<td>Richmond</td>
<td>24</td>
<td>1,180,040</td>
<td>949,200</td>
<td>110,135</td>
</tr>
<tr>
<td>EVB*</td>
<td>Tappahannock</td>
<td>26</td>
<td>1,269,770</td>
<td>1,004,067</td>
<td>138,856</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank*</td>
<td>Timberville</td>
<td>11</td>
<td>665,509</td>
<td>496,577</td>
<td>81,646</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank of Craig County*</td>
<td>New Castle</td>
<td>2</td>
<td>56,655</td>
<td>46,040</td>
<td>10,524</td>
</tr>
<tr>
<td>Farmers and Miners Bank*</td>
<td>Pennington Gap</td>
<td>6</td>
<td>140,464</td>
<td>122,454</td>
<td>17,524</td>
</tr>
<tr>
<td>Farmers Bank*</td>
<td>Windsor</td>
<td>6</td>
<td>415,015</td>
<td>337,021</td>
<td>49,167</td>
</tr>
</tbody>
</table>

* - Member of Federal Reserve
## Selected Data For Virginia State-Chartered Banks

As of December 31, 2015

<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>126,663</td>
<td>111,379</td>
<td>14,766</td>
</tr>
<tr>
<td>First Bank*</td>
<td>Strasburg</td>
<td>16</td>
<td>692,057</td>
<td>631,558</td>
<td>55,334</td>
</tr>
<tr>
<td>First Capital Bank*</td>
<td>Glen Allen</td>
<td>8</td>
<td>625,113</td>
<td>508,181</td>
<td>60,105</td>
</tr>
<tr>
<td>First Community Bank*</td>
<td>Bluefield</td>
<td>52</td>
<td>2,440,265</td>
<td>1,883,427</td>
<td>325,956</td>
</tr>
<tr>
<td>First Sentinel Bank*</td>
<td>Richlands</td>
<td>6</td>
<td>183,850</td>
<td>158,990</td>
<td>18,388</td>
</tr>
<tr>
<td>First State Bank</td>
<td>Danville</td>
<td>1</td>
<td>37,274</td>
<td>35,990</td>
<td>1,175</td>
</tr>
<tr>
<td>First Virginia Community Bank*</td>
<td>Fairfax</td>
<td>5</td>
<td>736,915</td>
<td>626,640</td>
<td>72,859</td>
</tr>
<tr>
<td>Frontier Community Bank*</td>
<td>Waynesboro</td>
<td>1</td>
<td>102,065</td>
<td>88,176</td>
<td>10,663</td>
</tr>
<tr>
<td>Heritage Bank*</td>
<td>Norfolk</td>
<td>6</td>
<td>313,027</td>
<td>269,882</td>
<td>34,888</td>
</tr>
<tr>
<td>Highlands Community Bank*</td>
<td>Covington</td>
<td>2</td>
<td>132,435</td>
<td>115,510</td>
<td>16,363</td>
</tr>
<tr>
<td>Highlands Union Bank*</td>
<td>Abingdon</td>
<td>14</td>
<td>617,647</td>
<td>495,696</td>
<td>53,448</td>
</tr>
<tr>
<td>HomeTown Bank*</td>
<td>Roanoke</td>
<td>6</td>
<td>479,385</td>
<td>401,121</td>
<td>51,952</td>
</tr>
<tr>
<td>John Marshall Bank*</td>
<td>Reston</td>
<td>6</td>
<td>928,620</td>
<td>730,853</td>
<td>109,302</td>
</tr>
<tr>
<td>Lee Bank and Trust Company</td>
<td>Pennington Gap</td>
<td>4</td>
<td>155,433</td>
<td>132,643</td>
<td>21,104</td>
</tr>
<tr>
<td>MainStreet Bank*</td>
<td>Fairfax</td>
<td>5</td>
<td>478,250</td>
<td>385,554</td>
<td>42,124</td>
</tr>
<tr>
<td>Miners Exchange Bank*</td>
<td>Coeburn</td>
<td>7</td>
<td>112,370</td>
<td>100,557</td>
<td>10,751</td>
</tr>
<tr>
<td>Monarch Bank*</td>
<td>Chesapeake</td>
<td>12</td>
<td>1,161,137</td>
<td>999,906</td>
<td>126,628</td>
</tr>
<tr>
<td>New Peoples Bank, Inc.*</td>
<td>Honaker</td>
<td>20</td>
<td>625,428</td>
<td>559,765</td>
<td>60,671</td>
</tr>
<tr>
<td>Peoples Community Bank*</td>
<td>Montross</td>
<td>5</td>
<td>161,155</td>
<td>141,110</td>
<td>14,257</td>
</tr>
<tr>
<td>Pioneer Bank*</td>
<td>Stanley</td>
<td>7</td>
<td>177,573</td>
<td>149,164</td>
<td>20,028</td>
</tr>
<tr>
<td>Select Bank*</td>
<td>Forest</td>
<td>2</td>
<td>149,917</td>
<td>134,625</td>
<td>14,680</td>
</tr>
<tr>
<td>Sonabank*</td>
<td>McLean</td>
<td>24</td>
<td>1,035,707</td>
<td>826,510</td>
<td>118,413</td>
</tr>
<tr>
<td>The Bank of Charlotte County*</td>
<td>Phenix</td>
<td>4</td>
<td>131,782</td>
<td>108,346</td>
<td>18,269</td>
</tr>
<tr>
<td>The Bank of Fincastle</td>
<td>Fincastle</td>
<td>8</td>
<td>217,884</td>
<td>193,114</td>
<td>23,091</td>
</tr>
<tr>
<td>The Bank of Marion*</td>
<td>Marion</td>
<td>16</td>
<td>362,445</td>
<td>306,761</td>
<td>41,001</td>
</tr>
</tbody>
</table>

* - Member of Federal Reserve
Selected Data For Virginia State-Chartered Banks  
As of December 31, 2015

<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>The Bank of Southside Virginia</td>
<td>Carson</td>
<td>15</td>
<td>548,337</td>
<td>452,979</td>
<td>89,035</td>
</tr>
<tr>
<td>The Blue Grass Valley Bank</td>
<td>Blue Grass</td>
<td>2</td>
<td>38,519</td>
<td>33,359</td>
<td>4,495</td>
</tr>
<tr>
<td>The Farmers Bank of Appomattox*</td>
<td>Appomattox</td>
<td>5</td>
<td>222,868</td>
<td>192,680</td>
<td>27,914</td>
</tr>
<tr>
<td>The Fauquier Bank*</td>
<td>Warrenton</td>
<td>11</td>
<td>599,705</td>
<td>524,985</td>
<td>54,699</td>
</tr>
<tr>
<td>The First Bank and Trust Company*</td>
<td>Lebanon</td>
<td>21</td>
<td>1,503,624</td>
<td>1,253,225</td>
<td>174,225</td>
</tr>
<tr>
<td>The Freedom Bank of Virginia*</td>
<td>Fairfax</td>
<td>3</td>
<td>400,438</td>
<td>349,566</td>
<td>42,581</td>
</tr>
<tr>
<td>The Middleburg Bank*</td>
<td>Middleburg</td>
<td>13</td>
<td>1,289,148</td>
<td>1,044,344</td>
<td>119,928</td>
</tr>
<tr>
<td>The Peoples Bank</td>
<td>Rose Hill</td>
<td>4</td>
<td>120,775</td>
<td>102,124</td>
<td>10,959</td>
</tr>
<tr>
<td>Towne Bank</td>
<td>Portsmouth</td>
<td>37</td>
<td>6,296,584</td>
<td>4,926,322</td>
<td>810,921</td>
</tr>
<tr>
<td>TruPoint Bank*</td>
<td>Grundy</td>
<td>12</td>
<td>439,038</td>
<td>383,279</td>
<td>39,867</td>
</tr>
<tr>
<td>Union Bank &amp; Trust*</td>
<td>Richmond</td>
<td>137</td>
<td>7,672,005</td>
<td>5,973,947</td>
<td>1,057,094</td>
</tr>
<tr>
<td>United Bank*</td>
<td>Fairfax</td>
<td>76</td>
<td>7,418,514</td>
<td>5,015,969</td>
<td>1,336,536</td>
</tr>
<tr>
<td>Village Bank</td>
<td>Midlothian</td>
<td>13</td>
<td>418,213</td>
<td>368,341</td>
<td>39,273</td>
</tr>
<tr>
<td>Virginia Bank and Trust Company*</td>
<td>Danville</td>
<td>8</td>
<td>186,216</td>
<td>159,852</td>
<td>23,866</td>
</tr>
<tr>
<td>Virginia Commonwealth Bank*</td>
<td>Petersburg</td>
<td>8</td>
<td>326,718</td>
<td>237,926</td>
<td>33,850</td>
</tr>
<tr>
<td>Virginia Community Bank*</td>
<td>Louisa</td>
<td>8</td>
<td>216,039</td>
<td>193,608</td>
<td>21,785</td>
</tr>
<tr>
<td>Virginia Partners Bank*</td>
<td>Fredericksburg</td>
<td>5</td>
<td>308,553</td>
<td>260,926</td>
<td>26,512</td>
</tr>
<tr>
<td>WashingtonFirst Bank</td>
<td>Reston</td>
<td>19</td>
<td>1,673,466</td>
<td>1,349,731</td>
<td>192,553</td>
</tr>
<tr>
<td>Xenith Bank*</td>
<td>Richmond</td>
<td>9</td>
<td>1,038,674</td>
<td>889,452</td>
<td>120,283</td>
</tr>
</tbody>
</table>

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

**Mergers**

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/01/15</td>
<td>Bank of Hampton Roads, The, Virginia Beach, VA to merge into it Shore Bank</td>
<td>Approved 08/26/15</td>
</tr>
<tr>
<td>07/01/15</td>
<td>Bank of North Carolina, NC to merge into it Valley Bank</td>
<td>Pending</td>
</tr>
</tbody>
</table>

**Acquisitions**

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<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>Approved 02/09/15</td>
</tr>
<tr>
<td>05/15/15</td>
<td>BNC Bancorp, High Point, NC to acquire Valley Financial Corporation</td>
<td>Approved 06/24/15</td>
</tr>
<tr>
<td>07/15/15</td>
<td>FVCBankcorp, Inc., Fairfax, VA to acquire 100% of the voting shares of First Virginia Community Bank</td>
<td>Approved 08/21/15</td>
</tr>
<tr>
<td>08/07/15</td>
<td>Gene B. Dixon, Jr., Et Al. to acquire 61% of the voting shares of BCC Bankshares, Inc.</td>
<td>Approved 10/21/15</td>
</tr>
<tr>
<td>08/31/15</td>
<td>CCB Bankshares, Inc., South Hill, VA to acquire 100% of the voting shares of Citizens Community Bank</td>
<td>Approved 10/16/15</td>
</tr>
<tr>
<td>10/27/15</td>
<td>Park Sterling Corporation, Charlotte, NC to acquire First Capital Bancorp, Inc.</td>
<td>Approved 12/16/15</td>
</tr>
<tr>
<td>11/03/15</td>
<td>Southern BancShares (N.C.), Inc., Mount Olive, NC to acquire Heritage Bankshares, Inc.</td>
<td>Approved 12/09/15</td>
</tr>
</tbody>
</table>

**Branches**

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/23/14</td>
<td>Bank of Clarke County Berryville, VA</td>
<td>44810 Saranac Street Ashburn, Loudoun County, VA</td>
<td>Approved 01/06/15</td>
</tr>
<tr>
<td>01/20/15</td>
<td>Bank of the James Lynchburg, VA</td>
<td>1391 South High Street City of Harrisonburg, VA</td>
<td>Approved 02/04/15</td>
</tr>
<tr>
<td>01/20/15</td>
<td>First Sentinel Bank Richlands, VA</td>
<td>1105 North Fourth Street Wytheville, Wythe County, VA</td>
<td>Approved 02/05/15</td>
</tr>
<tr>
<td>02/02/15</td>
<td>Bank of Lancaster Kilmarnock, VA</td>
<td>11450 Robious Road North Chesterfield, Chesterfield County, VA</td>
<td>Approved 02/23/15</td>
</tr>
<tr>
<td>02/02/15</td>
<td>Park Sterling Bank Charlotte, NC</td>
<td>5601 Patterson Avenue City of Richmond, VA</td>
<td>No Objection 02/23/15</td>
</tr>
<tr>
<td>02/06/15</td>
<td>Branch Banking and Trust Company Winston-Salem, NC</td>
<td>44825 Lakeview Overlook Plaza Ashburn, Loudoun County, VA</td>
<td>No Objection 02/23/15</td>
</tr>
<tr>
<td>02/10/15</td>
<td>Farmers &amp; Merchants Bank Timberville, VA</td>
<td>2813 North Augusta Street City of Staunton, VA</td>
<td>Approved 03/02/15</td>
</tr>
<tr>
<td>03/19/15</td>
<td>Bank of Clarke County Berryville, VA</td>
<td>504 E. Market Street Leesburg, Loudoun County, VA</td>
<td>Approved 04/27/15</td>
</tr>
<tr>
<td>03/23/15</td>
<td>Bank of the James Lynchburg, VA</td>
<td>250 Pantops Mountain Road Albemarle County, VA</td>
<td>Approved 04/20/15</td>
</tr>
<tr>
<td>Received</td>
<td>Institution</td>
<td>Location</td>
<td>Activity</td>
</tr>
<tr>
<td>----------</td>
<td>-------------</td>
<td>----------</td>
<td>----------</td>
</tr>
<tr>
<td>03/26/15</td>
<td>BBCN Bank, Los Angeles, CA</td>
<td>13890 Braddock Road, Suite 102, Centreville, Fairfax County, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td>04/20/15</td>
<td>Towne Bank, Suffolk, VA</td>
<td>800 East Canal Street, City of Richmond, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>05/01/15</td>
<td>WashingtonFirst Bank, Reston, VA</td>
<td>9812 Falls Road, Suite 125, Potomac, MD</td>
<td>Approved</td>
</tr>
<tr>
<td>05/01/15</td>
<td>Bank of Lancaster, Kilmarnock, VA</td>
<td>10880 General Puller Highway, Hartfield, Middlesex County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>05/12/15</td>
<td>WashingtonFirst Bank, Reston, VA</td>
<td>115 N. Washington Street, City of Alexandria, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>06/10/15</td>
<td>Middleburg Bank, Middleburg, VA</td>
<td>1600 Forest Avenue, Henrico County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>07/14/15</td>
<td>First National Bank of Peterstown, The Bank, Peterstown, WV</td>
<td>110 Old Virginia Avenue, Narrows, Giles County, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td>07/30/15</td>
<td>Branch Banking and Trust Company, Winston-Salem, NC</td>
<td>2670 M Avenir Place, Vienna, Fairfax County, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td>08/04/15</td>
<td>MVB Bank, Inc., Fairmont, WV</td>
<td>1801 Old Reston Avenue, Suite 103, Reston, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td>09/14/15</td>
<td>Citizens Bank National Association, Providence, RI</td>
<td>10561 Telegraph Road, Glen Allen, Henrico County, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td>09/21/15</td>
<td>Benchmark Community Bank, Kenbridge, VA</td>
<td>1775 Graham Avenue, Suite 204, Henderson, NC</td>
<td>Approved</td>
</tr>
<tr>
<td>09/21/15</td>
<td>Virginia Partners Bank, Fredericksburg, VA</td>
<td>4210 Plank Road, Spotsylvania County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>09/23/15</td>
<td>Farmers &amp; Merchants Bank, Timberville, VA</td>
<td>Intersection of US Route 250 and Lifecore Drive, Fishersville, Augusta County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>09/23/15</td>
<td>Farmers &amp; Merchants Bank, Timberville, VA</td>
<td>125 West Craig Street, Craigsville, Augusta County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>10/14/15</td>
<td>Citizens Community Bank, South Hill, VA</td>
<td>202 North Main Street, Louisville, NC</td>
<td>Approved</td>
</tr>
<tr>
<td>10/14/15</td>
<td>Frontier Community Bank, Waynesboro, VA</td>
<td>1013 Richmond Avenue, City of Staunton, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>11/02/15</td>
<td>Xenith Bank, Richmond, VA</td>
<td>2325 Dulles Corner Boulevard, Suite 500, Herndon, Fairfax County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>12/07/15</td>
<td>First Capital Bank, Glen Allen, VA</td>
<td>6296 Mechanicsville Turnpike, Mechanicsville, Hanover County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>12/29/15</td>
<td>Essex Bank, Henrico, VA</td>
<td>10509 Judicial Drive, Suite 100, City of Fairfax, VA</td>
<td>Pending</td>
</tr>
</tbody>
</table>
## Banks -- Applications Received and/or Acted Upon

### Branch Relocations

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>From</th>
<th>To</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/03/15</td>
<td>EVB Tappahannock, VA</td>
<td>6958 Northumberland Highway, Heathsville, Northumberland County, VA</td>
<td>6941 Northumberland Highway, Heathsville, Northumberland County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>04/08/15</td>
<td>Pioneer Bank Stanley, VA</td>
<td>1710 Seminole Trail, Suite 4, Albemarle County, VA</td>
<td>670 Berkmar Circle, 1st Floor, Albemarle County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>05/04/15</td>
<td>Community Capital Bank of Virginia Christiansburg, VA</td>
<td>930 Cambria Street, N.E., Christiansburg, Montgomery County, VA</td>
<td>110 Peppers Ferry Road, Christiansburg, Montgomery County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>06/02/15</td>
<td>Bank of Marion, The Marion, VA</td>
<td>2975 Lee Highway, City of Bristol, VA</td>
<td>3581 Lee Highway, City of Bristol, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>12/15/15</td>
<td>Bank of Charles Town Charles Town, WV</td>
<td>2 West Washington Street, Middleburg, Loudoun County, VA</td>
<td>115 The Plains Road, Suite 100, Middleburg, VA</td>
<td>Pending</td>
</tr>
</tbody>
</table>
Banks -- Status Changes

New Banks

January 02 Franklin Financial Corporation opened for business at 4501 Cox Road, Glen Allen, Henrico County, VA

Mergers

January 02 Towne Bank, Suffolk, VA merged into it Franklin Federal Savings Bank
January 02 Towne Bank, Suffolk, VA merged into it Franklin Financial Corporation
July 01 Bank of North Carolina, High Point, NC merged into it Valley Bank
October 28 Bank of Hampton Roads, The, Virginia Beach, VA merged into it Shore Bank

Changes in Title

February 16 Union First Market Bank, Ruther Glen, VA changed its name to Union Bank & Trust

Branch Openings

January 12 Essex Bank, Henrico, VA opened a branch office at 6143 High Bridge Road, Bowie, MD
February 02 Bank of the James, Lynchburg, VA opened a branch office at 1430 Rolkin Court, Suite 203, Albemarle County, VA
March 20 Virginia Partners Bank, Fredericksburg, VA opened a branch office at 115 E. Charles Street, La Plata, MD
March 30 Bank of Lancaster, Kilmarnock, VA opened a branch office at 11450 Robious Road, North Chesterfield, Chesterfield County, VA
April 01 First Sentinel Bank, Richlands, VA opened a branch office at 1105 North Fourth Street, Wytheville, Wythe County, VA
April 15 Bank of Clarke County, Berryville, VA opened a branch office at 44810 Saranac Street, Ashburn, Loudoun County, VA
April 20 First Bank, Strasburg, VA opened a branch office at 201 South Main Street, Farmville, Prince Edward County, VA
April 20 First Bank, Strasburg, VA opened a branch office at 301 West Spotswood Trail, Elkton, Rockingham County, VA
April 20 First Bank, Strasburg, VA opened a branch office at 1 West Frederick Street, City of Staunton, VA
April 20 First Bank, Strasburg, VA opened a branch office at 1415 West Main Street, City of Waynesboro, VA
April 20 First Bank, Strasburg, VA opened a branch office at 100 North Main Street, Woodstock, Shenandoah County, VA
April 20 First Bank, Strasburg, VA opened a branch office at 3474 Rosney Road, Dillwyn, Buckingham County, VA
May 14 Towne Bank, Suffolk, VA opened a branch office at 1006 Colley Avenue, City of Norfolk, VA
June 15 Bank of Lancaster, Kilmarnock, VA opened a branch office at 10880 General Puller Highway, Hartfield, Middlesex County, VA
June 15 Farmers & Merchants Bank, Timberville, VA opened a branch office at 2813 North Augusta Street, City of Staunton, VA
June 18 Park Sterling Bank, Charlotte, NC opened a branch office at 5601 Patterson Avenue, City of Richmond, VA
Banks -- Status Changes

**Branch Openings**

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Bank Name, Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>July</td>
<td>20</td>
<td>Bank of the James, Lynchburg, VA opened a branch office at 250 Pantops Mountain Road, Albemarle County, VA</td>
</tr>
<tr>
<td>July</td>
<td>27</td>
<td>Branch Banking and Trust Company, Winston-Salem, NC opened a branch office at 44825 Lakeview Overlook Plaza, Ashburn, Loudoun County, VA</td>
</tr>
<tr>
<td>August</td>
<td>03</td>
<td>Essex Bank, Henrico, VA opened a branch office at 2730 Buford Road, Chesterfield County, VA</td>
</tr>
<tr>
<td>August</td>
<td>31</td>
<td>Bank of Clarke County, Berryville, VA opened a branch office at 504 E. Market Street, Leesburg, Loudoun County, VA</td>
</tr>
<tr>
<td>September</td>
<td>15</td>
<td>First National Bank of Peterstown, The, Peterstown, WV opened a branch office at 110 Old Virginia Avenue, Narrows, Giles County, VA</td>
</tr>
<tr>
<td>September</td>
<td>28</td>
<td>Chesapeake Bank, Kilmarnock, VA opened a branch office at 5501 Patterson Avenue, City of Richmond, VA</td>
</tr>
<tr>
<td>October</td>
<td>05</td>
<td>Bank of the James, Lynchburg, VA opened a branch office at 1391 South High Street, City of Harrisonburg, VA</td>
</tr>
<tr>
<td>October</td>
<td>29</td>
<td>MVB Bank, Inc., Fairmont, WV opened a branch office at 1801 Old Reston Avenue, Suite 103, Reston, Fairfax County, VA</td>
</tr>
<tr>
<td>November</td>
<td>02</td>
<td>Middleburg Bank, Middleburg, VA opened a branch office at 1600 Forest Avenue, Henrico County, VA</td>
</tr>
<tr>
<td>December</td>
<td>11</td>
<td>Citizens Community Bank, South Hill, VA opened a branch office at 202 North Main Street, Louisburg, NC</td>
</tr>
<tr>
<td>December</td>
<td>14</td>
<td>Farmers &amp; Merchants Bank, Timberville, VA opened a branch office at 125 West Craig Street, Craigsville, Augusta County, VA</td>
</tr>
</tbody>
</table>

**Branch Relocations**

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Bank Name, Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>April</td>
<td>06</td>
<td>Monarch Bank, Chesapeake, VA relocated a branch office from 4216 Virginia Beach Boulevard, City of Virginia Beach, VA to 4525 Columbus Street, City of Virginia Beach, VA</td>
</tr>
<tr>
<td>June</td>
<td>08</td>
<td>EVB, Tappahannock, VA relocated a branch office from 6958 Northumberland Highway, Heathsville, Northumberland County, VA to 6941 Northumberland Highway, Heathsville, Northumberland County, VA</td>
</tr>
<tr>
<td>July</td>
<td>31</td>
<td>Community Capital Bank of Virginia, Christiansburg, VA relocated a branch office from 930 Cambria Street, N.E., Christiansburg, Montgomery County, VA to 110 Peppers Ferry Road, Christiansburg, Montgomery County, VA</td>
</tr>
<tr>
<td>August</td>
<td>17</td>
<td>Pioneer Bank, Stanley, VA relocated a branch office from 1710 Seminole Trail, Suite 4, Albemarle County, VA to 670 Berkmar Circle, 1st Floor, Albemarle County, VA</td>
</tr>
<tr>
<td>September</td>
<td>28</td>
<td>Cardinal Bank, McLean, VA relocated a branch office from 10695 Braddock Road, Fairfax County, VA to 10695-B Braddock Road, Fairfax County, VA</td>
</tr>
</tbody>
</table>

**Branch Closings**

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Bank Name, Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>March</td>
<td>13</td>
<td>Cardinal Bank, McLean, VA closed its branch office at 1313 Dolley Madison Boulevard, McLean, Fairfax County, VA</td>
</tr>
<tr>
<td>May</td>
<td>29</td>
<td>First Community Bank, Bluefield, VA closed its branch office at U.S. Route 460, Bluefield, WV</td>
</tr>
<tr>
<td>July</td>
<td>10</td>
<td>Union Bank &amp; Trust, Ruther Glen, VA closed its branch office at 3000 Stony Point Road, City of Richmond, VA</td>
</tr>
<tr>
<td>August</td>
<td>03</td>
<td>Union Bank &amp; Trust, Ruther Glen, VA closed its branch office at 437 Tiffany Drive, City of Waynesboro, VA</td>
</tr>
</tbody>
</table>
### Branch Closings

<table>
<thead>
<tr>
<th>Date</th>
<th>Bank Name</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>August 03</td>
<td>Union Bank &amp; Trust, Ruther Glen, VA</td>
<td>closed its branch office at 2035 East Market Street, City of Harrisonburg, VA</td>
</tr>
<tr>
<td>August 03</td>
<td>Union Bank &amp; Trust, Ruther Glen, VA</td>
<td>closed its branch office at 15371 Montanus Drive, Culpeper, Culpeper County, VA</td>
</tr>
<tr>
<td>August 03</td>
<td>Union Bank &amp; Trust, Ruther Glen, VA</td>
<td>closed its branch office at 3301 Shannon Park Drive, Spotsylvania County, VA</td>
</tr>
<tr>
<td>August 03</td>
<td>Union Bank &amp; Trust, Ruther Glen, VA</td>
<td>closed its branch office at 1015 Richmond Road, City of Staunton, VA</td>
</tr>
<tr>
<td>August 03</td>
<td>Union Bank &amp; Trust, Ruther Glen, VA</td>
<td>closed its branch office at 7129 Staples Mill Road, Henrico County, VA</td>
</tr>
<tr>
<td>October 02</td>
<td>Bank of Clarke County, Berryville, VA</td>
<td>closed its branch office at 21 Main Street, Round Hill, Loudoun County, VA</td>
</tr>
<tr>
<td>October 30</td>
<td>Middleburg Bank, Middleburg, VA</td>
<td>closed its branch office at 821 East Main Street, City of Richmond, VA</td>
</tr>
<tr>
<td>December 11</td>
<td>First Community Bank, Bluefield, VA</td>
<td>closed its branch office at 900 North Parham Road, Henrico County, VA</td>
</tr>
<tr>
<td>December 11</td>
<td>First Community Bank, Bluefield, VA</td>
<td>closed its branch office at 9310 Midlothian Turnpike, Chesterfield County, VA</td>
</tr>
<tr>
<td>December 31</td>
<td>First Bank, Strasburg, VA</td>
<td>closed its branch office at 100 North Main Street, Woodstock, Shenandoah County, VA</td>
</tr>
</tbody>
</table>
Banks -- List by Name

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

Offices
Botetourt County
  19747 Main Street, Buchanan *
  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 Clarke 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
  44810 Saranac Street, Ashburn
  504 E. Market Street, Leesburg
  203 Hirst Road, Purcellville

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.- Mark A. Smith, President
Cashier- J. Alan Dickerson, President

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.- Donna W. Richards, President
Cashier- Steven Theobald, Chief Financial Officer

Offices
City of Chesapeake
  1500 Mt Pleasant Road
  201 Volvo Parkway
## Bank of Hampton Roads, The (Continued)

City of Chesapeake  
239 Battlefield Boulevard South  
4108 Portsmouth Boulevard  
712 Liberty Street  
852 N. George Washington Highway

City of Norfolk  
4037 East Little Creek Road  
539 21st Street  
999 Waterside Drive, Suite 101

City of Richmond  
5300 Patterson Avenue

City of Suffolk  
2825 Godwin Boulevard

City of Virginia Beach  
1580 Laskin Road  
2098 Princess Anne Road  
3001 Shore Drive  
5472 Indian River Road  
641 Lynnhaven Parkway, Suite 101  
Pembroke One Building, Suite 100, 281 Independence Boulevard

Accomack County  
6350 Maddox Boulevard, Chincoteague  
25253 Lankford Highway, Onley

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

Northampton County  
22468 Lankford Highway, Cape Charles  
4071 Lankford Highway, Exmore

Maryland  
9748 Stephen Decatur Highway, Unit 112, Ocean City  
1701 Market Street, Unit 103, Pocomoke  
1503 S. Salisbury Boulevard, Salisbury

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

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

Chesterfield County  
11450 Robious Road, North Chesterfield

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

Middlesex County  
10880 General Puller Highway, Hartfield

Northumberland County  
15104 Northumberland Highway, Burgess  
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

* Legal main office
Banks -- List by Name

Bank of Marion, The (Continued)
Wythe County
787 Fort Chiswell Road, Suite 7, Max Meadows
512 North Main Street, Rural Retreat
Tennessee
2867 Boones Creek Road, Johnson City

Bank of Mc Kenney
P O Box 370
McKenney 23872-0370
C.E.O.- Richard M. Liles, President
Cashier- James Bryant Neville, Jr., Chief Financial Officer

Offices
City of Colonial Heights
3115 Boulevard
Chesterfield County
200 Johnson Creek, Chester
6300 River Road, Matoaca
Dinwiddie County
20701 First Street, Mc Kenney *
13812 Boydton Plank Road
U.S. Highway 460 and State Route 684
Prince George County
4700 Owens Way

Bank of Southside Virginia, The (Continued)
Sussex County
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- Vera Primm, 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 Harrisonburg
1391 South High Street, Harrisonburg
City of Lynchburg
4935 Boonsboro Road, Suite C
501 V.E.S. Road
5204 Fort Avenue
615 Church Street
828 Main Street *
Albemarle County
1430 Rolkin Court, Suite 203
250 Pantops Mountain Road
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

* Legal main office
Banks -- List by Name

**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

**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  

*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  
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

**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

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

#### Cardinal Bank (Continued)
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
- 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-B 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
- 13870 Smoketown Road, Woodbridge

Stafford County
- 289 Garrisonville Road

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

Maryland
- 7315 Wisconsin Avenue, Bethesda
- 1807 Rockville Pike, Rockville

#### Carter Bank & Trust (Continued)
City of Danville
- 3060 North Main Street
- 903 South Main Street

City of Emporia
- 701 North Main Street

City of Galax
- 118 North Main Street
- 543 East Stuart Drive

City of Harrisonburg
- 2169 South Main Street
- 75 North Mason Street

City of Lynchburg
- 1728 Graves Mill Road
- 2018 Tate Springs Road
- 3515 Campbell Avenue

City of Martinsville
- 4 East Commonwealth Boulevard *

City of Radford
- 1900 East Main Street

City of Roanoke
- 1722 Hershberger Road NW
- 2657 Peters Creek Road NW
- 3132 Electric Road SW
- 4143 Franklin Road SW
- 4806 Hollins Road NW
- 616 9th Street SE

City of Salem
- 1400 Electric Road

City of Staunton
- 478 Frontier Drive

City of Waynesboro
- 2701 West Main Street

Albemarle County
- 4430 Ivy Road

Amherst County
- 221 Am briar Drive, Amherst
- 4498 South Amherst Highway, Madison Heights

Augusta County
- 2782 Stuarts Draft Highway, Stuarts Draft
- 81 Franklin Street, Weyers Cave

Bath County
- 9008 Sam Snead Highway, Hot Springs

Bedford County
- 8334 Moneta Road

Botetourt County
- 2728 Lee Highway South, Troutville
- 721 Blue Ridge Boulevard

Campbell County
- 3203 Waterlick Road

Carroll County
- 220 Main Street, Hillsville

Craig County
- 300 Main Street, New Castle

* Legal main office
Carter Bank & Trust (Continued)

Spotsylvania County
1204 Bragg Road

Stafford County
175 Warrenton Road, Falmouth
2155 Jefferson Davis Highway, Stafford
55 Worth Avenue, Stafford
70 Chatham Heights Road

Tazewell County
1082 Cedar Valley Drive, Cedar Bluff
901 East Fincastle Turnpike, Tazewell

Washington County
238 West Main Street, Abingdon
27255 Lee Highway, Abingdon

Wise County
3052 Fourth Avenue, St. Paul

Wythe County
325 East Spring Street, Wytheville

North Carolina
1425 North Fayetteville Street, Asheboro
122 West Andrews Street, Bethel
176 North Main Street, Bostic
106 South Broad Street, Burlington
1534 North Church Street, Burlington
4251 North Roxboro Road, Durham
630 Fagg Drive, Eden
900 Washington Street, Eden
123 Rowan Street, Fayetteville
697 Country Club Drive, Fayetteville
704 Oak Street, Forest City
4004 West Wendover Avenue, Greensboro
5715 High Point Road, Greensboro
2100 West Arlington Boulevard, Greenville
300 Dabney Drive Ext., Henderson
821 4th Street Drive SW, Hickory
345 North Bridge Street, Jonesville
127 Main Street NW, Lenoir
341 East Main Street, Lincolnton
205 South Bickett Boulevard, Louisburg
4601 Fayetteville Road, Lumberton
604 North Chestnut Street, Lumberton
231 East Plaza Drive, Mooresville
301 Carbon City Road, Morganton
507 Willow Street, Mount Airy
215 North Center Street, Mt. Olive
100 Turner Drive, Reidsville
305 South Main Street, Reidsville
823 North Main Street, Roxboro
1001 South Horner Boulevard, Sanford
2009 East Dixon Boulevard, Shelby
101 East Raleigh Street, Siler City
107 South Henry Street, Stoneville
1606 Curtis Bridge Road, Wilkesboro

* Legal main office
Banks -- List by Name

Carter Bank & Trust (Continued)
North Carolina
200 Forest Hills Road, Wilson

Chesapeake Bank
P O Box 1419
Kilmarnock 22482-1419
C.E.O.- Jeffrey M. Szyperski, President
Cashier- John H. Hunt, II, Chief Financial Officer
Offices
City of Richmond
5501 Patterson Avenue
City of Williamsburg
1229 Lafayette Street
Gloucester County
6793 George Washington Memorial Hwy, Gloucester
3029 George Washington Memorial Hwy, Hayes
James City County
6619 Richmond Road, Lightfoot
4492 John Tyler Highway
5700 Williamsburg Landing Drive
6000 Patriots Colony Drive
Lancaster County
10 Lancaster Drive, Irvington
King Carter Drive and Tavern Road, Irvington
97 North Main Street, Kilmarnock *
State Routes 3 and 201, Lively
Mathews County
State Routes 198 and 14, Mathews

Citizens Bank and Trust Company
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 23970-0490
C.E.O.- James R. Black, President
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
202 North Main Street, Louisburg
778 Old Farm Road South, Roanoke Rapids

Citizens and Farmers Bank
P O Box 391
West Point 23181-0391
C.E.O.- Larry G. Dillon, Chairman of the Board
Cashier- Thomas F. Cherry, President
Offices
City of Hampton
1927 C&F Drive
City of Newport News
698 Town Center Drive
City of Williamsburg
1167 Jamestown Road
Chesterfield County
4820 West Hundred Road, Chester
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 *

* Legal main office
Banks -- List by Name

Citizens and Farmers Bank (Continued)
Middlesex County
SW Corner of the Intersection of State Route 33 & State Route 227
New Kent County
U.S. Route 60 & State Route 155, Providence Forge State Route 249, Quinton
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.- William H. McFaddin
Cashier- Stephen R. Kinnier, Chief Financial Officer
Offices
Chesterfield County
2601 Promenade Parkway, Midlothian *

Community Capital Bank of Virginia
110 Peppers Ferry Rd., NW
Christiansburg 24073-1068
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
110 Peppers Ferry Road, Christiansburg *

EVB (Continued)
Gloucester County
1953 George Washington Memorial Hwy., Gloucester Point
Hanover County
201 N. Washington Highway, Ashland
8123 Mechanicsville Turnpike, Mechanicsville
9495 Charter Gate Drive, Mechanicsville
Henrico County
8821 West Broad Street
King William County
20 Commerce Lane
Lancaster County
437 North Main Street, Kilmarnock
Middlesex County
16273-D General Puller Highway, Deltaville
11290 General Puller Highway, Hartfield
291 Virginia Street, Urbanna
New Kent County
2599 New Kent Highway, Quinton
Northumberland County
14954 Northumberland Highway, Burgess
110 Northumberland Highway, Callao
6941 Northumberland Highway, Heathsville
Southampton County
22241 Main Street, Courtland
22510 Linden Street, Courtland
Surry County
176 Colonial Trail East, Surry
Sussex County
209 West Main Street, Waverly
233 South County Drive, Waverly

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

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
Chesterfield County
2730 Buford Road
Essex County
1325 Tappahannock Boulevard, Tappahannock
323 Prince Street, Tappahannock
Goochland County
1949 Sandy Hook Road, Goochland
100 Broad Street Road, Manakin-Sabot
Hanover County
6315 Mechanicsville Pike, Mechanicsville
Henrico County
9951 Brook Road, Glen Allen
9954 Mayland Drive, Suite 2100 *
King William County
U.S. Route 360, Central Garage
1681 Main Street, West Point

* Legal main office
Banks -- List by Name

Essex Bank (Continued)
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
   6143 High Bridge Road, Bowie
   1000 Ingleside Avenue, Catonsville
   2120 Baldwin Avenue, Crofton
   7467 Annapolis Road, Landover Hills
   1101 Nelson Street, Rockville
   1230 Race Road, Rosedale

Farmers & Merchants Bank
P O Box 1111
Timberville 22853-1111
C.E.O.- Dean W. Withers, President
Cashier- Neil W. Hayslett, Executive Vice President

Offices
City of Harrisonburg
   1085 Port Republic Road
Augusta County
   125 West Craig Street, Craigsville
   2813 North Augusta Street, Staunton
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 Route 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 E. 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
Wise County
   331 East Main Street, Wise

* Legal main office
Banks -- List by Name

Fauquier Bank, The
10 Courthouse Square
Warrenton 20186-2800
C.E.O.- Randy K. Ferrell, President
Cashier- Eric P. Graap, Chief Financial Officer

Offices
City of Manassas
8780 Centreville Road
Fauquier County
6207 Station Drive, Bealeton
Northeast corner of Routes 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
7485 Limestone Drive, Gainesville
15240 Washington Street, Haymarket
8091 Sudley Road

First Bank (Continued)
Warren County
508 North Commerce Avenue, Front Royal

First Bank and Trust Company, The
P O Box 457
Lebanon 24266-0457
C.E.O.- William H. Hayter, President
Cashier- W. Mark Nelson, Chief Financial Officer

Offices
City of Bristol
1419 West State Street
38 East Valley Drive
City of Harrisonburg
120 University Boulevard
City of Norton
1026 Park Avenue
City of Staunton
1030 Richmond Road
Augusta County
1563 Commerce Road, Verona
851 Lew Dewitt Boulevard
Bedford County
17011 Forest Road, Forest
Montgomery County
150 Peppers Ferry Road, Christiansburg
Pulaski County
7305 Peppers Ferry Boulevard, Fairlawn
Rockingham County
610 North Main Street, Unit B
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

* Legal main office
First Capital Bank (Continued)
City of Richmond
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, President
Cashier- David D. Brown, V, 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
Dickenson County
320 Chase Street, Clintwood
Henrico County
10820 West Broad Street, Glen Allen
2702 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

First Community Bank (Continued)
North Carolina
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 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
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.- John C. Thompson, 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
Wythe County
1105 North Fourth Street, Wytheville

* Legal main office
First State Bank
P O Box 6400
Danville 24543-6400
C.E.O.- Alan A. Howard, Acting President
Cashier- Alan A. Howard
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, President
Cashier- Patricia Ferrick, Chief Financial Officer
Offices
Arlington County
2500 Wilson Boulevard
Fairfax County
11260 Roger Bacon Drive, Suite 101, Reston
6975A Springfield Boulevard, Springfield
11325 Random Hills Road *
Prince William County
7900 Sudley Road

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

Freedom Bank of Virginia, The
10555 Main Street
Fairfax 22030
C.E.O.- Craig S. Underhill, President
Cashier- Karin Johns, Senior Vice President
Offices
City of Fairfax
10555 Main Street *
Fairfax County
11700 Plaza America Drive, Suite 110, Reston
502 Maple Avenue West, Vienna

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

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

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

Highlands Union Bank
P O Box 1128
Abingdon 24212-1128
C.E.O.- Timothy Schools, President
Cashier- James R. Edmondson, Chief Financial Officer
Offices
City of Bristol
821 Commonwealth Avenue
999 Old Airport Road
Smyth County
1425 North Main Street, Marion
Washington County
164 Jonesborough Road, Abingdon
24412 Maringo Road, Abingdon
340 West Main Street, Abingdon *
506 Maple Street, Glade Spring
North Carolina
100 West Main Street, Banner Elk

* Legal main office
Banks -- List by Name

Highlands Union Bank (Continued)
North Carolina
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

John Marshall Bank
1943 Isaac Newton Square, Suite 100
Reston 20190-5013
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
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
Fairfax County
1779 Fountain Drive, Reston
Fauquier County
8331 West Main Street, Marshall
530 Blackwell Road, Warrenton
Henrico County
1600 Forest Avenue
James City County
5372 Discovery Park Boulevard, Suite 101
Loudoun County
43325 Junction Plaza, Ashburn
102 SE Catoctin Circle, Leesburg
4 South King Street, Leesburg
538 Fort Evans Road, NE, Leesburg
111 West Washington St, Middleburg *
431 East Main Street, Purcellville

* Legal main office
Banks -- List by Name

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

**Miners Exchange Bank**
P O Box 1197
Coeburn 24230-1197
C.E.O.- Charles R. Ward, President
Cashier- Jeffrey 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
  500 West 21st Street
  City of Virginia Beach
  100 Lynnhaven Parkway
  1635 Laskin Road
  300 32nd Street
  4525 Columbus Street
  5225 Providence Road
  James City County
  5235 Monticello Avenue
  North Carolina
  4629 N. Croatan Highway, Kitty Hawk
  2525 S. Croatan Highway, Nags Head

**New Peoples Bank, Inc. (Continued)**
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

* Legal main office
Banks -- List by Name

Peoples Community Bank (Continued)
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
     670 Berkmar Circle, 1st Floor
   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 *

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 *

Sonabank (Continued)
Fairfax County
   11527 Sunrise Valley Drive, Reston
Fauquier County
   11-A Main Street, Warrenton
   550 Broadview Avenue, Warrenton
Loudoun County
   1 East Market Street, Leesburg
   10 West Market Street, Leesburg
   10 West Washington Street, Middleburg
   43086 Peacock Market Plaza, South Riding
Prince William County
   6719 Leaberry Way, Unit L, The Shoppes at Haymarket
Shenandoah County
   9484 Congress Street, New Market
Warren County
   1 South Royal Avenue, Front Royal
Maryland
   7700 Wisconsin Avenue, Bethesda
   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

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
     1006 Colley Avenue
     109 E. Main Street
     7500 Granby Street
   City of Portsmouth
     200 High Street
     5716 High Street *
     6201 Portsmouth Boulevard
   City of Richmond
     5011 Brook Road

* Legal main office
### Towne Bank (Continued)
- City of Richmond
  - 9000 West Huguenot Road
- 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
- Chesterfield County
  - 9961 Iron Bridge Road
- Hanover County
  - 7279 Bell Creek Road South, Mechanicsville
- Henrico County
  - 4501 Cox Road, Glen Allen
  - 1717 Bellevue Avenue
  - 5100 Nine Mile Road
  - 7013 Three Chopt Road
- James City County
  - 5216 Monticello Avenue
- York County
  - 6515 George Washington Memorial Hwy, Yorktown
- North Carolina
  - 178 U.S. 158 West, Camden
  - 824 Ocean Trail, Corolla
  - 6670 Caratoke Highway, Grandy
  - 250 Caratoke Highway, Moyock
  - 2808 South Croatan Highway, Nags Head
  - 2 Juniper Trail, Southern Shores

### TruPoint Bank (Continued)
- 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
- P. O. Box 940
- Ruther Glen 22546-0940
- C.E.O.- G. William Beale, President
- Cashier- Robert M. Gorman, Chief Financial Officer

### Offices
- City of Bedford
  - 125 West Main Street
- City of Buena Vista
  - 2101 Forest Avenue
- City of Charlottesville
  - 2151 Barracks Road
  - 300 Preston Avenue
  - 400 East Main Street
- City of Colonial Heights
  - 3107 Boulevard, Suite 15
- 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
  - 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 *
  - 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

* Legal main office
Banks -- List by Name

**Union Bank & Trust (Continued)**

City of Staunton  
2307 West Beverly Street  
24 South Augusta Street

City of Virginia Beach  
4505 Columbus Street, Suite 100

City of Waynesboro  
100 Lucy Lane  
251 North Poplar Street

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

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  
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

**Union Bank & Trust (Continued)**

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  
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  
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  
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

* Legal main office
Banks -- List by Name

**Union Bank & Trust (Continued)**
- Montgomery County
  - 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
  - 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
  - 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**
- 2071 Chain Bridge Rd., Suite 600
- Vienna 22182
- C.E.O.- James J. Consagra, Jr., President
- Cashier- Harold Manner, Controller

**Offices**
- City of Alexandria
  - 1414 Prince Street
  - 2401 Mount Vernon Avenue
  - 302 South Washington Street
  - 506 King Street
  - 5140 Duke Street
- City of Charlottesville
  - 100 5th Street, SE
- City of Fairfax
  - 11185 Main Street *
  - 4021 University Drive
- City of Fredericksburg
  - Central Park Town Center, 1304 Central Park Boulevard
- City of Harrisonburg
  - 110 University Boulevard
  - 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
  - Centeridge 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

* Legal main office
Banks -- List by Name

United Bank (Continued)
Fairfax County
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, Standardsville

Loudoun County
21885 Ryan Center Way, Ashburn
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

United Bank (Continued)
Maryland
8630 Fenton Street, Silver Spring

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

* Legal main office
Virginia Commonwealth Bank (Continued)
City of Hopewell
  1421 City Point Road
City of Petersburg
  1955 South Sycamore Street
  1965 Wakefield Street *
City of Suffolk
  1703 North Main Street
Chesterfield County
  4600 West Hundred Road, Chester
  1118 Courthouse Road
Henrico County
  405 North Ridge Road

Virginia Community Bank
P O Box 888
Louisa 23093-0888
C.E.O.- A. Preston Moore, Jr., President
Cashier- Kenneth J. Potter, Chief Financial Officer
Offices
  Culpeper County
  701 South Main Street, Culpeper
  Goochland County
  3009 River Road West
  Louisa County
  Main Street & Cutler Avenue, Louisa
  State Route 22 & U.S. Route 33, Louisa *
  Mineral Avenue & South 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, III
Cashier- Catherine Phillips
Offices
  City of Fredericksburg
  2101 Plank Road
  317-319 William Street
  410 William Street *
  Cowan Center, 2521 Cowan Boulevard
Maryland
  115 E. Charles Street, La Plata

WashingtonFirst Bank
11921 Freedom Drive, Suite 250
Reston 20190
C.E.O.- Shaza L. Andersen
Cashier- Matthew R. Johnson, Chief Financial Officer
Offices
  City of Fairfax
  10777 Main Street
  City of Manassas Park
  9113 Manassas Drive
Arlington County
  4501 North Fairfax Drive
Fairfax County
  7023 Little River Turnpike, Annandale
  9851 Georgetown Pike, Great Falls
  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
  21430 Cedar Drive, Unit 100, Sterling
  46901 Cedar Lakes Plaza, 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

* Legal main office
Banks -- List by Name

Xenith Bank (Continued)
   Gloucester County
   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. - Brian K. Plum, 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. - William H. McFaddin
   Community Bankers' Bank, Midlothian, VA

CCB Bankshares, Inc., 800 North Mecklenburg Avenue, South Hill, VA 23970
   C.E.O. - James R. Black
   Citizens Community Bank, South Hill, 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
Holding Companies with Bank Subsidiaries Headquartered in Virginia

Cardinal Bankshares Corporation, P. O. Box 215, Floyd, VA 24091-0215
   C.E.O. - Mark A. Smith
      Bank of Floyd, Floyd, VA

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

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, Chairman of the Board
      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

FVCBankcorp, Inc., 11325 Random Hills Road, Suite 240, Fairfax, VA 22030
   C.E.O. - David W. Pijor
      First Virginia Community Bank, Fairfax, VA

Farmers Bankshares, Inc., 50 East Widsor Boulevard, Windsor, VA 23487
   C.E.O. - Richard J. Holland, Jr., Chairman of the Board
      Farmers Bank, Windsor, Virginia, Windsor, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

First Capital Bancorp, Inc.
C.E.O. - John M. Presley
First Capital Bank, Glen Allen, 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

First Community Bancshares, Inc., P. O. Box 989, Bluefield, VA 24605-0989
C.E.O. - William P. Stafford, II
First Community Bank, Bluefield, VA

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

First Region Bancshares, Inc., P. O. Box 1050, Richlands, VA 24641-1050
C.E.O. - John C. Thompson
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. - Allan Funk
Grayson National Bank, Independence, VA

Hampton Roads Bankshares, Inc., 641 Lynnhaven Parkway, Virginia Beach, VA 23452-7307
C.E.O. - Charles M. Johnston (INTERIM)
Bank of Hampton Roads, The, Virginia Beach, 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. - Timothy K. Schools
Highlands Union Bank, Abingdon, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

HSBC USA Inc., 452 Fifth Avenue, New York, NY 10018
  C.E.O. - Patrick J. Burke
  HSBC Bank USA, National Association, McLean, VA

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

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. - C. Todd Asbury, President
  New Peoples Bank, Inc., Honaker, VA

Old Point Financial Corporation, 10 South Mallory Street, Hampton, VA 23663
  C.E.O. - R. F. Shuford, Chairman of the Board
  Old Point National Bank of Phoebus, The, Hampton, VA

Peoples Bankshares, Incorporated, P. O. Box 306, Montross, VA 22520-0306
  C.E.O. - Robert K. Bailey, III, President
  Peoples Community Bank, Montross, VA

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

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

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

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

Select Bank Financial Corporation, 211 Gristmill Drive, Forest, VA
   C.E.O. - J. Michael Thomas
   Select Bank, Lynchburg, VA

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

Village Bank and Trust Financial Corp., P O Box 330, Midlothian, VA 23113-0330
   C.E.O. - Thomas W. Winfree
   Village Bank, Midlothian, VA

Virginia BanCorp, Inc., 407 N. Ridge Road, Richmond, VA 23229-7403
   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, Jr., President
   Virginia Community Bank, Louisa, VA

Virginia Community Capital, Inc., 110 Peppers Ferry Rd., NW, Christiansburg, VA 24073-1068
   C.E.O. - Jane N. Henderson, President
   Community Capital Bank of Virginia, Christiansburg, VA

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

WashingtonFirst Bankshares, Inc., 11921 Freedom Drive, Suite 250, Reston, VA 20190
  C.E.O. - Shaza L. Andersen
  WashingtonFirst Bank, Reston, VA

Xenith Bankshares, Inc., 901 East Cary Street, Richmond, VA 23219
  C.E.O. - T. Gaylon Layfield, III, President
  Xenith Bank, Richmond, VA
Trust Companies -- Applications Received and/or Acted Upon

**Branch Openings**

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>11/05/15</td>
<td>Brown Investment Advisory &amp; Trust Company</td>
<td>1123 Guilford Court</td>
<td>No Objection</td>
<td>11/19/15</td>
</tr>
<tr>
<td></td>
<td>Baltimore, MD</td>
<td>Fairfax County, VA</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Savings Institutions -- List by Name

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

**As of December 31**

## ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>2014</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>$4,450,291,715</td>
<td>$4,904,214,440</td>
</tr>
<tr>
<td>LESS: Allowance for loan losses</td>
<td>42,578,594</td>
<td>42,308,021</td>
</tr>
<tr>
<td>Cash</td>
<td>321,714,660</td>
<td>412,052,954</td>
</tr>
<tr>
<td>Available for Sale securities</td>
<td>1,035,713,992</td>
<td>967,222,559</td>
</tr>
<tr>
<td>Held to Maturity securities</td>
<td>893,902,955</td>
<td>878,407,916</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in Corporate Centrals</td>
<td>10,033,376</td>
<td>1,636,770</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in banks and S&amp;Ls</td>
<td>187,493,000</td>
<td>167,993,881</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in other credit unions</td>
<td>29,091,125</td>
<td>27,105,452</td>
</tr>
<tr>
<td>All other investments</td>
<td>64,008,694</td>
<td>69,277,208</td>
</tr>
<tr>
<td>Land and buildings (net of depreciation)</td>
<td>120,880,064</td>
<td>148,008,454</td>
</tr>
<tr>
<td>Other fixed assets (net of depreciation)</td>
<td>23,247,041</td>
<td>23,382,265</td>
</tr>
<tr>
<td>Share insurance capitalization deposit</td>
<td>58,417,899</td>
<td>61,140,910</td>
</tr>
<tr>
<td>All other assets</td>
<td>122,396,364</td>
<td>142,631,555</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$7,274,612,291</strong></td>
<td><strong>$7,760,766,343</strong></td>
</tr>
</tbody>
</table>

## LIABILITIES & SAVINGS EQUITY

<table>
<thead>
<tr>
<th>Description</th>
<th>2014</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notes/interest payable</td>
<td>$292,405,260</td>
<td>$273,315,156</td>
</tr>
<tr>
<td>Accounts payable</td>
<td>99,674,276</td>
<td>105,570,440</td>
</tr>
<tr>
<td>Dividends payable</td>
<td>323,906</td>
<td>308,200</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td><strong>$392,403,442</strong></td>
<td><strong>$379,193,800</strong></td>
</tr>
<tr>
<td>Share certificates</td>
<td>$1,323,740,511</td>
<td>$1,340,705,894</td>
</tr>
<tr>
<td>Share draft accounts</td>
<td>964,477,476</td>
<td>1,143,391,863</td>
</tr>
<tr>
<td>IRA accounts</td>
<td>576,791,267</td>
<td>586,348,155</td>
</tr>
<tr>
<td>Other shares and deposits</td>
<td>3,253,512,813</td>
<td>3,511,780,405</td>
</tr>
<tr>
<td><strong>TOTAL SHARES AND DEPOSITS</strong></td>
<td><strong>$6,118,522,067</strong></td>
<td><strong>$6,582,226,317</strong></td>
</tr>
<tr>
<td>Regular/statutory reserve</td>
<td>87,160,826</td>
<td>86,828,979</td>
</tr>
<tr>
<td>Other reserves</td>
<td>91,924,252</td>
<td>91,177,667</td>
</tr>
<tr>
<td>Appropriation For Non-Conforming Investments</td>
<td>0</td>
<td>811,494</td>
</tr>
<tr>
<td>Equity Acquired in a Merger</td>
<td>4,518,938</td>
<td>6,160,855</td>
</tr>
<tr>
<td>Unrealized Gains (Losses) on available for sale securities</td>
<td>(1,372,264)</td>
<td>(1,705,074)</td>
</tr>
<tr>
<td>Other comprehensive Income</td>
<td>(36,297,376)</td>
<td>(49,565,306)</td>
</tr>
<tr>
<td>Accumulated Unrealized G/L on Cash Flow Hedges</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Undivided earnings</td>
<td>617,752,133</td>
<td>665,697,611</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td><strong>$763,686,782</strong></td>
<td><strong>$799,346,226</strong></td>
</tr>
</tbody>
</table>

## TOTAL LIABILITIES, SHARES & EQUITY

<table>
<thead>
<tr>
<th>Description</th>
<th>2014</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOTAL LIABILITIES, SHARES &amp; EQUITY</strong></td>
<td><strong>$7,274,612,291</strong></td>
<td><strong>$7,760,766,343</strong></td>
</tr>
</tbody>
</table>

Number of credit unions in operation........................................ 39  34
### Consolidated Report of Income for Credit Unions

For the Year Ended December 31

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on loans (gross)</td>
<td>$227,222,393</td>
<td>$242,089,095</td>
</tr>
<tr>
<td>LESS: Interest refunded</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Income from investments</td>
<td>30,385,623</td>
<td>29,287,027</td>
</tr>
<tr>
<td>Fee income</td>
<td>45,107,310</td>
<td>46,951,743</td>
</tr>
<tr>
<td>Other operating income</td>
<td>52,184,690</td>
<td>60,816,146</td>
</tr>
<tr>
<td><strong>TOTAL GROSS INCOME</strong></td>
<td>$354,900,016</td>
<td>$379,144,011</td>
</tr>
<tr>
<td><strong>EXPENSES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee compensation &amp; benefits</td>
<td>$122,489,983</td>
<td>$135,454,518</td>
</tr>
<tr>
<td>Travel &amp; conference expense</td>
<td>2,383,756</td>
<td>2,842,167</td>
</tr>
<tr>
<td>Office occupancy expense</td>
<td>11,669,910</td>
<td>12,906,550</td>
</tr>
<tr>
<td>Office operations expense</td>
<td>49,100,914</td>
<td>51,873,152</td>
</tr>
<tr>
<td>Education &amp; promotional expenses</td>
<td>8,336,390</td>
<td>9,160,821</td>
</tr>
<tr>
<td>Loan servicing expense</td>
<td>26,166,301</td>
<td>28,203,862</td>
</tr>
<tr>
<td>Professional &amp; outside services</td>
<td>10,991,504</td>
<td>12,221,237</td>
</tr>
<tr>
<td>Provision for loan losses</td>
<td>24,775,117</td>
<td>27,393,540</td>
</tr>
<tr>
<td>Members insurance 1</td>
<td>399,921</td>
<td>(26,803)</td>
</tr>
<tr>
<td>Operating fees (examination &amp; supervision fees)</td>
<td>1,528,364</td>
<td>946,037</td>
</tr>
<tr>
<td>Miscellaneous operating expenses</td>
<td>5,255,382</td>
<td>6,641,225</td>
</tr>
<tr>
<td><strong>TOTAL OPERATING EXPENSES BEFORE DIVIDENDS</strong></td>
<td>$263,097,542</td>
<td>$287,616,306</td>
</tr>
<tr>
<td><strong>NET INCOME (LOSS) BEFORE DIVIDENDS</strong></td>
<td>$91,802,474</td>
<td>$91,527,705</td>
</tr>
<tr>
<td>Gains (losses) on investments</td>
<td>716,837</td>
<td>626,831</td>
</tr>
<tr>
<td>Gains (losses) on deposition of fixed assets</td>
<td>(252,131)</td>
<td>(269,734)</td>
</tr>
<tr>
<td>Other non-operating income (expense)</td>
<td>(1,242,189)</td>
<td>1,362,707</td>
</tr>
<tr>
<td><strong>TOTAL NON-OPERATING GAINS (LOSSES)</strong></td>
<td>($777,483)</td>
<td>1,719,804</td>
</tr>
<tr>
<td>Total net income (loss) before dividends</td>
<td>$91,024,991</td>
<td>$93,247,509</td>
</tr>
<tr>
<td>Interest on borrowed money</td>
<td>5,346,646</td>
<td>6,418,434</td>
</tr>
<tr>
<td>Dividends</td>
<td>34,053,807</td>
<td>36,802,220</td>
</tr>
<tr>
<td>Net income (loss) after dividends</td>
<td>$51,624,538</td>
<td>$50,026,855</td>
</tr>
<tr>
<td><strong>Transfer to Regular Reserve</strong></td>
<td>$3,061,879</td>
<td>$0</td>
</tr>
</tbody>
</table>

1. This account includes NCUSIF Premium Expense
### Selected Data For Virginia State Chartered-Credit Unions
#### As of December 31, 2015

<table>
<thead>
<tr>
<th>Credit Union Name</th>
<th>Principal Location</th>
<th>Assets ($000)</th>
<th>Shares &amp; Deposits ($000)</th>
<th>Net Worth ($000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A B &amp; W Credit Union, Incorporated</td>
<td>Alexandria</td>
<td>31,091,604</td>
<td>26,612,765</td>
<td>4,874,220</td>
</tr>
<tr>
<td>Augusta Health Care Credit Union, Incorporated</td>
<td>Fishersville</td>
<td>11,900,894</td>
<td>10,691,342</td>
<td>1,192,548</td>
</tr>
<tr>
<td>Beacon Credit Union, Incorporated</td>
<td>Lynchburg</td>
<td>154,404,417</td>
<td>140,059,431</td>
<td>13,808,380</td>
</tr>
<tr>
<td>Blue Eagle Credit Union</td>
<td>Roanoke</td>
<td>137,909,873</td>
<td>120,257,985</td>
<td>17,969,408</td>
</tr>
<tr>
<td>Cadmus Credit Union, Incorporated</td>
<td>Richmond</td>
<td>2,065,469</td>
<td>1,547,947</td>
<td>509,902</td>
</tr>
<tr>
<td>Dominion Credit Union</td>
<td>Richmond</td>
<td>266,281,750</td>
<td>229,702,759</td>
<td>30,608,905</td>
</tr>
<tr>
<td>DuPont Community Credit Union</td>
<td>Waynesboro</td>
<td>1,020,446,626</td>
<td>869,821,785</td>
<td>102,993,015</td>
</tr>
<tr>
<td>Entrust Financial Credit Union</td>
<td>Richmond</td>
<td>83,338,995</td>
<td>77,078,809</td>
<td>6,053,368</td>
</tr>
<tr>
<td>Hampton Roads Educators Credit Union, Inc.</td>
<td>Hampton</td>
<td>30,556,182</td>
<td>28,947,902</td>
<td>2,201,788</td>
</tr>
<tr>
<td>Jackson River Community Credit Union</td>
<td>Covington</td>
<td>76,652,413</td>
<td>66,329,571</td>
<td>8,527,789</td>
</tr>
<tr>
<td>Loudoun Credit Union</td>
<td>Leesburg</td>
<td>37,980,238</td>
<td>33,953,062</td>
<td>3,697,061</td>
</tr>
<tr>
<td>Martinsville Du Pont Employees Credit Union, Incorporated d/b/a ValleyStar Credit Union</td>
<td>Martinsville</td>
<td>276,321,942</td>
<td>233,193,353</td>
<td>42,391,135</td>
</tr>
<tr>
<td>N.C.S.E. Credit Union, Inc.</td>
<td>Lovingston</td>
<td>1,145,201</td>
<td>941,593</td>
<td>203,608</td>
</tr>
<tr>
<td>Nabisco Employees Credit Union</td>
<td>Richmond</td>
<td>5,449,178</td>
<td>4,331,058</td>
<td>1,099,389</td>
</tr>
<tr>
<td>Newport News Shipbuilding Employee’s Credit Union, Inc. d/b/a Bayport Credit Union</td>
<td>Newport News</td>
<td>1,448,702,849</td>
<td>1,219,814,756</td>
<td>186,449,947</td>
</tr>
<tr>
<td>Norfolk, Va., Postal Credit Union, Incorporated</td>
<td>Norfolk</td>
<td>3,570,995</td>
<td>3,260,901</td>
<td>307,710</td>
</tr>
<tr>
<td>Northern Star Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>83,997,860</td>
<td>73,157,150</td>
<td>9,835,163</td>
</tr>
<tr>
<td>Old Dominion University Credit Union, Inc.</td>
<td>Norfolk</td>
<td>28,940,915</td>
<td>26,104,578</td>
<td>2,696,013</td>
</tr>
<tr>
<td>P.W.C. Employees Credit Union</td>
<td>Woodbridge</td>
<td>53,274,856</td>
<td>45,972,315</td>
<td>7,101,886</td>
</tr>
<tr>
<td>Petersburg Federal Reformatory Credit Union, Incorporated</td>
<td>Petersburg</td>
<td>3,808,103</td>
<td>2,865,139</td>
<td>936,953</td>
</tr>
<tr>
<td>PFD Firefighters Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>25,424,132</td>
<td>21,827,503</td>
<td>3,504,278</td>
</tr>
<tr>
<td>Piedmont Credit Union</td>
<td>Danville</td>
<td>56,283,887</td>
<td>51,597,381</td>
<td>4,417,101</td>
</tr>
</tbody>
</table>
### Selected Data For Virginia State Chartered-Credit Unions
As of December 31, 2015

<table>
<thead>
<tr>
<th>Credit Union Name</th>
<th>Principal Location</th>
<th>Assets ($000)</th>
<th>Shares &amp; Deposits ($000)</th>
<th>Net Worth ($000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prime Care Credit Union, Incorporated</td>
<td>Norfolk</td>
<td>19,818,038</td>
<td>17,323,716</td>
<td>2,415,456</td>
</tr>
<tr>
<td>Richmond Virginia Fire Police Credit Union Inc.</td>
<td>Richmond</td>
<td>20,215,374</td>
<td>17,439,308</td>
<td>2,620,457</td>
</tr>
<tr>
<td>Richmond Postal Credit Union Incorporated, The</td>
<td>Richmond</td>
<td>74,656,444</td>
<td>64,133,627</td>
<td>11,465,229</td>
</tr>
<tr>
<td>Riverside Health System Employees' Credit Union, Incorporated</td>
<td>Newport News</td>
<td>8,425,885</td>
<td>6,899,933</td>
<td>1,430,841</td>
</tr>
<tr>
<td>Spruance Cellophane Credit Union</td>
<td>Richmond</td>
<td>5,923,019</td>
<td>5,411,099</td>
<td>508,000</td>
</tr>
<tr>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>Charlottesville</td>
<td>742,759,187</td>
<td>650,641,911</td>
<td>83,587,170</td>
</tr>
<tr>
<td>Valley Industrial Credit Union</td>
<td>Waynesboro</td>
<td>8,177,611</td>
<td>7,508,122</td>
<td>663,200</td>
</tr>
<tr>
<td>Virginia Credit Union, Inc.</td>
<td>Richmond</td>
<td>2,920,248,809</td>
<td>2,416,344,006</td>
<td>284,671,451</td>
</tr>
<tr>
<td>Virginia Educators' Credit Union</td>
<td>Newport News</td>
<td>60,017,469</td>
<td>53,068,717</td>
<td>6,858,994</td>
</tr>
<tr>
<td>Virginia United Methodist Credit Union, Inc.</td>
<td>Richmond</td>
<td>16,095,034</td>
<td>14,585,089</td>
<td>1,422,042</td>
</tr>
<tr>
<td>Waynesboro Employees Credit Union, Inc.</td>
<td>Waynesboro</td>
<td>3,896,192</td>
<td>3,516,069</td>
<td>377,487</td>
</tr>
</tbody>
</table>
Credit Unions -- Applications Received and/or Acted Upon

**Mergers**

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/02/14</td>
<td>DuPont Community Credit Union, Waynesboro, VA to merge into it Walker-Virginia Federal Credit Union</td>
<td>Approved 04/27/15</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>Approved 02/23/15</td>
</tr>
<tr>
<td>05/06/15</td>
<td>Virginia Credit Union, Inc., Richmond, VA to merge into it Sperry Marine Federal Credit Union</td>
<td>Approved 05/22/15</td>
</tr>
<tr>
<td>06/25/15</td>
<td>Beacon Credit Union, Incorporated, Lynchburg, VA to merge into it Centra Health Credit Union, Lynchburg, VA</td>
<td>Approved 09/21/15</td>
</tr>
<tr>
<td>08/14/15</td>
<td>University of Virginia Community Credit Union, Inc., Charlottesville, VA to merge into it Northern Piedmont Federal Credit Union</td>
<td>Approved 12/29/15</td>
</tr>
</tbody>
</table>

**New Service Facilities**

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/09/14</td>
<td>Blue Eagle Credit Union</td>
<td>Intersection of Greenview Drive and Portico Street Lynchburg, VA</td>
<td>Approved 01/06/15</td>
</tr>
<tr>
<td>05/01/15</td>
<td>Blue Eagle Credit Union</td>
<td>7208-A Williamson Road Roanoke, VA</td>
<td>Approved 05/19/15</td>
</tr>
<tr>
<td>07/09/15</td>
<td>DuPont Community Credit Union</td>
<td>1820 South High Street Harrisonburg, VA</td>
<td>Approved 07/20/15</td>
</tr>
<tr>
<td>07/10/15</td>
<td>Martinsville Du Pont Employees Credit Union, Incorporated</td>
<td>3452 Buck Mountain Road Roanoke, VA</td>
<td>Approved 07/22/15</td>
</tr>
<tr>
<td>09/17/15</td>
<td>Martinsville Du Pont Employees Credit Union, Incorporated</td>
<td>212 Holt Garrison Parkway Danville, VA</td>
<td>Approved 09/28/15</td>
</tr>
<tr>
<td>10/13/15</td>
<td>DuPont Community Credit Union</td>
<td>1130 North Lee Highway Lexington, VA</td>
<td>Approved 11/04/15</td>
</tr>
</tbody>
</table>
## Credit Unions -- Status Changes

### Mergers

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Credit Union Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>April</td>
<td>27</td>
<td>Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA merged into Hampton City Employees Credit Union, Incorporated, Hampton, VA</td>
</tr>
<tr>
<td>May</td>
<td>20</td>
<td>DuPont Community Credit Union, Waynesboro, VA merged into Walker-Virginia Federal Credit Union</td>
</tr>
<tr>
<td>May</td>
<td>31</td>
<td>Virginia Credit Union, Inc., Richmond, VA merged into Sperry Marine Federal Credit Union</td>
</tr>
<tr>
<td>June</td>
<td>01</td>
<td>Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA merged into Chesapeake Public School Employee's Credit Union, Inc., Chesapeake, VA</td>
</tr>
<tr>
<td>September</td>
<td>23</td>
<td>Beacon Credit Union, Incorporated, Lynchburg, VA merged into Centra Health Credit Union, Lynchburg, VA</td>
</tr>
</tbody>
</table>

### New Service Facilities

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Credit Union Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>February</td>
<td>02</td>
<td>University of Virginia Community Credit Union, Inc. opened a service facility at 501 College Drive, Charlottesville, VA</td>
</tr>
<tr>
<td>March</td>
<td>02</td>
<td>Beacon Credit Union, Incorporated opened a service facility at 2134 Langhorne Road, Lynchburg, VA</td>
</tr>
<tr>
<td>November</td>
<td>02</td>
<td>Blue Eagle Credit Union opened a service facility at 7208-A Williamson Road, Roanoke, VA</td>
</tr>
</tbody>
</table>
Credit Unions -- List by Name

A B & W Credit Union, Incorporated
6201 Richmond Highway
Alexandria, VA 22303
Treasurer- Mack Reel

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

Beacon Credit Union, Incorporated
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
2134 Langhorne 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
7208-A Williamson Road
Roanoke, VA 24019

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

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. Kaylord 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
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
Credit Unions -- List by Name

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
35 Dupont Road
Martinsville, VA 24115
Treasurer- Steve Isley
Service Facilities -
5835 Virginia Avenue
Bassett, VA 24055
41 Wheeler Avenue
Collinsville, VA 24078
1101 Brookdale Street
Martinsville, VA 24112
2828 Greensboro Road
Martinsville, VA 24112
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 Fairystone 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
544 Battlefield Boulevard South
Chesapeake, VA 23322
677 N. Battlefield Boulevard
Chesapeake, VA
5028 George Washington Memorial Hwy.
Grafton, VA 23692
1168 Big Bethel Road
Hampton, VA 23666
199 Fox Hill Road
Hampton, VA
22 Lincoln Street
Hampton, VA 23669
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
Credit Unions -- List by Name

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

Service Facilities -
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
4388 Holland Road, Suite 100
Virginia Beach, VA 23452

Treasurer- Bernard Matthews

Northern Star Credit Union, Incorporated
5100 George Washington Highway
Portsmouth, VA 23702

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

Service Facility -
4901 Hampton Boulevard, Room 1049
Norfolk, VA 23508

P.W.C. Employees Credit Union
12715 Ridgefield Village Drive
Woodbridge, VA 22193

Service Facility -
8959 Center Street
Manassas, VA 22110

Treasurer- Sylvia Hudgins

P.F.D. Firefighters Credit Union,
Incorporated
3209 Cedar Lane
Portsmouth, VA 23703

Treasurer- Robert Wise, Jr.

Petersburg Federal Reformatory Credit Union,
Incorporated
Federal Correctional Institution
P. O. Box 1298
Hopewell, VA 23860

Treasurer- Samuel P. Clement III

Piedmont Credit Union
366 Piney Forest Road
Danville, VA 24540

Treasurer- Carey Wilkes

Treasurer- Claudette Watkins

Service Facility -
150 Brambleton Avenue
Norfolk, VA 23510

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

56
Credit Unions -- List by Name

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 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 22901-1491
Treasurer- Charles T. Gillet
Service Facilities -
409 East Main Street
Louisa, VA
100 Darden Boulevard
Charlottesville, VA

University of Virginia Community Credit Union, Inc. (Continued)
Service Facilities -
1018 West Main Street
Charlottesville, VA 22908
1936 Arlington Boulevard
Charlottesville, VA 22903
220 Wayles Lane
Charlottesville, VA 22911
2775 Hydraulic Road
Charlottesville, VA 22901
325 Four Leaf Lane, Suite 1
Charlottesville, VA 22903
501 College Drive
Charlottesville, VA
900 E. Jefferson Street
Charlottesville, VA 22902
49 Sommerfield Drive
Gordonsville, VA 22942
757 Davis Highway
Mineral, VA 23117
3033 Rockfish Valley Highway
Nellysford, VA 22958
115 N. Madison Road
Orange, VA
6042 Thomas Jefferson Parkway
Palmyra, VA 22963
56 Stoneridge Drive South
Ruckersville, VA 22968

Valley Community 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
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
Credit Unions -- List by Name

Virginia Credit Union, Inc.  (Continued)

Service Facilities -
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
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 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