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GREETINGS:

Richmond, Virginia, December 31, 2016

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:
I have the honor to submit herewith the 2016 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).
ORGANIZATIONAL CHART
BUREAU OF FINANCIAL INSTITUTIONS

COMMISSIONER

OFFICE ADMINISTRATOR LEGISLATION RULES AND REGULATIONS

ADMINISTRATION & LICENSING SECTION
- New Institutions
- Acquisitions
- Mergers
- Branch Applications
- License Applications
- Annual Reports
- Economic Research
- Public Information
- Budget and Fiscal Management
- Data Resource and Records Management

DEPOSITORY SUPERVISION SECTION
- Banks and Bank Holding Companies
- Credit Unions
- Savings Institutions and Holding Companies
- Independent Trust Companies
- Consumer Services - Depository Institutions

NON-DEPOSITORY SUPERVISION SECTION
- Consumer Finance Companies
- Mortgage Lenders and Mortgage Brokers
- Mortgage Loan Originators
- Industrial Loan Associations
- Payday Lenders
- Check Cashers
- Motor Vehicle Title Lenders
- Credit Counseling Agencies
- Money Transmitters
- Consumer Services - Non-Depository Institutions
DEPOSITS IN BANK OFFICES LOCATED IN VIRGINIA
STATE AND NATIONAL 2006 – 2016

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></th>
<th>December 31, 2015</th>
<th>December 31, 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>69 State Banks</td>
<td>61 State Banks</td>
</tr>
<tr>
<td></td>
<td>1,081 Branches</td>
<td>1,040 Branches</td>
</tr>
</tbody>
</table>

### ASSETS

Cash and balances due from depository institutions: 
- $3,572,586
- 748,803

(2) Interest-bearing balances: 
- $2,823,783
- 3,174,812

Securities: 
- 10,436,298
- 9,629,586

Federal funds sold & securities purchased under agreement to resell: 
- 410,252
- 693,715

Less: Allowance for loan and lease losses: 
- 505,292
- 478,123

Loans and leases, net of unearned income and allowance for losses: 
- 47,042,020
- 49,746,933

Assets held in trading accounts: 
- 5,550
- 4,907

Premises and fixed assets (including capitalized leases): 
- 1,127,889
- 1,077,842

Intangible assets: 
- 1,413,977
- 1,714,528

Other assets: 
- 2,459,928
- 2,723,565

**TOTAL ASSETS** 
- $66,717,690
- $69,758,401

### LIABILITIES

Deposits: 
- In domestic offices: 
  - $53,547,728
  - 12,067,856

- Federal funds purchased and securities sold under agreement to repurchase: 
  - 1,000,147
  - 796,679

**TOTAL LIABILITIES** 
- $58,581,821
- $60,865,913

### EQUITY CAPITAL

Perpetual preferred stock: 
- 1,263
- 3,262

Common stock: 
- 546,957
- 453,109

Surplus: 
- 4,996,310
- 5,619,400

Noncontrolling interests in consolidated subsidiaries: 
- 10,815
- 13,042

**TOTAL EQUITY** 
- $8,135,869
- $8,892,487

**TOTAL LIABILITIES AND EQUITY CAPITAL** 
- $66,717,690
- $69,758,401
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>2015</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTEREST INCOME:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest and fees on loans</td>
<td>$ 2,170,386</td>
<td>$ 2,215,999</td>
</tr>
<tr>
<td>Income from lease financing receivables</td>
<td>429</td>
<td>445</td>
</tr>
<tr>
<td>Interest on balances due from depository institutions</td>
<td>10,294</td>
<td>15,396</td>
</tr>
<tr>
<td>Interest and dividends on securities</td>
<td>250,148</td>
<td>232,228</td>
</tr>
<tr>
<td>Interest from assets held in trading accounts</td>
<td>753</td>
<td>571</td>
</tr>
<tr>
<td>Interest on federal funds sold and securities purchased under agreements to resell</td>
<td>1,572</td>
<td>2,470</td>
</tr>
<tr>
<td>Other Interest Income</td>
<td>15,214</td>
<td>16,260</td>
</tr>
<tr>
<td>TOTAL INTEREST INCOME</td>
<td>2,448,796</td>
<td>2,483,369</td>
</tr>
<tr>
<td>INTEREST EXPENSE:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on deposits in domestic offices</td>
<td>253,439</td>
<td>251,642</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>4,205</td>
<td>5,353</td>
</tr>
<tr>
<td>Interest on trading liabilities and other borrowed money</td>
<td>48,812</td>
<td>52,033</td>
</tr>
<tr>
<td>Interest on notes and debentures subordinated to deposits</td>
<td>1,125</td>
<td>353</td>
</tr>
<tr>
<td>TOTAL INTEREST EXPENSE</td>
<td>307,581</td>
<td>309,381</td>
</tr>
<tr>
<td>NET INTEREST INCOME</td>
<td>2,141,215</td>
<td>2,173,988</td>
</tr>
<tr>
<td>Provision for loan and lease losses</td>
<td>71,789</td>
<td>105,478</td>
</tr>
<tr>
<td>NONINTEREST INCOME:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from fiduciary activities</td>
<td>17,786</td>
<td>18,649</td>
</tr>
<tr>
<td>Service charges on deposit accounts</td>
<td>117,653</td>
<td>115,647</td>
</tr>
<tr>
<td>Trading revenue</td>
<td>0</td>
<td>110</td>
</tr>
<tr>
<td>All other noninterest income</td>
<td>497,769</td>
<td>531,991</td>
</tr>
<tr>
<td>TOTAL NONINTEREST INCOME</td>
<td>633,208</td>
<td>666,397</td>
</tr>
<tr>
<td>Realized gains (losses) on securities</td>
<td>8,556</td>
<td>10,208</td>
</tr>
<tr>
<td>NONINTEREST EXPENSE:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries and employee benefits</td>
<td>1,033,484</td>
<td>1,053,542</td>
</tr>
<tr>
<td>Expenses of premises and fixed assets (net of rental income)</td>
<td>240,890</td>
<td>234,253</td>
</tr>
<tr>
<td>Other noninterest expense</td>
<td>627,900</td>
<td>623,437</td>
</tr>
<tr>
<td>TOTAL NONINTEREST EXPENSE</td>
<td>1,902,274</td>
<td>1,911,232</td>
</tr>
<tr>
<td>INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</td>
<td>808,916</td>
<td>833,883</td>
</tr>
<tr>
<td>APPLICABLE INCOME TAXES</td>
<td>131,444</td>
<td>172,922</td>
</tr>
<tr>
<td>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</td>
<td>677,472</td>
<td>660,961</td>
</tr>
<tr>
<td>EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>NET INCOME</td>
<td>$ 677,472</td>
<td>$ 660,961</td>
</tr>
</tbody>
</table>
## Selected Data For Virginia State-Chartered Banks
### As of December 31, 2016

<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>12</td>
<td>347,191</td>
<td>310,719</td>
<td>33,727</td>
</tr>
<tr>
<td>Bank of Clarke County*</td>
<td>Berryville</td>
<td>13</td>
<td>692,944</td>
<td>604,268</td>
<td>76,100</td>
</tr>
<tr>
<td>Bank of Lancaster*</td>
<td>Kilmarnock</td>
<td>12</td>
<td>483,134</td>
<td>383,717</td>
<td>43,745</td>
</tr>
<tr>
<td>Bank of McKenney*</td>
<td>McKenney</td>
<td>7</td>
<td>222,818</td>
<td>194,668</td>
<td>25,791</td>
</tr>
<tr>
<td>Bank of the James*</td>
<td>Lynchburg</td>
<td>15</td>
<td>574,459</td>
<td>523,783</td>
<td>49,049</td>
</tr>
<tr>
<td>Benchmark Community Bank*</td>
<td>Kenbridge</td>
<td>14</td>
<td>568,492</td>
<td>502,092</td>
<td>63,559</td>
</tr>
<tr>
<td>Burke &amp; Herbert Bank &amp; Trust Company</td>
<td>Alexandria</td>
<td>25</td>
<td>2,962,007</td>
<td>2,215,700</td>
<td>330,266</td>
</tr>
<tr>
<td>Cardinal Bank</td>
<td>McLean</td>
<td>30</td>
<td>4,169,472</td>
<td>3,299,603</td>
<td>447,542</td>
</tr>
<tr>
<td>Carter Bank &amp; Trust</td>
<td>Martinsville</td>
<td>124</td>
<td>4,505,529</td>
<td>4,063,839</td>
<td>434,650</td>
</tr>
<tr>
<td>Chesapeake Bank*</td>
<td>Kilmarnock</td>
<td>14</td>
<td>716,509</td>
<td>611,254</td>
<td>77,917</td>
</tr>
<tr>
<td>Citizens and Farmers Bank</td>
<td>West Point</td>
<td>26</td>
<td>1,444,712</td>
<td>1,120,360</td>
<td>161,114</td>
</tr>
<tr>
<td>Citizens Bank and Trust Company*</td>
<td>Blackstone</td>
<td>11</td>
<td>364,306</td>
<td>305,514</td>
<td>45,535</td>
</tr>
<tr>
<td>Citizens Community Bank*</td>
<td>South Hill</td>
<td>6</td>
<td>211,459</td>
<td>184,280</td>
<td>21,595</td>
</tr>
<tr>
<td>Community Bankers' Bank*</td>
<td>Midlothian</td>
<td>1</td>
<td>124,470</td>
<td>90,518</td>
<td>17,686</td>
</tr>
<tr>
<td>Community Capital Bank of Virginia*</td>
<td>Christiansburg</td>
<td>2</td>
<td>133,099</td>
<td>112,703</td>
<td>16,810</td>
</tr>
<tr>
<td>Essex Bank*</td>
<td>Richmond</td>
<td>26</td>
<td>1,249,631</td>
<td>1,039,775</td>
<td>117,389</td>
</tr>
<tr>
<td>EVB*</td>
<td>Tappahannock</td>
<td>26</td>
<td>1,397,911</td>
<td>1,062,106</td>
<td>147,644</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank*</td>
<td>Timberville</td>
<td>12</td>
<td>745,061</td>
<td>538,240</td>
<td>85,481</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank of Craig County*</td>
<td>New Castle</td>
<td>2</td>
<td>57,134</td>
<td>46,254</td>
<td>10,825</td>
</tr>
<tr>
<td>Farmers and Miners Bank*</td>
<td>Pennington Gap</td>
<td>6</td>
<td>135,379</td>
<td>117,374</td>
<td>17,624</td>
</tr>
<tr>
<td>Farmers Bank*</td>
<td>Windsor</td>
<td>6</td>
<td>423,626</td>
<td>344,946</td>
<td>49,096</td>
</tr>
<tr>
<td>First Bank*</td>
<td>Strasburg</td>
<td>14</td>
<td>715,738</td>
<td>651,290</td>
<td>60,343</td>
</tr>
<tr>
<td>First Community Bank*</td>
<td>Bluefield</td>
<td>49</td>
<td>2,377,540</td>
<td>1,864,899</td>
<td>321,389</td>
</tr>
<tr>
<td>First Sentinel Bank*</td>
<td>Richlands</td>
<td>6</td>
<td>205,604</td>
<td>174,924</td>
<td>19,706</td>
</tr>
<tr>
<td>First State Bank</td>
<td>Danville</td>
<td>1</td>
<td>31,273</td>
<td>30,577</td>
<td>609</td>
</tr>
</tbody>
</table>

* - Member of Federal Reserve
### Selected Data For Virginia State-Chartered Banks
#### As of December 31, 2016

<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 Virginia Community Bank*</td>
<td>Fairfax</td>
<td>6</td>
<td>907,785</td>
<td>776,740</td>
<td>101,361</td>
</tr>
<tr>
<td>Frontier Community Bank*</td>
<td>Waynesboro</td>
<td>2</td>
<td>104,254</td>
<td>87,482</td>
<td>11,639</td>
</tr>
<tr>
<td>Highlands Community Bank*</td>
<td>Covington</td>
<td>2</td>
<td>138,058</td>
<td>120,633</td>
<td>17,016</td>
</tr>
<tr>
<td>Highlands Union Bank*</td>
<td>Abingdon</td>
<td>14</td>
<td>614,081</td>
<td>491,617</td>
<td>53,418</td>
</tr>
<tr>
<td>HomeTown Bank*</td>
<td>Roanoke</td>
<td>6</td>
<td>517,290</td>
<td>451,146</td>
<td>54,727</td>
</tr>
<tr>
<td>John Marshall Bank*</td>
<td>Reston</td>
<td>6</td>
<td>1,075,166</td>
<td>832,865</td>
<td>118,795</td>
</tr>
<tr>
<td>Lee Bank and Trust Company</td>
<td>Pennington Gap</td>
<td>4</td>
<td>157,324</td>
<td>134,314</td>
<td>21,168</td>
</tr>
<tr>
<td>MainStreet Bank*</td>
<td>Fairfax</td>
<td>5</td>
<td>575,711</td>
<td>475,185</td>
<td>58,795</td>
</tr>
<tr>
<td>Miners Exchange Bank*</td>
<td>Coeburn</td>
<td>7</td>
<td>109,525</td>
<td>97,726</td>
<td>10,715</td>
</tr>
<tr>
<td>New Peoples Bank, Inc.*</td>
<td>Honaker</td>
<td>20</td>
<td>634,133</td>
<td>555,636</td>
<td>62,157</td>
</tr>
<tr>
<td>Peoples Community Bank*</td>
<td>Montross</td>
<td>5</td>
<td>171,325</td>
<td>152,269</td>
<td>15,043</td>
</tr>
<tr>
<td>Pioneer Bank*</td>
<td>Stanley</td>
<td>7</td>
<td>189,687</td>
<td>159,498</td>
<td>20,527</td>
</tr>
<tr>
<td>Select Bank*</td>
<td>Forest</td>
<td>2</td>
<td>188,694</td>
<td>170,595</td>
<td>17,209</td>
</tr>
<tr>
<td>Sonabank*</td>
<td>McLean</td>
<td>24</td>
<td>1,142,002</td>
<td>914,358</td>
<td>125,047</td>
</tr>
<tr>
<td>The Bank of Charlotte County*</td>
<td>Phenix</td>
<td>4</td>
<td>135,549</td>
<td>111,581</td>
<td>18,776</td>
</tr>
<tr>
<td>The Bank of Fincastle</td>
<td>Fincastle</td>
<td>8</td>
<td>206,307</td>
<td>190,358</td>
<td>15,064</td>
</tr>
<tr>
<td>The Bank of Marion*</td>
<td>Marion</td>
<td>16</td>
<td>359,543</td>
<td>316,293</td>
<td>40,902</td>
</tr>
<tr>
<td>The Bank of Southside Virginia</td>
<td>Carson</td>
<td>15</td>
<td>562,446</td>
<td>464,387</td>
<td>91,337</td>
</tr>
<tr>
<td>The Blue Grass Valley Bank</td>
<td>Blue Grass</td>
<td>2</td>
<td>42,632</td>
<td>37,867</td>
<td>4,594</td>
</tr>
<tr>
<td>The Farmers Bank of Appomattox*</td>
<td>Appomattox</td>
<td>5</td>
<td>233,642</td>
<td>202,451</td>
<td>29,240</td>
</tr>
<tr>
<td>The Fauquier Bank*</td>
<td>Warrenton</td>
<td>11</td>
<td>623,490</td>
<td>546,622</td>
<td>57,390</td>
</tr>
<tr>
<td>The First Bank and Trust Company*</td>
<td>Lebanon</td>
<td>21</td>
<td>1,646,855</td>
<td>1,398,868</td>
<td>182,141</td>
</tr>
<tr>
<td>The Freedom Bank of Virginia*</td>
<td>Fairfax</td>
<td>3</td>
<td>496,501</td>
<td>399,403</td>
<td>51,657</td>
</tr>
<tr>
<td>The Middleburg Bank*</td>
<td>Middleburg</td>
<td>13</td>
<td>1,266,881</td>
<td>1,057,330</td>
<td>120,720</td>
</tr>
</tbody>
</table>

* - Member of Federal Reserve
### Selected Data For Virginia State-Chartered Banks
#### As of December 31, 2016

<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 Peoples Bank</td>
<td>Rose Hill</td>
<td>4</td>
<td>139,855</td>
<td>121,755</td>
<td>12,358</td>
</tr>
<tr>
<td>Towne Bank</td>
<td>Portsmouth</td>
<td>49</td>
<td>7,973,918</td>
<td>6,057,535</td>
<td>1,075,102</td>
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<tr>
<td>TruPoint Bank*</td>
<td>Grundy</td>
<td>12</td>
<td>435,982</td>
<td>381,110</td>
<td>38,977</td>
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<tr>
<td>Union Bank &amp; Trust*</td>
<td>Richmond</td>
<td>127</td>
<td>8,402,527</td>
<td>6,386,318</td>
<td>1,203,506</td>
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<tr>
<td>United Bank*</td>
<td>Fairfax</td>
<td>78</td>
<td>9,017,236</td>
<td>6,158,368</td>
<td>1,729,656</td>
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<tr>
<td>Village Bank</td>
<td>Midlothian</td>
<td>10</td>
<td>441,697</td>
<td>385,047</td>
<td>50,231</td>
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<tr>
<td>Virginia Bank and Trust Company*</td>
<td>Danville</td>
<td>8</td>
<td>185,784</td>
<td>160,238</td>
<td>23,417</td>
</tr>
<tr>
<td>Virginia Commonwealth Bank*</td>
<td>Petersburg</td>
<td>8</td>
<td>318,977</td>
<td>257,888</td>
<td>35,115</td>
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<tr>
<td>Virginia Community Bank</td>
<td>Louisa</td>
<td>8</td>
<td>240,010</td>
<td>202,883</td>
<td>24,103</td>
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<tr>
<td>Virginia Partners Bank*</td>
<td>Fredericksburg</td>
<td>5</td>
<td>372,438</td>
<td>273,702</td>
<td>34,690</td>
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<tr>
<td>WashingtonFirst Bank</td>
<td>Reston</td>
<td>21</td>
<td>1,999,149</td>
<td>1,536,685</td>
<td>209,411</td>
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<tr>
<td>Xenith Bank*</td>
<td>Richmond</td>
<td>42</td>
<td>3,272,449</td>
<td>2,595,035</td>
<td>468,249</td>
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* - Member of Federal Reserve
## Banks -- Applications Received and/or Acted Upon

### New Banks

<table>
<thead>
<tr>
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<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/10/16</td>
<td>Monarch Financial Holdings, Inc.</td>
<td>1435 Crossways Boulevard, Suite 301 City of Chesapeake, VA</td>
<td>Approved 05/10/16</td>
</tr>
</tbody>
</table>

### Mergers

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/29/16</td>
<td>United Bank, Vienna, VA to merge into it Bank of Georgetown</td>
<td>Approved 03/28/16</td>
</tr>
<tr>
<td>03/10/16</td>
<td>Towne Bank, Portsmouth, VA to merge into it Monarch Bank</td>
<td>Approved 05/10/16</td>
</tr>
<tr>
<td>03/10/16</td>
<td>Towne Bank, Portsmouth, VA to merge into it Monarch Financial Holdings, Inc.</td>
<td>Approved 05/10/16</td>
</tr>
<tr>
<td>03/25/16</td>
<td>Bank of Hampton Roads, The, Virginia Beach, VA to merge into it Xenith Bank</td>
<td>Approved 06/02/16</td>
</tr>
<tr>
<td>05/13/16</td>
<td>Summit Community Bank, Inc., Moorefield, WV to merge into it First and Citizens Bank</td>
<td>No Objection 06/23/16</td>
</tr>
<tr>
<td>06/13/16</td>
<td>First-Citizens Bank &amp; Trust Company, Raleigh, NC to merge into it Bank of Virginia</td>
<td>No Objection 08/18/16</td>
</tr>
<tr>
<td>10/24/16</td>
<td>United Bank, Vienna, VA to merge into it Cardinal Bank</td>
<td>Approved 12/16/16</td>
</tr>
<tr>
<td>12/27/16</td>
<td>Bank of Lancaster, Kilmarnock, VA to merge into it Virginia Commonwealth Bank</td>
<td>Pending</td>
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### Acquisitions

<table>
<thead>
<tr>
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<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/29/16</td>
<td>Parkway Acquisition Corp., Floyd, VA to acquire 100% of the voting shares of Grayson Bankshares, Inc.</td>
<td>Approved 03/25/16</td>
</tr>
<tr>
<td>01/29/16</td>
<td>Parkway Acquisition Corp., Floyd, VA to acquire 100% of the voting shares of Cardinal Bankshares Corporation</td>
<td>Approved 03/25/16</td>
</tr>
<tr>
<td>02/16/16</td>
<td>United Bankshares, Inc., Parkersburg, WV to acquire Bank of Georgetown</td>
<td>Approved 03/28/16</td>
</tr>
<tr>
<td>03/18/16</td>
<td>MainStreet Bancshares, Inc., Fairfax, VA to acquire 100% of the voting shares of MainStreet Bank</td>
<td>Approved 04/22/16</td>
</tr>
<tr>
<td>03/25/16</td>
<td>Hampton Roads Bankshares, Inc., Virginia Beach, VA to acquire 100% of the voting shares of Xenith Bankshares, Inc.</td>
<td>Approved 06/02/16</td>
</tr>
<tr>
<td>04/13/16</td>
<td>BCP Fund I Virginia Holdings, LLC, Dallas, TX to acquire control of Hampton Roads Bankshares, Inc.</td>
<td>Approved 06/06/16</td>
</tr>
<tr>
<td>05/13/16</td>
<td>Summit Community Bank, Inc., Moorefield, WV to acquire 100% of the voting shares of Highland County Bankshares, Inc.</td>
<td>Approved 06/23/16</td>
</tr>
<tr>
<td>05/25/16</td>
<td>Blue Ridge Bankshares, Inc., Luray, VA to acquire 100% of the voting shares of River Bancorp, Inc.</td>
<td>Approved 07/28/16</td>
</tr>
<tr>
<td>06/13/16</td>
<td>First-Citizens Bank &amp; Trust Company, Raleigh, NC to acquire 100% of the voting shares of Cordia Bancorp Inc.</td>
<td>Approved 08/18/16</td>
</tr>
</tbody>
</table>
### Acquisitions

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Description</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/22/16</td>
<td>John Marshall Bancorp, Inc., Reston, VA</td>
<td>to acquire 100% of the voting shares of John Marshall Bank</td>
<td></td>
<td>Approved 10/04/16</td>
</tr>
<tr>
<td>10/17/16</td>
<td>Casey S. Crawford</td>
<td>to acquire control of First State Bank</td>
<td></td>
<td>Pending</td>
</tr>
<tr>
<td>10/19/16</td>
<td>Kenneth R. Lehman</td>
<td>to acquire 27% of the voting shares of Virginia Partners Bank</td>
<td></td>
<td>Approved 12/14/16</td>
</tr>
<tr>
<td>10/24/16</td>
<td>United Bankshares, Inc., Parkersburg, WV</td>
<td>to acquire control of Cardinal Financial Corporation</td>
<td></td>
<td>Approved 12/16/16</td>
</tr>
<tr>
<td>12/27/16</td>
<td>Bay Banks of Virginia, Inc., Kilmarnock, VA</td>
<td>to acquire control of Virginia BanCorp, Inc.</td>
<td></td>
<td>Pending</td>
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</tbody>
</table>

### Branches

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/29/15</td>
<td>Essex Bank, Henrico, VA</td>
<td>10509 Judicial Drive, Suite 100</td>
<td>Approved 01/12/16</td>
</tr>
<tr>
<td>01/08/16</td>
<td>Towne Bank, Portsmouth, VA</td>
<td>4901 Libbie Mill East Boulevard</td>
<td>Approved 02/08/16</td>
</tr>
<tr>
<td>01/20/16</td>
<td>Union Bank &amp; Trust, Richmond, VA</td>
<td>1738 Amherst Street</td>
<td>Approved 02/10/16</td>
</tr>
<tr>
<td>02/16/16</td>
<td>Select Bank, Lynchburg, VA</td>
<td>1387 American Way Court</td>
<td>Approved 03/02/16</td>
</tr>
<tr>
<td>03/04/16</td>
<td>Bank of Botetourt, Troutville, VA</td>
<td>3214 Electric Road, Suite 107</td>
<td>Approved 04/04/16</td>
</tr>
<tr>
<td>03/17/16</td>
<td>First Virginia Community Bank, Fairfax, VA</td>
<td>Loudoun Station, Building A 43800 Central Station Drive, Suite 150</td>
<td>Approved 03/29/16</td>
</tr>
<tr>
<td>03/24/16</td>
<td>Farmers &amp; Merchants Bank, Timberville, VA</td>
<td>200 Augusta Avenue</td>
<td>Approved 04/14/16</td>
</tr>
<tr>
<td>03/30/16</td>
<td>Chesapeake Bank, Kilmarnock, VA</td>
<td>1900 Lauderdale Drive</td>
<td>Approved 04/11/16</td>
</tr>
<tr>
<td>04/01/16</td>
<td>Bank of Botetourt, Troutville, VA</td>
<td>231 S. College Avenue</td>
<td>Approved 04/19/16</td>
</tr>
<tr>
<td>04/08/16</td>
<td>First Community Bank, Bluefield, VA</td>
<td>1400 Tyler Avenue</td>
<td>Approved 05/05/16</td>
</tr>
<tr>
<td>04/08/16</td>
<td>First Community Bank, Bluefield, VA</td>
<td>109 Roanoke Street</td>
<td>Approved 05/05/16</td>
</tr>
<tr>
<td>04/08/16</td>
<td>First Community Bank, Bluefield, VA</td>
<td>1406 S. Colorado Street</td>
<td>Approved 05/05/16</td>
</tr>
<tr>
<td>04/08/16</td>
<td>First Community Bank, Bluefield, VA</td>
<td>102 Wall Street SW</td>
<td>Approved 05/05/16</td>
</tr>
<tr>
<td>04/18/16</td>
<td>Middleburg Bank, Middleburg, VA</td>
<td>3 South Church Street</td>
<td>Approved 05/17/16</td>
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### Banks -- Applications Received and/or Acted Upon

#### Branches

<table>
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<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
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<tbody>
<tr>
<td>05/16/16</td>
<td>Pendleton Community Bank, Inc.</td>
<td>57 S. Main Street, City of Harrisonburg, VA</td>
<td>No Objection</td>
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<tr>
<td></td>
<td>Franklin, WV</td>
<td>06/02/16</td>
<td></td>
</tr>
<tr>
<td>05/31/16</td>
<td>Essex Bank</td>
<td>1496 Anderson Highway, Cumberland, Cumberland County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Henrico, VA</td>
<td>06/21/16</td>
<td></td>
</tr>
<tr>
<td>06/20/16</td>
<td>Calvin B. Taylor Banking Co. of Berlin MD, Inc.</td>
<td>4116 Main Street, Chincoteague, Accomack County, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td></td>
<td>Berlin, MD</td>
<td>08/06/16</td>
<td></td>
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<tr>
<td>06/21/16</td>
<td>Bank of the James</td>
<td>225 Merchant Walk Avenue, Albemarle County, VA</td>
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<tr>
<td></td>
<td>Lynchburg, VA</td>
<td>07/07/16</td>
<td></td>
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<tr>
<td>07/01/16</td>
<td>EVB</td>
<td>350 East Hundred Road, Chester, Chesterfield County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Tappahannock, VA</td>
<td>07/26/16</td>
<td></td>
</tr>
<tr>
<td>08/09/16</td>
<td>Bank of the James</td>
<td>180 Old Courthouse Road, Appomattox, Appomattox County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Lynchburg, VA</td>
<td>08/24/16</td>
<td></td>
</tr>
<tr>
<td>08/17/16</td>
<td>Farmers &amp; Merchants Bank</td>
<td>2030 Legacy Lane, Rockingham County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Timberville, VA</td>
<td>09/06/16</td>
<td></td>
</tr>
<tr>
<td>08/25/16</td>
<td>TruPoint Bank</td>
<td>116 Executive Park, Asheville, NC</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Grundy, VA</td>
<td>09/13/16</td>
<td></td>
</tr>
<tr>
<td>09/13/16</td>
<td>Union Bank &amp; Trust</td>
<td>300 32nd Street, Suite 104, City of Virginia Beach, VA</td>
<td>Withdrawn</td>
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<tr>
<td></td>
<td>Richmond, VA</td>
<td>09/29/16</td>
<td></td>
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<tr>
<td>10/24/16</td>
<td>Farmers Bank, Windsor, Virginia</td>
<td>1403 Greenbrier Parkway, Suite 110, City of Chesapeake, VA</td>
<td>Approved</td>
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<tr>
<td></td>
<td>Windsor, VA</td>
<td>11/07/16</td>
<td></td>
</tr>
<tr>
<td>11/14/16</td>
<td>Essex Bank</td>
<td>21437 Timberlake Road, Campbell County, VA</td>
<td>Approved</td>
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<tr>
<td></td>
<td>Henrico, VA</td>
<td>11/29/16</td>
<td></td>
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<tr>
<td>12/21/16</td>
<td>Bank of the James</td>
<td>3562 Electric Road, Roanoke County, VA</td>
<td>Pending</td>
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<td>Lynchburg, VA</td>
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#### Branch Relocations

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/27/16</td>
<td>Virginia Commonwealth Bank</td>
<td>From: 405 North Ridge Road</td>
<td>Approved 02/26/16</td>
</tr>
<tr>
<td></td>
<td>Petersburg, VA</td>
<td>Henrico County, VA</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 900 North Parham Road</td>
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</tr>
<tr>
<td></td>
<td></td>
<td>Henrico County, VA</td>
<td></td>
</tr>
<tr>
<td>03/10/16</td>
<td>Bank of Marion, The Marion, VA</td>
<td>From: 2975 Lee Highway</td>
<td>Approved 03/29/16</td>
</tr>
<tr>
<td></td>
<td></td>
<td>City of Bristol, VA</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 7 Clear Creek Road</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>City of Bristol, VA</td>
<td></td>
</tr>
<tr>
<td>09/22/16</td>
<td>Union Bank &amp; Trust</td>
<td>From: 3107 Boulevard, Suite 15</td>
<td>Approved 10/17/16</td>
</tr>
<tr>
<td></td>
<td>Richmond, VA</td>
<td>City of Colonial Heights, VA</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 3099 Boulevard</td>
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</tr>
<tr>
<td></td>
<td></td>
<td>City of Colonial Heights, VA</td>
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</tr>
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</table>
Banks -- Applications Received and/or Acted Upon

Branch Relocations

<table>
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<tr>
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<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>09/22/16</td>
<td>Union Bank &amp; Trust</td>
<td>From: 3460 Pump Road</td>
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</tr>
<tr>
<td></td>
<td>Richmond, VA</td>
<td>Henrico County, VA</td>
<td>10/17/16</td>
</tr>
<tr>
<td></td>
<td>To: 3432 Pump Road</td>
<td>Henrico County, VA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>From: 9645 West Broad Street</td>
<td>Glen Allen, Henrico County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>09/22/16</td>
<td>Union Bank &amp; Trust</td>
<td>To: 9681 West Broad Street</td>
<td>10/17/16</td>
</tr>
<tr>
<td></td>
<td>Richmond, VA</td>
<td>Glen Allen, Henrico County, VA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>From: 7035 Three Chopt Road</td>
<td>City of Richmond, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>09/22/16</td>
<td>Union Bank &amp; Trust</td>
<td>To: 7019 F Three Chopt Road</td>
<td>10/17/16</td>
</tr>
<tr>
<td></td>
<td>Richmond, VA</td>
<td>Henrico County, VA</td>
<td></td>
</tr>
<tr>
<td>10/20/16</td>
<td>United Bank</td>
<td>From: 2300 Ninth Street, South</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Vienna, VA</td>
<td>Arlington County, VA</td>
<td>11/16/16</td>
</tr>
<tr>
<td></td>
<td>To: 2409 Columbia Pike</td>
<td>Arlington County, VA</td>
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Main Office Relocations

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<th>Institution</th>
<th>Location</th>
<th>Activity</th>
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</thead>
<tbody>
<tr>
<td>10/13/16</td>
<td>Benchmark Community Bank</td>
<td>From: 100-102 South Broad Street</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Kenbridge, VA</td>
<td>Kenbridge, Lunenburg County, VA</td>
<td>10/25/16</td>
</tr>
<tr>
<td></td>
<td>To: 204 S. Broad Street</td>
<td>Kenbridge, Lunenburg County, VA</td>
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Banks -- Status Changes

**Mergers**

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Bank</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>01</td>
<td>Park Sterling Bank</td>
<td>Charlotte, NC</td>
</tr>
<tr>
<td></td>
<td></td>
<td>merged into First Capital Bank</td>
<td></td>
</tr>
<tr>
<td>February</td>
<td>01</td>
<td>Southern Bank and Trust Company</td>
<td>Mount Olive, NC</td>
</tr>
<tr>
<td></td>
<td></td>
<td>merged into Heritage Bank</td>
<td></td>
</tr>
<tr>
<td>June</td>
<td>03</td>
<td>United Bank</td>
<td>Vienna, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>merged into Bank of Georgetown</td>
<td></td>
</tr>
<tr>
<td>June</td>
<td>24</td>
<td>Towne Bank</td>
<td>Portsmouth, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>merged into Monarch Bank</td>
<td></td>
</tr>
<tr>
<td>June</td>
<td>24</td>
<td>Towne Bank</td>
<td>Portsmouth, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>merged into Monarch Financial Holdings, Inc.</td>
<td></td>
</tr>
<tr>
<td>July</td>
<td>29</td>
<td>Bank of Hampton Roads</td>
<td>Virginia Beach, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>merged into Xenith Bank</td>
<td></td>
</tr>
<tr>
<td>September</td>
<td>01</td>
<td>First-Citizens Bank &amp; Trust Company</td>
<td>Raleigh, NC</td>
</tr>
<tr>
<td></td>
<td></td>
<td>merged into Bank of Virginia</td>
<td></td>
</tr>
<tr>
<td>October</td>
<td>01</td>
<td>Summit Community Bank</td>
<td>Moorefield, WV</td>
</tr>
<tr>
<td></td>
<td></td>
<td>merged into First and Citizens Bank</td>
<td></td>
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</table>

**Mergers into National Banks**

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Bank</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>June</td>
<td>29</td>
<td>Bank of Floyd</td>
<td>Floyd, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>merged into Grayson National Bank</td>
<td></td>
</tr>
<tr>
<td>December</td>
<td>09</td>
<td>Blue Ridge Bank</td>
<td>Luray, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>merged into River Community Bank, National Association</td>
<td></td>
</tr>
</tbody>
</table>

**Changes in Title**

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Bank</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>July</td>
<td>29</td>
<td>Bank of Hampton Roads</td>
<td>Virginia Beach, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>changed its name to Xenith Bank</td>
<td></td>
</tr>
</tbody>
</table>

**Branch Openings**

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Bank</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>11</td>
<td>Branch Banking and Trust Company</td>
<td>Winston-Salem, NC</td>
</tr>
<tr>
<td></td>
<td></td>
<td>opened a branch office at 2670M Avenir Place</td>
<td>Vienna, Fairfax County, VA</td>
</tr>
<tr>
<td>January</td>
<td>13</td>
<td>Benchmark Community Bank</td>
<td>Kenbridge, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>opened a branch office at 1775 Graham Avenue</td>
<td>Suite 204, Henderson, NC</td>
</tr>
<tr>
<td>January</td>
<td>22</td>
<td>Xenith Bank</td>
<td>Richmond, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>opened a branch office at 2325 Dulles Corner Boulevard</td>
<td>Suite 500, Herndon, Fairfax County, VA</td>
</tr>
<tr>
<td>February</td>
<td>08</td>
<td>BBCN Bank</td>
<td>Los Angeles, CA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>opened a branch office at 13890 Braddock Road</td>
<td>Suite 102, Centreville, Fairfax County, VA</td>
</tr>
<tr>
<td>February</td>
<td>08</td>
<td>WashingtonFirst Bank</td>
<td>Reston, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>opened a branch office at 115 N. Washington Street</td>
<td>City of Alexandria, VA</td>
</tr>
<tr>
<td>March</td>
<td>28</td>
<td>WashingtonFirst Bank</td>
<td>Reston, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>opened a branch office at 9812 Falls Road</td>
<td>Suite 125, Potomac, MD</td>
</tr>
<tr>
<td>March</td>
<td>31</td>
<td>Essex Bank</td>
<td>Henrico, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>opened a branch office at 10509 Judicial Drive</td>
<td>Suite 100, City of Fairfax, VA</td>
</tr>
<tr>
<td>April</td>
<td>18</td>
<td>Union Bank &amp; Trust</td>
<td>Richmond, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>opened a branch office at 1738 Amherst Street</td>
<td>City of Winchester, VA</td>
</tr>
<tr>
<td>June</td>
<td>01</td>
<td>Bank of Botetourt</td>
<td>Troutville, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>opened a branch office at 3214 Electric Road</td>
<td>Suite 107, Roanoke County, VA</td>
</tr>
<tr>
<td>June</td>
<td>06</td>
<td>Chesapeake Bank</td>
<td>Kilmarnock, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>opened a branch office at 1900 Lauderdale Drive</td>
<td>Henrico County, VA</td>
</tr>
<tr>
<td>July</td>
<td>15</td>
<td>First Community Bank</td>
<td>Bluefield, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>opened a branch office at 1406 S. Colorado Street</td>
<td>City of Salem, VA</td>
</tr>
<tr>
<td>July</td>
<td>15</td>
<td>First Community Bank</td>
<td>Bluefield, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>opened a branch office at 1400 Tyler Avenue</td>
<td>Radford, Montgomery County, VA</td>
</tr>
<tr>
<td>July</td>
<td>15</td>
<td>First Community Bank</td>
<td>Bluefield, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td>opened a branch office at 109 Roanoke Street</td>
<td>Christiansburg, Montgomery County, VA</td>
</tr>
</tbody>
</table>
Banks -- Status Changes

**Branch Openings**

<table>
<thead>
<tr>
<th>Date</th>
<th>Branch Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 15</td>
<td>First Community Bank, Bluefield, VA opened a branch office at 102 Wall Street SW, Abingdon, Washington County, VA</td>
</tr>
<tr>
<td>July 25</td>
<td>Farmers &amp; Merchants Bank, Timberville, VA opened a branch office at 200 Augusta Avenue, Grottoes, Rockingham County, VA</td>
</tr>
<tr>
<td>July 25</td>
<td>Virginia Partners Bank, Fredericksburg, VA opened a branch office at 4210 Plank Road, Spotsylvania County, VA</td>
</tr>
<tr>
<td>August 01</td>
<td>Towne Bank, Portsmouth, VA opened a branch office at 800 East Canal Street, City of Richmond, VA</td>
</tr>
<tr>
<td>August 15</td>
<td>Essex Bank, Henrico, VA opened a branch office at 1496 Anderson Highway, Cumberland, Cumberland County, VA</td>
</tr>
<tr>
<td>September 06</td>
<td>Pendleton Community Bank, Inc., Franklin, WV opened a branch office at 57 S. Main Street, City of Harrisonburg, VA</td>
</tr>
<tr>
<td>October 27</td>
<td>Bank of the James, Lynchburg, VA opened a branch office at 180 Old Courthouse Road, Appomattox, Appomattox County, VA</td>
</tr>
<tr>
<td>October 27</td>
<td>First Virginia Community Bank, Fairfax, VA opened a branch office at Loudoun Station, Building A, 43800 Central Station Drive, Suite 150, Ashburn, Loudoun County, VA</td>
</tr>
<tr>
<td>October 31</td>
<td>Bank of Botetourt, Troutville, VA opened a branch office at 231 S. College Avenue, City of Salem, VA</td>
</tr>
<tr>
<td>November 09</td>
<td>Frontier Community Bank, Waynesboro, VA opened a branch office at 1013 Richmond Avenue, City of Staunton, VA</td>
</tr>
<tr>
<td>December 01</td>
<td>Bank of the James, Lynchburg, VA opened a branch office at 225 Merchant Walk Avenue, Albemarle County, VA</td>
</tr>
</tbody>
</table>

**Main Office Redesignations**

<table>
<thead>
<tr>
<th>Date</th>
<th>Branch Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 29</td>
<td>Xenith Bank, VA, Virginia Beach, VA redesignated its main office from 641 Lynnhaven Parkway, Suite 101, City of Virginia Beach, VA to 901 East Cary Street, Suite 1700, City of Richmond, VA</td>
</tr>
</tbody>
</table>

**Branch Relocations**

<table>
<thead>
<tr>
<th>Date</th>
<th>Branch Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>March 07</td>
<td>Bank of Botetourt, Troutville, VA relocated a branch office from U.S. Route 220, Daleville, Botetourt County, VA to 140 Town Center Street, Daleville, Botetourt County, VA</td>
</tr>
<tr>
<td>June 27</td>
<td>Virginia Commonwealth Bank, Petersburg, VA relocated a branch office from 405 North Ridge Road, Henrico County, VA to 900 North Parham Road, Henrico County, VA</td>
</tr>
<tr>
<td>July 01</td>
<td>Bank of Charles Town, Charles Town, WV relocated a branch office from 2 West Washington Street, Middleburg, VA to 115 The Plains Road, Suite 100, Middleburg, VA</td>
</tr>
<tr>
<td>July 05</td>
<td>Bank of Marion, The, Marion, VA relocated a branch office from 2975 Lee Highway, City of Bristol, VA to 7 Clear Creek Road, City of Bristol, VA</td>
</tr>
</tbody>
</table>

**Branch Closings**

<table>
<thead>
<tr>
<th>Date</th>
<th>Branch Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 22</td>
<td>Xenith Bank, Richmond, VA closed its branch office at 8200 Greensboro Drive, Suite 1400, McLean, Fairfax County, VA</td>
</tr>
<tr>
<td>March 04</td>
<td>United Bank, Vienna, VA closed its branch office at Chesterbrook Residences, 2030 Westmoreland Street, Fairfax County, VA</td>
</tr>
<tr>
<td>April 16</td>
<td>Union Bank &amp; Trust, Richmond, VA closed its branch office at 400 Gateway Drive, Frederick County, VA</td>
</tr>
</tbody>
</table>
## Banks -- Status Changes

### Branch Closings

<table>
<thead>
<tr>
<th>Date</th>
<th>Bank Name</th>
<th>Location</th>
<th>City</th>
<th>County</th>
</tr>
</thead>
<tbody>
<tr>
<td>April 16</td>
<td>Union Bank &amp; Trust, Richmond</td>
<td>200 Rivendell Court, Frederick County</td>
<td>VA</td>
<td>Frederick County, VA</td>
</tr>
<tr>
<td>April 16</td>
<td>Union Bank &amp; Trust, Richmond</td>
<td>240 Elizabeth Drive, Stephens City</td>
<td>VA</td>
<td>Frederick County, VA</td>
</tr>
<tr>
<td>April 16</td>
<td>Union Bank &amp; Trust, Richmond</td>
<td>101 W. Washington Street, Middleburg</td>
<td>VA</td>
<td>Loudoun County, VA</td>
</tr>
<tr>
<td>May 13</td>
<td>Union Bank &amp; Trust, Richmond</td>
<td>7324 Bell Creek Road South, Mechanicsville</td>
<td>Hanover County</td>
<td>Hanover County, VA</td>
</tr>
<tr>
<td>May 20</td>
<td>First Community Bank, Bluefield</td>
<td>50 Brookshire Lane, Beckley</td>
<td>WV</td>
<td>Beckley, WV</td>
</tr>
<tr>
<td>June 03</td>
<td>United Bank, Vienna</td>
<td>1420-A Chain Bridge Road, McLean</td>
<td>Fairfax County</td>
<td>Fairfax County, VA</td>
</tr>
<tr>
<td>June 03</td>
<td>United Bank, Vienna</td>
<td>7250 Wisconsin Avenue, Bethesda</td>
<td>MD</td>
<td>Bethesda, MD</td>
</tr>
<tr>
<td>June 03</td>
<td>United Bank, Vienna</td>
<td>2300 Wilson Boulevard, Arlington</td>
<td>VA</td>
<td>Arlington County, VA</td>
</tr>
<tr>
<td>June 03</td>
<td>United Bank, Vienna</td>
<td>822 E Street, N.W., Washington</td>
<td>DC</td>
<td>Washington, DC</td>
</tr>
<tr>
<td>June 03</td>
<td>United Bank, Vienna</td>
<td>1101 Connecticut Avenue, N.W., Washington</td>
<td>DC</td>
<td>Washington, DC</td>
</tr>
<tr>
<td>July 15</td>
<td>First Community Bank, Bluefield</td>
<td>271 West Main Street, Abingdon</td>
<td>VA</td>
<td>Washington County, VA</td>
</tr>
<tr>
<td>July 15</td>
<td>Cardinal Bank, McLean</td>
<td>697 North Washington Street, City of Alexandria</td>
<td>VA</td>
<td>City of Alexandria, VA</td>
</tr>
<tr>
<td>July 15</td>
<td>First Community Bank, Bluefield</td>
<td>401 Gilead Road, Huntersville</td>
<td>NC</td>
<td>Huntersville, NC</td>
</tr>
<tr>
<td>July 15</td>
<td>First Community Bank, Bluefield</td>
<td>347 North Main Street, Mooresville</td>
<td>NC</td>
<td>Mooresville, NC</td>
</tr>
<tr>
<td>July 15</td>
<td>First Community Bank, Bluefield</td>
<td>312 Jonestown Road, Winston-Salem</td>
<td>NC</td>
<td>Winston-Salem, NC</td>
</tr>
<tr>
<td>July 15</td>
<td>First Community Bank, Bluefield</td>
<td>401 Knollwood Street, Winston-Salem</td>
<td>NC</td>
<td>Winston-Salem, NC</td>
</tr>
<tr>
<td>July 22</td>
<td>Virginia Partners Bank, Fredericksburg</td>
<td>2101 Plank Road, City of Fredericksburg</td>
<td>VA</td>
<td>Fredericksburg, VA</td>
</tr>
<tr>
<td>July 30</td>
<td>First Bank, Strasburg</td>
<td>3143 Valley Pike, Frederick County</td>
<td>VA</td>
<td>Frederick County, VA</td>
</tr>
<tr>
<td>September 30</td>
<td>Cardinal Bank, McLean</td>
<td>1750 Tyson's Boulevard, Suite 100, McLean</td>
<td>Fairfax County</td>
<td>Fairfax County, VA</td>
</tr>
<tr>
<td>September 30</td>
<td>Union Bank &amp; Trust, Richmond</td>
<td>10250 Staples Mill Road, Glen Allen</td>
<td>Henrico County</td>
<td>Henrico County, VA</td>
</tr>
<tr>
<td>September 30</td>
<td>Union Bank &amp; Trust, Richmond</td>
<td>11361 Midlothian Turnpike, Chesterfield County</td>
<td>VA</td>
<td>Chesterfield County, VA</td>
</tr>
<tr>
<td>September 30</td>
<td>Union Bank &amp; Trust, Richmond</td>
<td>253 North Washington Highway, Ashland</td>
<td>Hanover County</td>
<td>Hanover County, VA</td>
</tr>
<tr>
<td>September 30</td>
<td>Union Bank &amp; Trust, Richmond</td>
<td>13700 Hull Street Road, Midlothian</td>
<td>Chesterfield County</td>
<td>Chesterfield County, VA</td>
</tr>
<tr>
<td>September 30</td>
<td>Union Bank &amp; Trust, Richmond</td>
<td>4591 S. Laburnum Avenue, Henrico County</td>
<td>VA</td>
<td>Henrico County, VA</td>
</tr>
</tbody>
</table>
## Banks -- Status Changes

### Branch Closings

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Bank Name</th>
<th>Address Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>October</td>
<td>28</td>
<td>First Community Bank</td>
<td>Bluefield, VA closed its branch office at 173 East Water Street, Gate City, Scott County, VA</td>
</tr>
<tr>
<td>November</td>
<td>01</td>
<td>Village Bank</td>
<td>Midlothian, VA closed its branch office at 6127 Mechanicsville Turnpike, Mechanicsville, Hanover County, VA</td>
</tr>
<tr>
<td>November</td>
<td>09</td>
<td>United Bank</td>
<td>Vienna, VA closed its branch office at 1850 Towers Crescent Plaza, Vienna, Fairfax County, VA</td>
</tr>
<tr>
<td>December</td>
<td>06</td>
<td>Union Bank &amp; Trust</td>
<td>Richmond, VA closed its branch office at 2250 John Rolfe Parkway, Henrico County, VA</td>
</tr>
<tr>
<td>December</td>
<td>09</td>
<td>Towne Bank</td>
<td>Portsmouth, VA closed its branch office at 1030 Loftis Boulevard Suite 100, City of Newport News, 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
  City of Salem
    231 S. College Avenue
  Botetourt County
    19747 Main Street, Buchanan *
    140 Town Center Street, 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
  3214 Electric Road, Suite 107
Rockbridge County
  5905 N. Lee Highway, Fairfield
  9 Lloyd Tolley Road, Natural Bridge Station
  65 East Midland Trail

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

Bank of Clarke County
P O Box 391
Berryville 22611-0391
C.E.O.- John R. Milleson, President
Cashier- Kathleen J. Chappell, Chief Financial Officer
Offices
  City of Winchester
    202 North Loudoun Street
    2555 Pleasant Valley Road
  Clarke County
    2 East Main Street, Berryville *
    400 McNeil Drive, Berryville
    108 West Main Street, Boyce
  Frederick County
    382 Fairfax Pike, Stephens City
    110 Crock Wells Mill Drive
    1460 North Frederick Pike

Bank of Clarke County (Continued)
Frederick County
  1508 Senseny Road
  1879 Berryville Pike
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
Cashier- Michael J. Jasper, Chief Financial Officer
Offices
  Bedford County
    1387 American Way Court, Bedford
  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 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

* Legal main office
Banks -- List by Name

Bank of Lancaster (Continued)
Westmoreland County
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
7 Clear Creek Road
Russell County
36 Library Drive, Honaker
Scott County
196 East Jackson Street, Gate City
2768 US Highway 23 North, Weber City
Smyth County
1155 E. Lee Highway, Chilhowie
101 East Main Street, Marion
102 West Main Street, Marion *
1026 S. Main Street, Marion
1600 North Main Street, Marion
101 Bank Street, Saltville
Washington County
201 Valley Street, Abingdon
744 Beaver Dam Avenue, Suite A, Damascus
656 S. Monte Vista Drive, Glade Spring
Wythe County
787 Fort Chiswell Road, Suite 7, Max Meadows
512 North Main Street, Rural Retreat
Tennessee
2867 Boones Creek Road, Johnson City

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

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

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

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

Bank of the James
828 Main Street
Lynchburg 24504-1525
C.E.O.- Robert R. Chapman, III, President
Cashier- J. Todd Scruggs, Chief Financial Officer

Offices
City of Harrisonburg
1391 South High Street
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
225 Merchant Walk Avenue
250 Pantops Mountain Road
Amherst County
164 South Main Street, Amherst
4698 S. Amherst Highway, Madison Heights

* Legal main office
Banks -- List by Name

**Bank of the James (Continued)**
- Appomattox County
  - 180 Old Courthouse Road, Appomattox
- Bedford County
  - 1405 Ole Dominion Boulevard, Bedford
  - 17000 Forest Road, Forest
- Campbell County
  - 1110 Main Street, Altavista

**Benchmark Community Bank**
- P O Box 569
  - Kenbridge 23944-0569
- C.E.O.- Michael O. Walker, President
- Cashier- Edwin Neil Burke, Chief Financial Officer

**Offices**
- Brunswick County
  - 220 W. Fifth Avenue, Lawrenceville
- Halifax County
  - 290 South Main Street, Halifax
  - 1135 Huell Matthews Highway, South Boston
- Lunenburg County
  - 100-102 South Broad Street, Kenbridge *
  - 1910 Main Street, Victoria
- Mecklenburg County
  - 845 E. Second Street, Chase City
  - 133 College Street, Clarksville
  - 905 North Mecklenburg Avenue, South Hill
- Nottoway County
  - 400 Church Street, Blackstone
  - 1500-1508 W. Virginia Avenue, Crewe
- Prince Edward County
  - East Third Street & South Street, Farmville
  - Southwest Corner of Main Street and Milnwood Road, Farmville
- North Carolina
  - 1775 Graham Avenue, Suite 204, Henderson
  - 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

**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
- 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 Elden Street, Herndon
1451 Dolley Madison Boulevard, 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 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 Ambarian Drive, Amherst
4498 South Amherst Highway, Madison Heights
Augusta County
2782 Stuarts Draft Highway, Staunts Draft
81 Franklin Street, Weyers Cave
Bath County
9008 Sam Snead Highway, Hot Springs
Bedford County
1621 Forest Road, Bedford
550 Blue Ridge Avenue, Bedford
8334 Moneta Road
Botetourt County
2728 Lee Highway South, Troutville
721 Blue Ridge Boulevard
Campbell County
3203 Waterlick Road
Carroll County
220 Main Street, Hillsville
Craig County
300 Main Street, New Castle
Culpeper County
806 Nottingham Street, Culpeper
Floyd County
213 North Locust Street, Floyd

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

#### Carter Bank & Trust (Continued)

**Franklin County**
- 50 Boones Mill Road, Boones Mill
- 9440 Franklin Street, Ferrum
- 135 Scruggs Road, Moneta
- 400 Franklin Street, Rocky Mount

**Grayson County**
- 449 East Main Street, Independence

**Halifax County**
- 222 Main Street, South Boston
- 4013 Halifax Road, South Boston

**Henry County**
- 11020 Virginia Avenue, Bassett
- 2770 Riverside Drive, Bassett
- 128 Paul Street, Collinsville
- 4259 Appalachian Drive, Fieldale
- 166 Horsepasture Price Road, Ridgeway
- 140 Tensbury Drive
- 6142 A.L. Philpott Highway

**Mecklenburg County**
- 749 East 2nd Street, Chase City
- 1002 Virginia Avenue, Clarksville
- 302 East Atlantic Street, South Hill

**Montgomery County**
- 105 King Street, Blacksburg
- 200 College Street NW, Christiansburg
- 370 Arbor Drive, Christiansburg

**Patrick County**
- 4952 Ararat Highway, Ararat
- 125 East Blue Ridge Street, Stuart
- 9747 Woolwine Highway, Woolwine

**Pittsylvania County**
- 5406 U.S. 29 North, Blairs
- 140 South Main Street, Chatham
- 307 South Main Street, Gretna

**Prince William County**
- 12791 Harbor Drive, Lake Ridge
- 12912 Fitzwater Drive, Nokesville
- 8402 Sudley Road

**Pulaski County**
- 998 Memorial Drive, Pulaski

**Roanoke County**
- 1111 East Washington Avenue, Vinton

**Rockbridge County**
- 116 East Midland Trail

**Rockingham County**
- 317 North Main Street, Bridgewater

**Russell County**
- 82 E. Main Street, Lebanon

**Spotsylvania County**
- 10407 Courthouse Road, Spotsylvania
- 1204 Bragg Road

**Stafford County**
- 175 Warrenton Road, Falmouth
- 2155 Jefferson Davis Highway, Stafford

**Stafford County**
- 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
- 200 Forest Hills Road, Wilson

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* Legal main office
Banks -- List by Name

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
Henrico County
1900 Lauderdale Drive
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
Cashier- Vera Primm, Chief Financial Officer

Offices
Brunswick County
4200 Gasburg Road, Gasburg
Mecklenburg County
581 Madison Street, Boydton
800 North Mecklenburg Avenue, South Hill *
North Carolina
851 South Beckford Drive, Suite A, Henderson
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 North 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 General Puller Highway, Suite D, 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
   City of Fairfax
      10509 Judicial Drive, Suite 100
   Chesterfield County
      2730 Buford Road
   Cumberland County
      1496 Anderson Highway, Cumberland
   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

* Legal main office
Banks -- List by Name

Essex Bank (Continued)

Henrico County
9954 Mayland Drive, Suite 2100 *

King William County
U.S. Route 360, Central Garage
1681 Main Street, West Point

Louisa County
217 East Main Street, Louisa

Northumberland County
14598 Northumberland Highway, Burgess
654 Northumberland Highway, Callao

Powhatan County
2320 Anderson Highway, Powhatan
Winterfield Place, 3740 Winterfield Road

Rockbridge County
744 North Lee Highway

Maryland
1835 West Street, Annapolis
1460 Ritchie Highway, Arnold
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
City of Staunton
2813 North Augusta Street
Augusta County
125 West Craig Street, Craigsville
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
200 Augusta Avenue, Grottoes
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- Joanna S. Hutchison, Senior Vice President

Offices
Craig County
189 Main Street, New Castle *
N.W. Corner of Walnut & Court Street, New Castle

Farmers Bank of Appomattox, The

P O Box 216
Appomattox 24522-0216
C.E.O.- John R. Caldwell, President
Cashier- Dawn S. Tolley, Chief Financial Officer

Offices
Appomattox County
18 Main Street, Appomattox *
Triangle Plaza Shopping Center, Route 460, Appomattox

Buckingham County
Southeast corner of State Rt. 20 and U.S. Route 15, Dillwyn

Campbell County
Highway 24, Concord

Prince Edward County
1508 South Main Street, Farmville

Farmers Bank, Windsor, Virginia

P O Box 285
Windsor 23487-0285
C.E.O.- Richard J. Holland, Jr., Chairman of the Board
Cashier- Kristy 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

* Legal main office
Banks -- List by Name

**Farmers and Miners Bank (Continued)**

- **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

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

**First Bank (Continued)**

- **Rockingham County**
  - 301 West Spotswood Trail, Elkton

- **Shenandoah County**
  - 5304 Main Street, Mt. Jackson
  - 112 West King Street, Strasburg *
  - 496 North Main Street, Woodstock
  - 860 South Main Street, Woodstock

- **Warren County**
  - 1717 Shenandoah Avenue, Front Royal
  - 508 North Commerce Avenue, Front Royal

**First Bank and Trust Company, The**

- P O Box 457
  - Lebanon 24266-0457
  - C.E.O.- William H. Hayter, President
  - Cashier- W. Mark Nelson, Chief Financial Officer

**First Bank and Trust Company, The (Continued)**

- **Rockingham County**
  - 605 North Main Street, Unit B

- **Russell County**
  - 236 West 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

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* Legal main office
Banks -- List by Name

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
City of Salem
1406 S. Colorado 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
109 Roanoke Street, Christiansburg
1400 Tyler Avenue, Radford
Pulaski County
1001 Bob White Boulevard, Pulaski
Scott County
135 West Jackson 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
102 Wall Street SW, 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
704 Independence Boulevard, Mount Airy
57 North Main Street, Sparta
92 North Center Street, Taylorsville
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
211 Federal Street, Bluefield

First Community Bank (Continued)

West Virginia
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

First State Bank
P O Box 6400
Danville 24543-6400
C.E.O.- Alan A. Howard, President

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

* Legal main office
First Virginia Community Bank (Continued)
Fairfax County
  11325 Random Hills Road *
Loudoun County
  Loudoun Station, Building A, 43800 Central Station Drive, Suite 150, Ashburn
Prince William County
  7900 Sudley Road

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 Staunton
    1013 Richmond Avenue
  City of Waynesboro
    400 Lew Dewitt Boulevard *

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 (Continued)
Washington County
  164 Jonesborough Road, Abingdon
  24412 Maringo Road, Abingdon
  340 West Main Street, Abingdon *
  506 Maple Street, Glade Spring
North Carolina
  100 West Main Street, Banner Elk
  1013 Highway 105, Boone
Tennessee
  The NW corner of State Highway 394 and Blountville Boulevard, Bristol
  Corner of Mountain Grove Road and Majestic Road, Knoxville
  4020 Highway 66 South, Rogersville
  113 Hardin Lane, Sevierville
  1824 Veterans Boulevard, Sevierville

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

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

* Legal main office
Banks -- List by Name

**John Marshall Bank (Continued)**
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
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 (Continued)**
Loudoun County
538 Fort Evans Road, NE, Leesburg
111 West Washington St, Middleburg *
431 East Main Street, Purcellville
Prince William County
8190 Stonewall Shops Square, Gainesville

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

**Offices**
City of Norton
Norton Square Shopping Center, Route 58, Norton
Wise County
102 West Main Street, Appalachia
201 Laurel Avenue, Coeburn
483 Front Street, Coeburn *
Wise Street, Ridgeview Shopping Center, St Paul
309 Vanover Avenue, N.E.

**New Peoples Bank, Inc.**
Tennessee
5575 Bobby Hicks Highway, Johnson City

**Middleburg Bank (Continued)**
Tennessee
5575 Bobby Hicks Highway, Johnson City

**Offices**
City of Bristol
102 Linden Square Drive
Buchanan County
20487 Riverside Drive, Grundy
Dickenson County
198 Colley Shopping Center Hwy 83, Clintwood
111 Haysi Main Street, Haysi
Russell County
87 Miners Drive, Castlewood
53 Commerce Drive, Honaker *
1421 East Main Street, Lebanon
Scott County
663 East Jackson Street, Gate City
1299 U. S. Highway 23 South, Weber City
Smyth County
155 East Lee Highway, Chilhowie
Tazewell County
U.S. Routes 19 and 460, Pounding Mill
157 Tazewell Mall Circle, Tazewell
514 Commerce Drive
Washington County
350 West Main Street, Abingdon

* Legal main office
New Peoples Bank, Inc. (Continued)
Wise County
419 Shawnee Avenue East, Big Stone Gap
5448 Wise-Norton Road, Esserville
11241 Indian Creek Road, Pound
Tennessee
372 East Jackson Boulevard, Jonesborough
2600 North John B. Dennis Highway, Kingsport
West Virginia
1221 Stafford Drive, Princeton

Peoples Bank, The
419 Erin Dr.
Knoxville 37919-6206
C.E.O.- Tracy E. Thompson
Cashier- Jason B. Wilkinson, Senior Vice President
Offices
Lee County
143 Buffalo Drive, Ewing
5499 Dr. Thomas Walker Road, Rose Hill *
Tennessee
419 Erin Drive, Knoxville
100 West Emory Road, Powell

Peoples Community Bank
P O Box 306
Montross 22520-0306
C.E.O.- Robert K. Bailey III, President
Cashier- Zirkle Blakey, III, Chief Financial Officer
Offices
King George County
5082 James Madison Parkway
State Route 3, one-third mile west of State Route 206
Richmond County
U.S. Route 360 at State Route 624, Warsaw
Stafford County
Southeast corner of the intersection of State Route 3 and State Route 607
Westmoreland County
15960 Kings Highway, Montross *

Pioneer Bank (Continued)
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
550 Broadview Avenue
Warrenton 20186
C.E.O.- Georgia S. Derrico, Chairman of the Board
Cashier- William H. Lagos, Chief Financial Officer
Offices
City of Fairfax
10855 Fairfax Boulevard
Albemarle County
1770 Timberwood Boulevard
Alleghany County
511 Main Street, Clifton Forge
Chesterfield County
13804 Hull Street Road, Midlothian
Fairfax County
6830 Old Dominion Drive, McLean *
11527 Sunrise Valley Drive, Reston
Fauquier County
11-A Main Street, Warrenton
550 Broadview Avenue, Warrenton
Loudoun County
1 East Market Street, Leesburg
10 West Market Street, Leesburg
10 West Washington Street, Middleburg
43086 Peacock Market Plaza, South Riding
Prince William County
6719 Leaberry Way, Unit L, The Shoppes at Haymarket
Shenandoah County
9484 Congress Street, New Market
Warren County
1 South Royal Avenue, Front Royal
Maryland
7700 Wisconsin Avenue, Bethesda
14118 Brandywine Road, Brandywine
37 North Market Street, Frederick
12800 Middlebrook Road, Germantown
4009 Old Town Road, Huntington

* Legal main office
Sonabank (Continued)
Maryland
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
  1034 S. Battlefield Boulevard
  1312 Greenbrier Parkway
  137 Mount Pleasant Road
  750 Volvo Parkway
City of Hampton
  550 Settlers Landing Road
City of Newport News
  1 Old Oyster Point Road
  11001 Warwick Boulevard
City of Norfolk
  1 Colley Avenue, Suite 100
  1006 Colley Avenue
  101 West Main Street, Suite 1000
  109 E. Main Street
  500 West 21st Street
  7500 Granby Street
City of Portsmouth
  200 High Street
  5716 High Street *
  6201 Portsmouth Boulevard
City of Richmond
  5011 Brook Road
  800 East Canal Street
  9000 West Huguenot Road
City of Suffolk
  5706 Harbour View Boulevard
City of Virginia Beach
  100 Lynnhaven Parkway
  1635 Laskin Road
  2539 Princess Anne Road
  297 Constitution Drive
  300 32nd Street
  3100 Shore Drive
  4525 Columbus Street
  5200 Providence Road
  5225 Providence Road
  600 22nd Street, Suite 100
  984 First Colonial Road
City of Williamsburg
  1510 Quarterpath Road

Towne Bank (Continued)
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
  5235 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
  4629 N. Croatan Highway, Kitty Hawk
  250 Caratoke Highway, Moyock
  2525 S. Croatan Highway, Nags Head
  2808 South Croatan Highway, Nags Head
  2 Juniper Trail, Southern Shores

TruPoint Bank
P O Box 1010
Grundy 24614-1010
C.E.O.- Barry C. Elswick, President
Cashier- E. Scott Butcher, Chief Financial Officer

Offices
City of Bristol
  1897 Lee Highway
Buchanan County
  U.S. Route 460 East, Grundy
  Walnut Street & Main Street, Grundy *
  U.S. Route 460, 0.2 miles east of State Rt. 624, Oakwood
  Anchorage Shopping Center, Vansant
Russell County
  16-18 Main Street, Lebanon
Tazewell County
  1320 Governor George C. Peery Hwy, Pounding Mill
  1425 Second Street, Richlands
Washington County
  600 East Main Street, Abingdon
  914 W. Main Street, Abingdon
Wise County
  28 Russell Street, St. Paul
Tennessee
  709 Med Tech Parkway, Johnson City

* Legal main office
<table>
<thead>
<tr>
<th>Banks -- List by Name</th>
<th>Union Bank &amp; Trust (Continued)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Union Bank &amp; Trust</strong></td>
<td>1658 State Farm Boulevard</td>
</tr>
<tr>
<td>1051 E. Cary Street, Suite 1200 Richmond 23219</td>
<td>410 Gander Road</td>
</tr>
<tr>
<td>C.E.O.- G. William Beale</td>
<td>Augusta County</td>
</tr>
<tr>
<td>Cashier- Robert M. Gorman, Chief Financial Officer</td>
<td>2600 Stuarts Draft Highway, Stuarts Draft</td>
</tr>
<tr>
<td><strong>Offices</strong></td>
<td>374 Lee Highway, Verona</td>
</tr>
<tr>
<td>City of Buena Vista</td>
<td>115 Lee Jackson Highway</td>
</tr>
<tr>
<td>2101 Forest Avenue</td>
<td>Bedford County</td>
</tr>
<tr>
<td>City of Charlottesville</td>
<td>125 West Main Street, Bedford</td>
</tr>
<tr>
<td>2151 Barracks Road</td>
<td>14915 Forest Road, Forest</td>
</tr>
<tr>
<td>300 Preston Avenue</td>
<td>14739 Moneta Road, Moneta</td>
</tr>
<tr>
<td>400 East Main Street</td>
<td>Caroline County</td>
</tr>
<tr>
<td>City of Colonial Heights</td>
<td>211 N Main Street, Bowling Green</td>
</tr>
<tr>
<td>3107 Boulevard, Suite 15</td>
<td>7349 Ladysmith Road, Ladysmith</td>
</tr>
<tr>
<td>City of Covington</td>
<td>18121 Jefferson Davis Highway, Ruther Glen</td>
</tr>
<tr>
<td>450 West Main Street</td>
<td>Chesterfield County</td>
</tr>
<tr>
<td>City of Fredericksburg</td>
<td>12601 Jefferson Davis Highway, Chester</td>
</tr>
<tr>
<td>1016 Charles Street</td>
<td>6401 Centralia Road, Chester</td>
</tr>
<tr>
<td>2811 Fall Hill Avenue</td>
<td>11101 Hull Street Road, Midlothian</td>
</tr>
<tr>
<td>725 Kenmore Avenue</td>
<td>13700 Midlothian Turnpike, Midlothian</td>
</tr>
<tr>
<td>City of Harrisonburg</td>
<td>200 Charter Colony Parkway, Midlothian</td>
</tr>
<tr>
<td>1391 S. High Street</td>
<td>6030 Harbour Park Drive, Midlothian</td>
</tr>
<tr>
<td>390 University Boulevard</td>
<td>11101 Midlothian Turnpike</td>
</tr>
<tr>
<td>440 South Main Street</td>
<td>11450 Robious Road</td>
</tr>
<tr>
<td>City of Lynchburg</td>
<td>5201 Chippenham Crossing Center</td>
</tr>
<tr>
<td>2102 Langhorne Road</td>
<td>9027 Forest Hill Avenue</td>
</tr>
<tr>
<td>City of Newport News</td>
<td>Culpeper County</td>
</tr>
<tr>
<td>603 Pilot House Drive</td>
<td>102 S Main Street, Culpeper</td>
</tr>
<tr>
<td>City of Radford</td>
<td>231 Southgate Shopping Center, Culpeper</td>
</tr>
<tr>
<td>50 West Main Street</td>
<td>717 James Madison Highway</td>
</tr>
<tr>
<td>City of Richmond</td>
<td>Essex County</td>
</tr>
<tr>
<td>1051 East Cary Street, Suite 1200 *</td>
<td>1649 Tappahannock Boulevard, Tappahannock</td>
</tr>
<tr>
<td>3556 W. Cary Street</td>
<td>1660 Tappahannock Boulevard, Tappahannock</td>
</tr>
<tr>
<td>5711 Patterson Avenue</td>
<td>Fairfax County</td>
</tr>
<tr>
<td>7045 Forest Hill Avenue</td>
<td>5803 Rolling Road, Springfield</td>
</tr>
<tr>
<td>Three James Center, 1051 East Cary Street, Suite 103</td>
<td>Fauquier County</td>
</tr>
<tr>
<td>City of Roanoke</td>
<td>216 Broadview Avenue, Warrenton</td>
</tr>
<tr>
<td>111 Franklin Road</td>
<td>37 E. Main Street, Warrenton</td>
</tr>
<tr>
<td>1611 Hersherberger Road, NW</td>
<td>Floyd County</td>
</tr>
<tr>
<td>3804 Brandon Avenue, SW</td>
<td>680 East Main Street, Floyd</td>
</tr>
<tr>
<td>City of Salem</td>
<td>Fluvanna County</td>
</tr>
<tr>
<td>1251 West Main Street</td>
<td>5980 Thomas Jefferson Parkway, Palmyra</td>
</tr>
<tr>
<td>City of Staunton</td>
<td>Franklin County</td>
</tr>
<tr>
<td>2307 West Beverly Street</td>
<td>369 Franklin Street, Rocky Mount</td>
</tr>
<tr>
<td>24 South Augusta Street</td>
<td>Frederick County</td>
</tr>
<tr>
<td>City of Virginia Beach</td>
<td>1095 Millwood Pike</td>
</tr>
<tr>
<td>4505 Columbus Street, Suite 100</td>
<td>Giles County</td>
</tr>
<tr>
<td>City of Waynesboro</td>
<td>605 Wenonah Avenue, Pearisburg</td>
</tr>
<tr>
<td>100 Lucy Lane</td>
<td>Hanover County</td>
</tr>
<tr>
<td>251 North Poplar Street</td>
<td>302 Ashcake Road, Ashland</td>
</tr>
<tr>
<td>City of Winchester</td>
<td>9665 Sliding Hill Road, Ashland</td>
</tr>
<tr>
<td>1738 Amherst Street</td>
<td>6479 Mechanicsville Turnpike, Mechanicsville</td>
</tr>
<tr>
<td>Albemarle County</td>
<td>8300 Bell Creek Road, Mechanicsville</td>
</tr>
<tr>
<td>3290 Worth Crossing, Forest Lakes</td>
<td>9534 Chamberlayne Road, Mechanicsville</td>
</tr>
<tr>
<td>1330 Parham Circle</td>
<td>* Legal main office</td>
</tr>
</tbody>
</table>
Banks -- List by Name

**Union Bank & Trust (Continued)**

- Henrico County
  - 10150 Brook 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
  - 3460 Pump Road
  - 3900 Westerre Parkway, Suite 102
  - 4390 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
- Madison County
  - 1174 North Main Street, Madison
- Montgomery County
  - 2280 Kraft Drive, Suite 1000, Blacksburg
  - 601 North Main Street, Blacksburg
  - 105 Arbor Drive, Christiansburg
  - 1675 Roanoke Street, Christiansburg
  - 50 North Franklin Street, Christiansburg
  - 4055 Riner Road, Riner
- Nelson County
  - 124 Main Street, Lovingston
- Northumberland County
  - 15043 Northumberland Highway, Burgess
- Orange County
  - 134 North Main Street, Gordonsville
  - 36081 Goodwin Drive, Locust Grove
- Pulaski County
  - 2 Town Center Drive, Dublin
- Rappahannock County
  - 7 Bank Road, Washington
- Richmond County
  - 4256 Richmond Road, Warsaw
  - 5839 Richmond Road, Warsaw
- Roanoke County
  - 1006 Hardy Road, Vinton
  - 2103 Electric Road SW
  - 3605 Electric Road
  - 4203 Electric Road
  - 7337 Williamson Road NW

**Union Bank & Trust (Continued)**

- 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
- City of Richmond
  - 7035 Three Chopt Road

**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

* Legal main office
Banks -- List by Name

United Bank (Continued)
City of Manassas
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
Centreridge Market Place, 6375 Multiplex Drive, Centreville
13881G Metrotech Drive, Chantilly
4221 Walney Road, Suite 120, Chantilly
4501 Daly Drive, Chantilly
1356 Chain Bridge Road, McLean
8251 Greensboro Drive, McLean
11820 Spectrum Center, Reston
1801 Reston Parkway, Reston
7830 Backlick Road, Suite 101, Springfield
2071 Chain Bridge Road, Vienna
374 Maple Avenue, Vienna
13060 Fair Lakes Blvd
7115 Leesburg Pike
7787 Leesburg Pike
7901 Richmond Highway
Frederick County
4095 Valley Pike, Stephens City
1447 North Frederick Pike
199 Front Royal Pike
2051 Northwestern Pike
Greene County
96 Main Street, Standardville
Loudoun County
21885 Ryan Center Way, Ashburn
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

United Bank (Continued)
Prince William County
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
1001 Wisconsin Avenue, N.W., Washington
1115 30th Street, N.W., Washington
1301 U Street, N.W., Washington
1350 I Street, N.W., Washington
1667 K Street, N.W., Washington
1875 Eye Street, N.W., Washington
4900 Massachusetts Avenue, N.W., Washington
Maryland
7845 Wisconsin Avenue, Bethesda
5410 Wisconsin Avenue, Chevy Chase
16268 Frederick Road, Gaithersburg
12127 Rockville Pike, Rockville
8630 Fenton Street, Silver Spring

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

Offices
Chesterfield County
4221 West Hundred Road, Chester
1120 Huguenot Road, Midlothian
13531 Midlothian Turnpike, Midlothian *
6736 Southshore Drive, Midlothian
6551 Centralia Road
Hanover County
10035 Sliding Hill Road, Ashland
8051 Mechanicsville Turnpike, Mechanicsville
Henrico County
1401 Santa Rosa Road
1650 Willow Lawn Drive
Powhatan County
1793 South Creek One

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

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

Virginia Community Bank (Continued)
Louisa County
  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
  317-319 William Street
  410 William Street *
  Cowan Center, 2521 Cowan Boulevard
- Spotsylvania County
  4210 Plank Road
- 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 Alexandria
  115 N. Washington Street
- 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

* Legal main office
Banks -- List by Name

WashingtonFirst Bank (Continued)
Maryland
7708 Woodmont Avenue, Bethesda
6329 Greenbelt Road, College Park
6089 Oxon Hill Road, Oxon Hill
9812 Falls Road, Suite 125, Potomac
14941 Shady Grove Road, Rockville

Xenith Bank
641 Lynnhaven Parkway
Virginia Beach 23452-7307
C.E.O.- T. Gaylon Layfield III
Cashier- Thomas W. Osgood, Chief Financial Officer

Offices

City of Chesapeake
1500 Mt Pleasant Road
201 Volvo Parkway
239 Battlefield Boulevard South
4108 Portsmouth Boulevard
712 Liberty Street
852 N. George Washington Highway

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

City of Richmond
5300 Patterson Avenue
901 East Cary Street, Suite 1700 *

City of Suffolk
100 Bosley Avenue
100 N. Main Street
2825 Godwin Boulevard
3535 Bridge Road

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
1011 Boulder Springs Drive, Suite 410

Fairfax County
2325 Dulles Corner Boulevard, Suite 500, Herndon

Gloucester County
6720 Sutton Road, Gloucester

Greensville County
100 Dominion Drive

Henrico County
12090 West Broad Street
8209 West Broad Street

Northamont 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

* 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

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., 17 W. Main Street, Luray, VA 22835
C.E.O. - Brian K. Plum, President
Blue Ridge Bank, National Association, Floyd, 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
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

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
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

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

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
  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

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
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

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

Highlands Bankshares, Inc., P. O. Box 1128, Abingdon, VA 24212-1128
C.E.O. - Timothy K. Schools
Highlands Union Bank, Abingdon, VA

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

MainStreet Bancshares, Inc., 10089 Fairfax Boulevard, Fairfax, VA 22030
C.E.O. - Jeff W. Dick
MainStreet Bank, Fairfax, VA

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

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

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

Parkway Acquisition Corp., 101 Jacksonville Circle, Floyd, VA 24091
C.E.O. - J. Allan Funk
Grayson National Bank, Independence, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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
Pioneer Bank, Stanley, VA

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

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

Select Bank Financial Corporation, 211 Gristmill Drive, Forest, VA
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, Richmond, VA

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

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
Holding Companies with Bank Subsidiaries Headquartered in Virginia

Virginia Bank Bankshares, Inc., P. O. Box 3447, Danville, VA 24543-3447
    C.E.O. - Roger C. Gillspie, President
    Virginia Bank and Trust Company, Danville, VA

Virginia 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

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 E. Cary Street, Richmond, Virginia, 23226
    C.E.O. - T. Gaylon Layfield III
    Xenith Bank, Richmond, VA
<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/28/16</td>
<td>Fiduciary Trust Company International</td>
<td>3033 Wilson Boulevard, Suite 700</td>
<td>Pending</td>
</tr>
<tr>
<td></td>
<td>New York, NY</td>
<td>Arlington, VA</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

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans</td>
<td>$4,904,214,440</td>
<td>$5,500,557,532</td>
</tr>
<tr>
<td>LESS: Allowance for loan losses</td>
<td>42,308,021</td>
<td>44,886,643</td>
</tr>
<tr>
<td>Cash</td>
<td>412,052,954</td>
<td>439,952,124</td>
</tr>
<tr>
<td>Available for Sale securities</td>
<td>967,222,559</td>
<td>1,057,663,661</td>
</tr>
<tr>
<td>Held to Maturity securities</td>
<td>878,407,916</td>
<td>813,544,774</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in Corporate Centrals</td>
<td>1,636,770</td>
<td>902,082</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in banks and S&amp;Ls</td>
<td>167,993,881</td>
<td>152,013,597</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in other credit unions</td>
<td>27,105,452</td>
<td>24,827,023</td>
</tr>
<tr>
<td>All other investments</td>
<td>69,277,208</td>
<td>84,177,955</td>
</tr>
<tr>
<td>Land and buildings (net of depreciation)</td>
<td>148,008,454</td>
<td>157,857,544</td>
</tr>
<tr>
<td>Other fixed assets (net of depreciation)</td>
<td>23,382,265</td>
<td>23,990,305</td>
</tr>
<tr>
<td>Share insurance capitalization deposit</td>
<td>61,140,910</td>
<td>65,574,506</td>
</tr>
<tr>
<td>All other assets</td>
<td>142,631,555</td>
<td>149,533,301</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$7,760,766,343</td>
<td>$8,425,707,761</td>
</tr>
</tbody>
</table>

|                          |             |             |
| **LIABILITIES & SAVINGS EQUITY** |         |             |
| Notes/interest payable    | $273,315,156 | $385,193,273 |
| Accounts payable          | 105,570,440  | 122,352,097  |
| Dividends payable         | 308,200      | 341,222      |
| **TOTAL LIABILITIES**     | $379,193,800 | $507,886,592 |

|                          |             |             |
| Share certificates        | $1,340,705,894 | $1,238,357,107 |
| Share draft accounts      | 1,143,391,863 | 1,399,946,416 |
| IRA accounts              | 586,348,155  | 607,475,043  |
| Other shares and deposits | 3,511,780,405 | 3,838,416,429 |
| **TOTAL SHARES AND DEPOSITS** | $6,582,226,317 | $7,084,194,995 |

|                          |             |             |
| Regular/statutory reserve | 86,828,979  | 86,599,243  |
| Other reserves            | 91,117,667  | 91,117,667  |
| Appropriation For Non-Conforming Investments | 811,494 | 811,494 |
| Equity Acquired in a Merger | 6,160,885  | 6,657,303  |
| Unrealized Gains (Losses) on available for sale securities | (1,705,074) | (11,384,590) |
| Other comprehensive Income | (49,565,306) | (48,961,584) |
| Accumulated Unrealized G/L on Cash Flow Hedges | 0 | 0 |
| Undivided earnings        | 665,697,611  | 708,786,641  |
| **TOTAL EQUITY**          | $799,346,226 | $833,626,174 |

|                          |             |             |
| **TOTAL LIABILITIES, SHARES & EQUITY** | $7,760,766,343 | $8,425,707,761 |

Number of credit unions in operation | 34 | 34
## Consolidated Report of Income for Credit Unions
### For the Year Ended December 31

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on loans (gross)</td>
<td>$242,089,095</td>
<td>$263,623,975</td>
</tr>
<tr>
<td>LESS: Interest refunded</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Income from investments</td>
<td>29,287,027</td>
<td>31,373,745</td>
</tr>
<tr>
<td>Fee income</td>
<td>46,951,743</td>
<td>53,027,305</td>
</tr>
<tr>
<td>Other operating income</td>
<td>60,816,146</td>
<td>67,781,797</td>
</tr>
<tr>
<td><strong>TOTAL GROSS INCOME</strong></td>
<td><strong>$379,144,011</strong></td>
<td><strong>$415,806,822</strong></td>
</tr>
<tr>
<td><strong>EXPENSES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee compensation &amp; benefits</td>
<td>$135,454,518</td>
<td>$153,393,683</td>
</tr>
<tr>
<td>Travel &amp; conference expense</td>
<td>2,842,167</td>
<td>3,174,046</td>
</tr>
<tr>
<td>Office occupancy expense</td>
<td>12,906,550</td>
<td>14,595,750</td>
</tr>
<tr>
<td>Office operations expense</td>
<td>51,873,152</td>
<td>57,081,155</td>
</tr>
<tr>
<td>Education &amp; promotional expenses</td>
<td>9,160,821</td>
<td>10,490,905</td>
</tr>
<tr>
<td>Loan servicing expense</td>
<td>28,203,862</td>
<td>32,080,405</td>
</tr>
<tr>
<td>Professional &amp; outside services</td>
<td>12,221,237</td>
<td>12,396,641</td>
</tr>
<tr>
<td>Provision for loan losses</td>
<td>27,393,540</td>
<td>32,789,346</td>
</tr>
<tr>
<td>Members insurance</td>
<td>(26,803)</td>
<td>89,765</td>
</tr>
<tr>
<td>Operating fees (examination &amp; supervision fees)</td>
<td>946,037</td>
<td>1,025,766</td>
</tr>
<tr>
<td>Miscellaneous operating expenses</td>
<td>6,641,225</td>
<td>5,553,540</td>
</tr>
<tr>
<td><strong>TOTAL OPERATING EXPENSES BEFORE DIVIDENDS</strong></td>
<td><strong>$287,616,306</strong></td>
<td><strong>$322,671,002</strong></td>
</tr>
<tr>
<td><strong>NET INCOME (LOSS) BEFORE DIVIDENDS</strong></td>
<td><strong>$91,527,705</strong></td>
<td><strong>$93,135,820</strong></td>
</tr>
<tr>
<td>Gains (losses) on investments</td>
<td>626,831</td>
<td>608,931</td>
</tr>
<tr>
<td>Gains (losses) on deposition of fixed assets</td>
<td>(269,734)</td>
<td>(148,404)</td>
</tr>
<tr>
<td>Other non-operating income (expense)</td>
<td>1,362,707</td>
<td>(1,363,649)</td>
</tr>
<tr>
<td><strong>TOTAL NON-OPERATING GAINS (LOSSES)</strong></td>
<td><strong>1,719,804</strong></td>
<td><strong>(903,122)</strong></td>
</tr>
<tr>
<td>Total net income (loss) before dividends</td>
<td><strong>$93,247,509</strong></td>
<td><strong>$92,232,698</strong></td>
</tr>
<tr>
<td>Interest on borrowed money</td>
<td>6,418,434</td>
<td>7,362,764</td>
</tr>
<tr>
<td>Dividends</td>
<td>36,802,220</td>
<td>41,750,781</td>
</tr>
<tr>
<td><strong>Net income (loss) after dividends</strong></td>
<td><strong>$50,026,855</strong></td>
<td><strong>$43,119,153</strong></td>
</tr>
<tr>
<td>Transfer to Regular Reserve</td>
<td><strong>$0</strong></td>
<td><strong>$178,247</strong></td>
</tr>
</tbody>
</table>
## Selected Data For Virginia State Chartered-Credit Unions
### As of December 31, 2016

<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>32,189</td>
<td>27,629</td>
<td>4,936</td>
</tr>
<tr>
<td>Augusta Health Care Credit Union, Incorporated</td>
<td>Fishersville</td>
<td>11,970</td>
<td>10,620</td>
<td>1,330</td>
</tr>
<tr>
<td>Beacon Credit Union, Incorporated</td>
<td>Lynchburg</td>
<td>159,069</td>
<td>144,373</td>
<td>13,889</td>
</tr>
<tr>
<td>Blue Eagle Credit Union</td>
<td>Roanoke</td>
<td>145,860</td>
<td>128,151</td>
<td>18,678</td>
</tr>
<tr>
<td>Cadmus Credit Union, Incorporated</td>
<td>Richmond</td>
<td>2,076</td>
<td>1,630</td>
<td>429</td>
</tr>
<tr>
<td>Dominion Credit Union</td>
<td>Richmond</td>
<td>282,792</td>
<td>242,656</td>
<td>32,174</td>
</tr>
<tr>
<td>DuPont Community Credit Union</td>
<td>Waynesboro</td>
<td>1,091,190</td>
<td>940,310</td>
<td>109,269</td>
</tr>
<tr>
<td>Entrust Financial Credit Union</td>
<td>Richmond</td>
<td>78,391</td>
<td>72,207</td>
<td>6,052</td>
</tr>
<tr>
<td>Hampton Roads Educators Credit Union, Inc.</td>
<td>Hampton</td>
<td>31,246</td>
<td>29,624</td>
<td>2,239</td>
</tr>
<tr>
<td>Jackson River Community Credit Union</td>
<td>Covington</td>
<td>77,983</td>
<td>67,663</td>
<td>8,647</td>
</tr>
<tr>
<td>Loudoun Credit Union</td>
<td>Leesburg</td>
<td>39,280</td>
<td>35,201</td>
<td>3,735</td>
</tr>
<tr>
<td>Martinsville Du Pont Employees Credit Union, Incorporated d/b/a ValleyStar Credit Union</td>
<td>Martinsville</td>
<td>291,415</td>
<td>247,009</td>
<td>43,985</td>
</tr>
<tr>
<td>N.C.S.E. Credit Union, Inc.</td>
<td>Lovingston</td>
<td>1,035</td>
<td>823</td>
<td>212</td>
</tr>
<tr>
<td>Nabisco Employees Credit Union</td>
<td>Richmond</td>
<td>5,371</td>
<td>4,303</td>
<td>1,023</td>
</tr>
<tr>
<td>Newport News Municipal Employees Credit Union, Incorporated</td>
<td>Newport News</td>
<td>39,899</td>
<td>36,252</td>
<td>3,580</td>
</tr>
<tr>
<td>Newport News Shipbuilding Employee’s Credit Union, Inc. d/b/a Bayport Credit Union</td>
<td>Newport News</td>
<td>1,518,675</td>
<td>1,273,100</td>
<td>192,391</td>
</tr>
<tr>
<td>Northern Star Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>84,214</td>
<td>73,599</td>
<td>10,147</td>
</tr>
</tbody>
</table>
## Selected Data For Virginia State Chartered-Credit Unions
### As of December 31, 2016

<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>Old Dominion University Credit Union, Inc.</td>
<td>Norfolk</td>
<td>29,346</td>
<td>26,504</td>
<td>2,744</td>
</tr>
<tr>
<td>P.W.C. Employees Credit Union</td>
<td>Woodbridge</td>
<td>54,755</td>
<td>47,115</td>
<td>7,470</td>
</tr>
<tr>
<td>Petersburg Federal Reformatory Credit Union, Incorporated</td>
<td>Petersburg</td>
<td>4,194</td>
<td>3,215</td>
<td>967</td>
</tr>
<tr>
<td>PFD Firefighters Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>26,525</td>
<td>22,729</td>
<td>3,682</td>
</tr>
<tr>
<td>Piedmont Credit Union</td>
<td>Danville</td>
<td>61,365</td>
<td>56,631</td>
<td>4,891</td>
</tr>
<tr>
<td>Prime Care Credit Union, Incorporated</td>
<td>Norfolk</td>
<td>20,263</td>
<td>17,734</td>
<td>2,453</td>
</tr>
<tr>
<td>Richmond Virginia Fire Police Credit Union Inc.</td>
<td>Richmond</td>
<td>20,930</td>
<td>18,180</td>
<td>2,543</td>
</tr>
<tr>
<td>Richmond Postal Credit Union Incorporated, The</td>
<td>Richmond</td>
<td>73,997</td>
<td>62,022</td>
<td>12,267</td>
</tr>
<tr>
<td>Riverside Health System Employees' Credit Union, Incorporated</td>
<td>Newport News</td>
<td>8,621</td>
<td>7,114</td>
<td>1,433</td>
</tr>
<tr>
<td>Spruance Cellophane Credit Union</td>
<td>Richmond</td>
<td>5,759</td>
<td>5,335</td>
<td>420</td>
</tr>
<tr>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>Charlottesville</td>
<td>833,154</td>
<td>739,733</td>
<td>89,304</td>
</tr>
<tr>
<td>Valley Community Credit Union</td>
<td>Waynesboro</td>
<td>7,998</td>
<td>7,599</td>
<td>276</td>
</tr>
<tr>
<td>Virginia Credit Union, Inc.</td>
<td>Richmond</td>
<td>3,303,926</td>
<td>2,662,268</td>
<td>304,261</td>
</tr>
<tr>
<td>Virginia Educators' Credit Union</td>
<td>Newport News</td>
<td>62,733</td>
<td>55,109</td>
<td>7,134</td>
</tr>
<tr>
<td>Virginia United Methodist Credit Union, Inc. d/b/a The United Methodist</td>
<td>Richmond</td>
<td>15,704</td>
<td>14,334</td>
<td>1,387</td>
</tr>
<tr>
<td>Waynesboro Employees Credit Union, Inc.</td>
<td>Waynesboro</td>
<td>3,784</td>
<td>3,421</td>
<td>360</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>03/18/16</td>
<td>Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA to merge into it Norfolk, Va., Postal Credit Union, Incorporated, Norfolk, VA</td>
<td>Approved 04/28/16</td>
</tr>
<tr>
<td>09/12/16</td>
<td>Martinsville Du Pont Employees Credit Union, Incorporated, Martinsville, VA to merge into it Valley Community Credit Union, Waynesboro, VA</td>
<td>Approved 11/07/16</td>
</tr>
</tbody>
</table>

### New Service Facilities

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/07/16</td>
<td>DuPont Community Credit Union</td>
<td>410 N. Augusta Street Staunton, VA</td>
<td>Approved 03/29/16</td>
</tr>
<tr>
<td>03/21/16</td>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>1400 Melbourne Road Charlottesville, VA</td>
<td>Approved 04/04/16</td>
</tr>
<tr>
<td>06/13/16</td>
<td>Newport News Shipbuilding Employees' Credit Union, Inc.</td>
<td>3101 Jefferson Avenue Newport News, VA</td>
<td>Approved 07/07/16</td>
</tr>
<tr>
<td>06/13/16</td>
<td>Newport News Shipbuilding Employees' Credit Union, Inc.</td>
<td>955 Harpersville Road Newport News, VA</td>
<td>Approved 07/07/16</td>
</tr>
<tr>
<td>06/28/16</td>
<td>Newport News Shipbuilding Employees' Credit Union, Inc.</td>
<td>5225 Providence Road Virginia Beach, VA</td>
<td>Approved 07/15/16</td>
</tr>
<tr>
<td>07/25/16</td>
<td>Piedmont Credit Union</td>
<td>1 High School Circle South Boston, VA</td>
<td>Approved 08/25/16</td>
</tr>
<tr>
<td>11/30/16</td>
<td>Eastman Credit Union</td>
<td>The Meadows Development Parcel 1, Near Exit 17, Interstate 81 Abingdon, VA</td>
<td>Approved 12/16/16</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>February</td>
<td>01</td>
<td>University of Virginia Community Credit Union, Inc., Charlottesville, VA merged into it Northern Piedmont Federal Credit Union, Warrenton, VA</td>
</tr>
<tr>
<td>May</td>
<td>25</td>
<td>Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA merged into it Norfolk, Va., Postal Credit Union, Incorporated, Norfolk, VA</td>
</tr>
</tbody>
</table>

**Changes in Title**

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Credit Union Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>March</td>
<td>17</td>
<td>Valley Industrial Credit Union, Waynesboro, VA changed its name to Valley Community Credit Union</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>April</td>
<td>11</td>
<td>Blue Eagle Credit Union opened a service facility at 1210 Greenview Drive, Lynchburg, VA</td>
</tr>
<tr>
<td>July</td>
<td>07</td>
<td>Newport News Shipbuilding Employees' Credit Union, Inc. opened a service facility at 955 Harpersville Road, Newport News, VA</td>
</tr>
<tr>
<td>July</td>
<td>07</td>
<td>Newport News Shipbuilding Employees' Credit Union, Inc. opened a service facility at 3101 Jefferson Avenue, Newport News, VA</td>
</tr>
<tr>
<td>August</td>
<td>18</td>
<td>University of Virginia Community Credit Union, Inc. opened a service facility at 1400 Melbourne Road, Charlottesville, VA</td>
</tr>
<tr>
<td>September</td>
<td>27</td>
<td>Martinsville Du Pont Employees Credit Union, Incorporated opened a service facility at 212 Holt Garrison Parkway, Danville, VA</td>
</tr>
<tr>
<td>October</td>
<td>03</td>
<td>Newport News Shipbuilding Employees' Credit Union, Inc. opened a service facility at 5225 Providence Road, Virginia Beach, 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 -
2293 Magnolia Avenue
Buena Vista, VA 24416
1901 Goodyear Boulevard
Danville, VA 24541
3320 Riverside Drive
Danville, VA 24540
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 -
1210 Greenview Drive
Lynchburg, VA 24502
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 -
1820 South High Street
Harrisonburg, VA 22801
1925 Reservoir Street
Harrisonburg, VA 22801
47 W. Kaylor Park Drive
Harrisonburg, VA 22801
1130 North Lee Highway
Lexington, VA 24450
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
212 Holt Garrison Parkway
Danville, VA
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 23869
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
3101 Jefferson Avenue
Newport News, VA
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
955 Harpersville Road
Newport News, VA
Northrup Grumman Newport News
Building 907, 210 47th Street
Newport News, VA 23607
600 Church Street, Room 111
Norfolk, VA 23501
1290 Smithfield Plaza
Smithfield, VA 23430
1463 North Main Street
Suffolk, VA 23434
5225 Providence Road
Virginia Beach, VA
4171 Ironbound Road
Williamsburg, VA 23188
4388 Holland Road, Suite 100
Virginia Beach, VA 23452

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

Service Facilities -

Elmhurst Square S. C. Outparcel
5600 Block of Portsmouth Boulevard
Portsmouth, VA 23701
5885 Harbor View Boulevard
Suffolk, VA 23435

Old Dominion University Credit Union, Inc.
2701 Hampton Boulevard
Norfolk, VA 23517
Treasurer- Sylvia Hudgins

Service Facility -

4901 Hampton Boulevard, Room 1049
Norfolk, VA 23508

P.W.C. Employees Credit Union
12715 Ridgefield Village Drive
Woodbridge, VA 22193
Treasurer- Robin R. Perkins

Service Facility -

8959 Center Street
Manassas, VA 22110

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
Credit Unions -- List by Name

Prime Care Credit Union, Incorporated
600 Gresham Drive
Norfolk, VA 23507-1904
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
1400 Melbourne Road
Charlottesville, VA 22901
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 22902
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
4257-A Aiken Drive, Building 102
Warrenton, VA 20187
484 Blackwell Road, Suite 100
Warrenton, VA 20186

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

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Credit Unions -- List by Name

Virginia Credit Union, Inc. (Continued)

Service Facilities -
100 MidTown Avenue
  Farmville, VA 23901
2150 Gordon W. Shelton Boulevard
  Fredericksburg, VA 22401
9951 Jefferson Davis Highway
  Fredericksburg, VA 22408
3236 Odd Fellows Road
  Lynchburg, VA 24501
6103 Brashier Boulevard
  Mechanicsville, VA 23111
11030 Hull Street Road
  Midlothian, VA 23112
13505 Tredegar Lake Parkway
  Midlothian, VA 23112
Southside Virginia Training Center
  Building 59, 26317 W. Washington St.
  Petersburg, VA 23803
101 N. 14th Street (Tower)
  Richmond, VA 23219
10165 Brook Road
  Richmond, VA 23227
1200 Koger Center Boulevard
  Richmond, VA 23235
1302 B Gaskins Road
  Richmond, VA 23233
2300 W Broad Street (DMV)
  Richmond, VA 23220
4001 Lauderdale Drive
  Richmond, VA 23233
5285 South Laburnum Avenue
  Richmond, VA 23231
5427 Glenside Drive
  Richmond, VA 23228
6900 Atmore Drive
  Richmond, VA 23225
7500 Boulders View Drive
  Richmond, VA 23225
900 East Main Street
  Pocahontas Building
  Richmond, VA 23219
935 West Grace Street
  Richmond, VA 23220
9498 West Broad Street
  Richmond, VA
General Assembly Building
  201 North 9th Street
  Richmond, VA 23219
J. Sargeant Reynolds Comm. College
  1651 E. Parham Road
  Richmond, VA 23228
VCU-HS Main Hospital
  1250 East Marshall Street
  Richmond, VA 23298

Virginia Credit Union, Inc. (Continued)

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