THE 2017 ANNUAL REPORT
OF THE
BUREAU OF FINANCIAL INSTITUTIONS

BANKS
CREDIT UNIONS
SAVINGS INSTITUTIONS
TRUST COMPANIES

OPERATING IN VIRGINIA
AT THE CLOSE OF BUSINESS DECEMBER 31, 2017

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

JUDITH WILLIAMS JAGDMANN, Chairman

JAMES C. DIMITRI

MARK C. CHRISTIE

JOEL H. PECK, Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 2017

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:
I have the honor to submit herewith the 2017 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 &
LICENSED
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 2007 – 2017

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, 2016</th>
<th>December 31, 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>61 State Banks</td>
<td>56 State Banks</td>
</tr>
<tr>
<td></td>
<td>1,040 Branches</td>
<td>1,050 Branches</td>
</tr>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and balances due from depository institutions:</td>
<td>$3,979,860</td>
<td>$4,358,078</td>
</tr>
<tr>
<td>(1) Noninterest-bearing balances</td>
<td>805,048</td>
<td>924,931</td>
</tr>
<tr>
<td>(2) Interest-bearing balances</td>
<td>3,174,812</td>
<td>3,433,147</td>
</tr>
<tr>
<td>Securities</td>
<td>9,629,586</td>
<td>9,955,553</td>
</tr>
<tr>
<td>Federal funds sold &amp; securities purchased under agreement to resell</td>
<td>693,715</td>
<td>239,516</td>
</tr>
<tr>
<td>Loan and lease financing receivables:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans and leases, net of unearned income</td>
<td>50,225,056</td>
<td>56,457,232</td>
</tr>
<tr>
<td>LESS: Allowance for loan and lease losses</td>
<td>478,123</td>
<td>473,085</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income and allowance for losses</td>
<td>49,746,933</td>
<td>55,984,147</td>
</tr>
<tr>
<td>Assets held in trading accounts</td>
<td>4,907</td>
<td>4,406</td>
</tr>
<tr>
<td>Premises and fixed assets (including capitalized leases)</td>
<td>1,077,842</td>
<td>1,090,040</td>
</tr>
<tr>
<td>Other real estate owned</td>
<td>187,465</td>
<td>184,036</td>
</tr>
<tr>
<td>Intangible assets</td>
<td>1,714,528</td>
<td>2,521,081</td>
</tr>
<tr>
<td>Other assets</td>
<td>2,723,565</td>
<td>2,848,520</td>
</tr>
<tr>
<td>TOTAL ASSETS</td>
<td>$69,758,401</td>
<td>$77,185,377</td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In domestic offices</td>
<td>$55,055,191</td>
<td>$60,563,073</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>12,067,856</td>
<td>14,814,609</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>42,987,335</td>
<td>45,748,464</td>
</tr>
<tr>
<td>In foreign offices, Edge and Agreement subsidiaries, and IBFs...</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Federal funds purchased and securities sold under agreement to repurchase</td>
<td>796,679</td>
<td>553,902</td>
</tr>
<tr>
<td>Other borrowed money</td>
<td>4,466,868</td>
<td>4,854,065</td>
</tr>
<tr>
<td>Notes and debentures subordinated to deposits</td>
<td>3,000</td>
<td>253,810</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>544,175</td>
<td>566,703</td>
</tr>
<tr>
<td>TOTAL LIABILITIES</td>
<td>$60,865,913</td>
<td>$66,791,553</td>
</tr>
<tr>
<td><strong>EQUITY CAPITAL</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perpetual preferred stock</td>
<td>3,262</td>
<td>3,259</td>
</tr>
<tr>
<td>Common stock</td>
<td>453,109</td>
<td>440,646</td>
</tr>
<tr>
<td>Surplus</td>
<td>5,619,400</td>
<td>6,991,582</td>
</tr>
<tr>
<td>Undivided profits and capital reserves</td>
<td>2,803,674</td>
<td>2,943,853</td>
</tr>
<tr>
<td>Noncontrolling interests in consolidated subsidiaries</td>
<td>13,042</td>
<td>14,484</td>
</tr>
<tr>
<td>TOTAL EQUITY</td>
<td>$8,892,487</td>
<td>$10,393,824</td>
</tr>
<tr>
<td>TOTAL LIABILITIES AND EQUITY CAPITAL</td>
<td>$69,758,401</td>
<td>$77,185,377</td>
</tr>
</tbody>
</table>
## Consolidated Report of Income for Virginia State-Chartered Banks
### For the Year Ended December 31 (In Thousands of Dollars)

<table>
<thead>
<tr>
<th>Description</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INTEREST INCOME:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on loans</td>
<td>$2,215,999</td>
<td>$2,528,881</td>
</tr>
<tr>
<td>Income from lease financing receivables</td>
<td>445</td>
<td>357</td>
</tr>
<tr>
<td>Interest on balances due from depository institutions</td>
<td>15,396</td>
<td>42,444</td>
</tr>
<tr>
<td>Interest and dividends on securities</td>
<td>232,228</td>
<td>221,024</td>
</tr>
<tr>
<td>Interest from assets held in trading accounts</td>
<td>571</td>
<td>0</td>
</tr>
<tr>
<td>Interest on federal funds sold and securities purchased under agreements to resell</td>
<td>2,470</td>
<td>6,075</td>
</tr>
<tr>
<td>Other Interest Income</td>
<td>16,260</td>
<td>19,810</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST INCOME</strong></td>
<td>$2,483,369</td>
<td>$2,818,591</td>
</tr>
<tr>
<td><strong>INTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on deposits in domestic offices</td>
<td>251,642</td>
<td>286,439</td>
</tr>
<tr>
<td>Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Expense of federal funds purchased and securities sold under agreements to repurchase</td>
<td>5,353</td>
<td>8,474</td>
</tr>
<tr>
<td>Interest on trading liabilities and other borrowed money</td>
<td>52,033</td>
<td>57,715</td>
</tr>
<tr>
<td>Interest on notes and debentures subordinated to deposits</td>
<td>353</td>
<td>5,495</td>
</tr>
<tr>
<td>Other interest expense</td>
<td>0</td>
<td>4,374</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST EXPENSE</strong></td>
<td>$309,381</td>
<td>$362,497</td>
</tr>
<tr>
<td><strong>NET INTEREST INCOME</strong></td>
<td>$2,173,988</td>
<td>$2,456,094</td>
</tr>
<tr>
<td>Provision for loan and lease losses</td>
<td>105,478</td>
<td>142,007</td>
</tr>
<tr>
<td><strong>NONINTEREST INCOME:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from fiduciary activities</td>
<td>18,649</td>
<td>30,000</td>
</tr>
<tr>
<td>Service charges on deposit accounts</td>
<td>115,647</td>
<td>129,237</td>
</tr>
<tr>
<td>Trading revenue</td>
<td>110</td>
<td>982</td>
</tr>
<tr>
<td>All other noninterest income</td>
<td>531,991</td>
<td>575,018</td>
</tr>
<tr>
<td><strong>TOTAL NONINTEREST INCOME</strong></td>
<td>$666,397</td>
<td>$735,237</td>
</tr>
<tr>
<td>Realized gains (losses) on securities</td>
<td>10,208</td>
<td>3,045</td>
</tr>
<tr>
<td><strong>NONINTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries and employee benefits</td>
<td>1,053,542</td>
<td>1,129,981</td>
</tr>
<tr>
<td>Expenses of premises and fixed assets (net of rental income)</td>
<td>234,253</td>
<td>250,718</td>
</tr>
<tr>
<td>Other noninterest expense</td>
<td>623,437</td>
<td>682,144</td>
</tr>
<tr>
<td><strong>TOTAL NONINTEREST EXPENSE</strong></td>
<td>$1,911,232</td>
<td>$2,062,843</td>
</tr>
<tr>
<td><strong>INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>$833,883</td>
<td>$989,526</td>
</tr>
<tr>
<td><strong>APPLICABLE INCOME TAXES</strong></td>
<td>$172,922</td>
<td>$459,205</td>
</tr>
<tr>
<td><strong>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>$660,961</td>
<td>$530,321</td>
</tr>
<tr>
<td><strong>EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>NET INCOME</strong></td>
<td>$660,961</td>
<td>$530,321</td>
</tr>
</tbody>
</table>
## Selected Data for Virginia State-Chartered Banks
### As of December 31, 2017

<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>388,600</td>
<td>341,924</td>
<td>35,016</td>
</tr>
<tr>
<td>Bank of Clarke County*</td>
<td>Berryville</td>
<td>13</td>
<td>757,787</td>
<td>663,839</td>
<td>80,460</td>
</tr>
<tr>
<td>Bank of the James*</td>
<td>Lynchburg</td>
<td>16</td>
<td>626,564</td>
<td>568,736</td>
<td>55,668</td>
</tr>
<tr>
<td>Benchmark Community Bank*</td>
<td>Kenbridge</td>
<td>14</td>
<td>595,226</td>
<td>525,596</td>
<td>67,317</td>
</tr>
<tr>
<td>Burke &amp; Herbert Bank &amp; Trust Company</td>
<td>Alexandria</td>
<td>25</td>
<td>3,089,312</td>
<td>2,296,827</td>
<td>343,826</td>
</tr>
<tr>
<td>Carter Bank &amp; Trust</td>
<td>Martinsville</td>
<td>111</td>
<td>4,112,292</td>
<td>3,669,615</td>
<td>432,126</td>
</tr>
<tr>
<td>Chesapeake Bank*</td>
<td>Kilmarnock</td>
<td>15</td>
<td>781,096</td>
<td>677,037</td>
<td>86,746</td>
</tr>
<tr>
<td>Citizens and Farmers Bank</td>
<td>West Point</td>
<td>26</td>
<td>1,505,736</td>
<td>1,171,706</td>
<td>163,893</td>
</tr>
<tr>
<td>Citizens Bank and Trust Company*</td>
<td>Blackstone</td>
<td>11</td>
<td>374,321</td>
<td>314,550</td>
<td>47,166</td>
</tr>
<tr>
<td>Community Bankers' Bank*</td>
<td>Midlothian</td>
<td>1</td>
<td>124,844</td>
<td>88,159</td>
<td>17,343</td>
</tr>
<tr>
<td>Essex Bank*</td>
<td>Richmond</td>
<td>28</td>
<td>1,335,998</td>
<td>1,097,471</td>
<td>126,189</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank*</td>
<td>Timberville</td>
<td>13</td>
<td>751,801</td>
<td>570,034</td>
<td>88,829</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank of Craig County*</td>
<td>New Castle</td>
<td>2</td>
<td>60,652</td>
<td>49,254</td>
<td>11,268</td>
</tr>
<tr>
<td>Farmers and Miners Bank*</td>
<td>Pennington Gap</td>
<td>6</td>
<td>135,697</td>
<td>117,525</td>
<td>17,825</td>
</tr>
<tr>
<td>Farmers Bank*</td>
<td>Windsor</td>
<td>7</td>
<td>456,643</td>
<td>372,033</td>
<td>50,311</td>
</tr>
<tr>
<td>First Bank*</td>
<td>Strasburg</td>
<td>15</td>
<td>738,828</td>
<td>674,970</td>
<td>62,093</td>
</tr>
<tr>
<td>First Community Bank*</td>
<td>Bluefield</td>
<td>48</td>
<td>2,380,304</td>
<td>1,949,107</td>
<td>322,595</td>
</tr>
<tr>
<td>First Sentinel Bank*</td>
<td>Richlands</td>
<td>6</td>
<td>226,934</td>
<td>189,873</td>
<td>21,159</td>
</tr>
<tr>
<td>First Virginia Community Bank*</td>
<td>Fairfax</td>
<td>6</td>
<td>1,051,638</td>
<td>930,617</td>
<td>118,211</td>
</tr>
<tr>
<td>Frontier Community Bank*</td>
<td>Waynesboro</td>
<td>2</td>
<td>113,203</td>
<td>99,234</td>
<td>12,043</td>
</tr>
<tr>
<td>Highlands Community Bank*</td>
<td>Covington</td>
<td>2</td>
<td>142,249</td>
<td>123,278</td>
<td>18,055</td>
</tr>
</tbody>
</table>

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

**As of December 31, 2017**

<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>Highlands Union Bank*</td>
<td>Abingdon</td>
<td>14</td>
<td>594,378</td>
<td>499,744</td>
<td>53,447</td>
</tr>
<tr>
<td>HomeTown Bank*</td>
<td>Roanoke</td>
<td>6</td>
<td>550,253</td>
<td>477,632</td>
<td>57,333</td>
</tr>
<tr>
<td>John Marshall Bank*</td>
<td>Reston</td>
<td>6</td>
<td>1,174,432</td>
<td>911,626</td>
<td>139,092</td>
</tr>
<tr>
<td>Lee Bank and Trust Company</td>
<td>Pennington Gap</td>
<td>4</td>
<td>152,433</td>
<td>129,118</td>
<td>21,347</td>
</tr>
<tr>
<td>MainStreet Bank*</td>
<td>Fairfax</td>
<td>5</td>
<td>807,625</td>
<td>672,755</td>
<td>77,736</td>
</tr>
<tr>
<td>Miners Exchange Bank*</td>
<td>Coeburn</td>
<td>7</td>
<td>94,685</td>
<td>82,500</td>
<td>11,048</td>
</tr>
<tr>
<td>Movement Bank</td>
<td>Danville</td>
<td>1</td>
<td>34,155</td>
<td>26,232</td>
<td>7,868</td>
</tr>
<tr>
<td>New Peoples Bank, Inc.*</td>
<td>Honaker</td>
<td>20</td>
<td>665,756</td>
<td>584,183</td>
<td>65,056</td>
</tr>
<tr>
<td>Peoples Community Bank*</td>
<td>Montross</td>
<td>5</td>
<td>184,191</td>
<td>166,481</td>
<td>15,763</td>
</tr>
<tr>
<td>Pioneer Bank*</td>
<td>Stanley</td>
<td>7</td>
<td>198,061</td>
<td>167,099</td>
<td>21,859</td>
</tr>
<tr>
<td>Select Bank*</td>
<td>Forest</td>
<td>3</td>
<td>210,133</td>
<td>190,203</td>
<td>18,738</td>
</tr>
<tr>
<td>SONABANK*</td>
<td>Tappahannock</td>
<td>49</td>
<td>2,615,575</td>
<td>1,871,415</td>
<td>368,957</td>
</tr>
<tr>
<td>The Bank of Charlotte County*</td>
<td>Phenix</td>
<td>4</td>
<td>157,167</td>
<td>137,795</td>
<td>19,312</td>
</tr>
<tr>
<td>The Bank of Fincastle</td>
<td>Fincastle</td>
<td>8</td>
<td>200,770</td>
<td>173,457</td>
<td>24,594</td>
</tr>
<tr>
<td>The Bank of Marion*</td>
<td>Marion</td>
<td>17</td>
<td>383,644</td>
<td>338,028</td>
<td>42,638</td>
</tr>
<tr>
<td>The Bank of Southside Virginia</td>
<td>Carson</td>
<td>15</td>
<td>556,158</td>
<td>453,467</td>
<td>95,471</td>
</tr>
<tr>
<td>The Blue Grass Valley Bank</td>
<td>Blue Grass</td>
<td>2</td>
<td>44,281</td>
<td>39,507</td>
<td>4,617</td>
</tr>
<tr>
<td>The Farmers Bank of Appomattox*</td>
<td>Appomattox</td>
<td>5</td>
<td>238,234</td>
<td>205,708</td>
<td>30,457</td>
</tr>
<tr>
<td>The Fauquier Bank*</td>
<td>Warrenton</td>
<td>11</td>
<td>643,724</td>
<td>570,254</td>
<td>59,334</td>
</tr>
<tr>
<td>The First Bank and Trust Company*</td>
<td>Lebanon</td>
<td>21</td>
<td>1,711,733</td>
<td>1,422,368</td>
<td>193,356</td>
</tr>
<tr>
<td>The Freedom Bank of Virginia*</td>
<td>Fairfax</td>
<td>3</td>
<td>533,810</td>
<td>465,990</td>
<td>55,601</td>
</tr>
</tbody>
</table>

* - Member of Federal Reserve
## Selected Data for Virginia State-Chartered Banks
### As of December 31, 2017

<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>155,191</td>
<td>126,899</td>
<td>14,463</td>
</tr>
<tr>
<td>Touchstone Bank*</td>
<td>McKenney</td>
<td>13</td>
<td>439,388</td>
<td>381,939</td>
<td>43,385</td>
</tr>
<tr>
<td>Towne Bank</td>
<td>Portsmouth</td>
<td>49</td>
<td>8,522,273</td>
<td>6,474,896</td>
<td>1,131,240</td>
</tr>
<tr>
<td>TruPoint Bank*</td>
<td>Grundy</td>
<td>13</td>
<td>415,896</td>
<td>364,846</td>
<td>38,602</td>
</tr>
<tr>
<td>Union Bank &amp; Trust*</td>
<td>Richmond</td>
<td>124</td>
<td>9,291,033</td>
<td>6,996,430</td>
<td>1,253,639</td>
</tr>
<tr>
<td>United Bank*</td>
<td>Fairfax</td>
<td>143</td>
<td>19,041,801</td>
<td>13,923,793</td>
<td>3,437,036</td>
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<tr>
<td>VCC Bank*</td>
<td>Christiansburg</td>
<td>2</td>
<td>167,420</td>
<td>137,256</td>
<td>19,480</td>
</tr>
<tr>
<td>Village Bank</td>
<td>Midlothian</td>
<td>10</td>
<td>475,357</td>
<td>413,309</td>
<td>44,748</td>
</tr>
<tr>
<td>Virginia Bank and Trust Company*</td>
<td>Danville</td>
<td>8</td>
<td>195,062</td>
<td>170,068</td>
<td>22,709</td>
</tr>
<tr>
<td>Virginia Commonwealth Bank*</td>
<td>Kilmarnock</td>
<td>19</td>
<td>966,273</td>
<td>784,781</td>
<td>95,981</td>
</tr>
<tr>
<td>Virginia Community Bank</td>
<td>Louisa</td>
<td>8</td>
<td>249,763</td>
<td>208,508</td>
<td>25,019</td>
</tr>
<tr>
<td>Virginia Partners Bank*</td>
<td>Fredericksburg</td>
<td>5</td>
<td>379,476</td>
<td>313,229</td>
<td>35,806</td>
</tr>
<tr>
<td>WashingtonFirst Bank*</td>
<td>Reston</td>
<td>21</td>
<td>2,109,649</td>
<td>1,619,664</td>
<td>221,345</td>
</tr>
<tr>
<td>Xenith Bank*</td>
<td>Richmond</td>
<td>39</td>
<td>3,275,872</td>
<td>2,570,508</td>
<td>434,124</td>
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</tbody>
</table>

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

### New Banks

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/16/17</td>
<td>CCB Bankshares, Inc</td>
<td>800 North Mecklenburg Avenue</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>South Boston, VA</td>
<td>10/12/17</td>
</tr>
<tr>
<td>09/22/17</td>
<td>Atlantic Bay Holding Company, Inc.</td>
<td>596 Lynnhaven Pkwy., Suite 200</td>
<td>Pending</td>
</tr>
<tr>
<td></td>
<td></td>
<td>City of Virginia Beach, VA</td>
<td></td>
</tr>
</tbody>
</table>

### Mergers

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/27/16</td>
<td>Bank of Lancaster, Richmond, VA to merge into it Virginia Commonwealth Bank</td>
<td>Approved 02/16/17</td>
</tr>
<tr>
<td>01/10/17</td>
<td>Sonabank, Tappahannock, VA to merge into it EVB</td>
<td>Approved 03/23/17</td>
</tr>
<tr>
<td>06/28/17</td>
<td>Pinnacle Bank, Nashville, TN to merge into it BNC Bank</td>
<td>No Objection 07/14/17</td>
</tr>
<tr>
<td>07/13/17</td>
<td>South State Bank, Columbia, SC to merge into it Park Sterling Bank</td>
<td>No Objection 07/21/17</td>
</tr>
<tr>
<td>07/21/17</td>
<td>United Bank, Vienna, VA to merge into it United Bank, Inc.</td>
<td>Approved 09/21/17</td>
</tr>
<tr>
<td>08/16/17</td>
<td>Bank of McKenney, McKenney, VA to merge into it CCB Bankshares, Inc</td>
<td>Approved 10/12/17</td>
</tr>
<tr>
<td>08/16/17</td>
<td>Bank of McKenney, McKenney, VA to merge into it Citizens Community Bank</td>
<td>Approved 10/12/17</td>
</tr>
<tr>
<td>08/21/17</td>
<td>Union Bank &amp; Trust, Richmond, VA to merge into it Xenith Bank</td>
<td>Approved 10/17/17</td>
</tr>
<tr>
<td>08/25/17</td>
<td>Towne Bank, Portsmouth, VA to merge into it Paragon Commercial Bank</td>
<td>Approved 11/28/17</td>
</tr>
<tr>
<td>09/22/17</td>
<td>Virginia Community Bank, Louisa, VA to merge into it Atlantic Bay Holding Company, Inc.</td>
<td>Pending</td>
</tr>
</tbody>
</table>

### Acquisitions

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/17/16</td>
<td>Casey S. Crawford to acquire control of First State Bank</td>
<td>Approved 04/20/17</td>
</tr>
<tr>
<td>12/27/16</td>
<td>Bay Banks of Virginia, Inc., Kilmarnock, VA to acquire Virginia BanCorp, Inc.</td>
<td>Approved 02/16/17</td>
</tr>
<tr>
<td>01/05/17</td>
<td>Access National Corporation, Reston, VA to acquire control of Middleburg Financial Corporation</td>
<td>Approved 02/16/17</td>
</tr>
<tr>
<td>01/10/17</td>
<td>Southern National Bancorp of Virginia, Inc., Glen Allen, VA to acquire control of Eastern Virginia Bankshares, Inc.</td>
<td>Approved 03/23/17</td>
</tr>
<tr>
<td>07/05/17</td>
<td>Sandy Spring Bancorp, Inc., Olney, MD to acquire WashingtonFirst Bankshares, Inc.</td>
<td>Approved 08/18/17</td>
</tr>
<tr>
<td>08/21/17</td>
<td>Union Bankshares Corporation, Richmond, VA to acquire control of Xenith Bankshares, Inc.</td>
<td>Approved 10/17/17</td>
</tr>
</tbody>
</table>
### Acquisitions

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>09/22/17</td>
<td>Brian Holland to acquire control of Virginia Community Bank</td>
<td>Pending</td>
</tr>
<tr>
<td>12/21/17</td>
<td>Old Point Financial Corporation, Hampton, VA to acquire control of Citizens National Bank</td>
<td>Pending</td>
</tr>
</tbody>
</table>

### Branches

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/21/16</td>
<td>Bank of the James, Lynchburg, VA</td>
<td>3562 Electric Road, Roanoke County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>01/19/17</td>
<td>Citizens and Farmers Bank, West Point, VA</td>
<td>304 East Main Street, City of Charlottesville, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>03/01/17</td>
<td>MVB Bank, Inc., Fairmont, WV</td>
<td>106 Harrison Street, S.E., Leesburg, Loudoun County, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td>03/03/17</td>
<td>Essex Bank, Henrico, VA</td>
<td>West Broad Marketplace, Henrico County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>03/22/17</td>
<td>Bank of Marion, The, Marion, VA</td>
<td>111 North Church Street, Marion, Smyth County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>03/24/17</td>
<td>SunTrust Bank, Atlanta, GA</td>
<td>6723 Fox Centre Parkway, Gloucester, Gloucester County, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td>03/30/17</td>
<td>Community Capital Bank of Virginia, Henrico, VA</td>
<td>7814 Carousel Lane, Henrico County, VA</td>
<td>Approved</td>
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<tr>
<td>04/26/17</td>
<td>Shore United Bank, Easton, MD</td>
<td>25306 Lankford Highway, Onley, Accomack County, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td>05/11/17</td>
<td>Union Bank &amp; Trust, Richmond, VA</td>
<td>209 Stonebridge Plaza Avenue, Chesterfield County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>05/12/17</td>
<td>Freedom Bank of Virginia, Fairfax, VA</td>
<td>4500 Daly Drive, Suite 240, Chantilly, Fairfax County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>05/18/17</td>
<td>Citizens Community Bank, South Hill, VA</td>
<td>701 Virginia Avenue, Clarksville, Mecklenburg County, VA</td>
<td>Approved</td>
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<tr>
<td>06/12/17</td>
<td>Xenith Bank, Richmond, VA</td>
<td>713 Independence Blvd., City of Virginia Beach, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>06/29/17</td>
<td>First Bank, Strasburg, VA</td>
<td>5601 Patterson Avenue, City of Richmond, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>07/10/17</td>
<td>Village Bank, Midlothian, VA</td>
<td>5372 Discovery Park Boulevard, Suite 101, James City County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>07/10/17</td>
<td>Chesapeake Bank, Kilmarnock, VA</td>
<td>2300 Cedarfield Pkwy, Henrico County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>07/20/17</td>
<td>MainStreet Bank, Fairfax, VA</td>
<td>307 East Market Street, Leesburg, Loudoun County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>08/02/17</td>
<td>Virginia Community Bank, Louisa, VA</td>
<td>944 Glenwood Station Lane, Suites 101 and 104, Albemarle County, VA</td>
<td>Approved</td>
</tr>
</tbody>
</table>
## Banks -- Applications Received and/or Acted Upon

### Branches

<table>
<thead>
<tr>
<th>Received Date</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>09/22/17</td>
<td>MVB Bank, Inc.</td>
<td>12100 Sunset Hills Road, Suite 110 and 130, Reston, VA</td>
<td>No Objection 10/03/17</td>
</tr>
<tr>
<td>09/27/17</td>
<td>John Marshall Bank</td>
<td>1401 H Street, NW, Suite 702, Washington, DC</td>
<td>Approved 10/17/17</td>
</tr>
<tr>
<td>10/18/17</td>
<td>Capital Bank, National Association</td>
<td>10700 Parkridge Blvd, Suite 180, Reston, VA</td>
<td>No Objection 11/03/17</td>
</tr>
<tr>
<td>11/01/17</td>
<td>Essex Bank</td>
<td>3638 Old Forest Road, City of Lynchburg, VA</td>
<td>Approved 11/17/17</td>
</tr>
<tr>
<td>11/22/17</td>
<td>New Peoples Bank, Inc.</td>
<td>207 Oakvale Road, Princeton, WV</td>
<td>Approved 12/13/17</td>
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<tr>
<td>11/27/17</td>
<td>Summit Community Bank, Inc.</td>
<td>Lot 10, Stone Port Retail Park, Harrisonburg, VA</td>
<td>No Objection 12/08/17</td>
</tr>
<tr>
<td>12/28/17</td>
<td>First Bank and Trust Company, The</td>
<td>2695 Prices Fork Road, Blacksburg, Montgomery County, VA</td>
<td>Pending</td>
</tr>
</tbody>
</table>

### Branch Relocations

<table>
<thead>
<tr>
<th>Received Date</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>04/25/17</td>
<td>Union Bank &amp; Trust</td>
<td>From: 6401 Centralia Road, Chester, Chesterfield County, VA</td>
<td>Approved 05/17/17</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 6551 Centralia Road, Chester, Chesterfield County, VA</td>
<td></td>
</tr>
<tr>
<td>04/27/17</td>
<td>Union Bank &amp; Trust</td>
<td>From: 12601 Jefferson Davis Highway, Chester, Chesterfield County, VA</td>
<td>Approved 05/17/17</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 12204 Bermuda Crossroad Lane, Chester, Chesterfield County, VA</td>
<td></td>
</tr>
<tr>
<td>04/27/17</td>
<td>Union Bank &amp; Trust</td>
<td>From: 5700 Brook Road, Henrico County, VA</td>
<td>Approved 05/17/17</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 5950 Brook Road, Henrico County, VA</td>
<td></td>
</tr>
<tr>
<td>12/13/17</td>
<td>Bank of the James</td>
<td>From: 180 Old Courthouse Road, Appomattox, Appomattox County, VA</td>
<td>Pending</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 1745 Confederate Boulevard, Appomattox, Appomattox County, VA</td>
<td></td>
</tr>
</tbody>
</table>
Banks -- Status Changes

New Banks

November 10 CCB Bankshares, Inc opened for business at 800 North Mecklenburg Avenue, South Boston, VA

Mergers

April 01 Bank of Lancaster, Richmond, VA merged into it Virginia Commonwealth Bank
April 21 United Bank, Vienna, VA merged into it Cardinal Bank
June 23 Sonabank, Tappahannock, VA merged into it EVB
July 14 Pinnacle Bank, Nashville, TN merged into it BNC Bank
November 10 Bank of McKenney, McKenney, VA merged into it CCB Bankshares, Inc
November 10 Bank of McKenney, McKenney, VA merged into it Citizens Community Bank
November 10 United Bank, Vienna, VA merged into it United Bank, Inc.

Mergers into National Banks

April 01 Middleburg Bank, Middleburg, VA merged into Access National Bank

Changes in Title

April 01 Bank of Lancaster, Richmond, VA changed its name to Virginia Commonwealth Bank
July 25 First State Bank, Danville, VA changed its name to Movement Bank
August 11 Community Capital Bank of Virginia, Henrico, VA changed its name to VCC Bank

Branch Openings

February 06 Towne Bank, Portsmouth, VA opened a branch office at 4901 Libbie Mill East Boulevard, Henrico County, VA
February 13 TruPoint Bank, Grundy, VA opened a branch office at 116 Executive Park, Asheville, NC
February 15 Farmers Bank, Windsor, Virginia, Windsor, VA opened a branch office at 1403 Greenbrier Parkway, Suite 110, City of Chesapeake, VA
February 21 Bank of the James, Lynchburg, VA opened a branch office at 3562 Electric Road, Roanoke County, VA
April 06 Farmers & Merchants Bank, Timberville, VA opened a branch office at 30 Gosnell Crossing, Fishersville, Augusta County, VA
April 20 Calvin B. Taylor Banking Co. of Berlin MD, Inc., Berlin, MD opened a branch office at 4116 Main Street, Chincoteague, Accomack County, VA
May 16 Essex Bank, Henrico, VA opened a branch office at West Broad Marketplace, 12254 West Broad Street, Henrico County, VA
May 30 Community Capital Bank of Virginia, Henrico, VA opened a branch office at 7814 Carousel Lane, Henrico County, VA
June 19 Essex Bank, Henrico, VA opened a branch office at 21437 Timberlake Road, Campbell County, VA
June 23 EVB, Tappahannock, VA opened a branch office at 350 East Hundred Road, Chester, Chesterfield County, VA
July 06 Bank of Marion, The, Marion, VA opened a branch office at 111 North Church Street, Marion, Smyth County, VA
Banks -- Status Changes

Branch Openings

July 17 Citizens and Farmers Bank, West Point, VA opened a branch office at 304 East Main Street, City of Charlottesville, VA
July 25 MVB Bank, Inc., Fairmont, WV opened a branch office at 106 Harrison Street, S.E., Leesburg, Loudoun County, VA
August 14 Union Bank & Trust, Richmond, VA opened a branch office at 209 Stonebridge Plaza Avenue, Chesterfield County, VA
August 22 Farmers & Merchants Bank, Timberville, VA opened a branch office at 2030 Legacy Lane, Rockingham County, VA
August 28 Xenith Bank, Richmond, VA opened a branch office at 713 Independence Blvd., City of Virginia Beach, VA
September 12 Shore United Bank, Easton, MD opened a branch office at 25306 Lankford Highway, Onley, Accomack County, VA
October 02 First Bank, Strasburg, VA opened a branch office at 5601 Patterson Avenue, City of Richmond, VA
October 23 Village Bank, Midlothian, VA opened a branch office at 5372 Discovery Park Boulevard, Suite 101, James City County, VA
November 20 Chesapeake Bank, Kilmarnock, VA opened a branch office at 2300 Cedarfield Pkwy, Henrico County, VA

Main Office Redesignations

June 23 Sonabank, Tappahannock, VA redesignated its main office from 6830 Old Dominion Drive, McLean, Fairfax County, VA to 307 Church Lane, Tappahannock, Essex County, VA

Branch Relocations

January 06 United Bank, Vienna, VA relocated a branch office from 2300 Ninth Street, South, Arlington County, VA to 2409 Columbia Pike, Arlington County, VA
January 27 Union Bank & Trust, Richmond, VA relocated a branch office from 9645 West Broad Street, Glen Allen, Henrico County, VA to 9681 West Broad Street, Glen Allen, Henrico County, VA
January 27 Union Bank & Trust, Richmond, VA relocated a branch office from 7035 Three Chopt Road, City of Richmond, VA to 7019 F Three Chopt Road, Henrico County, VA
January 27 Union Bank & Trust, Richmond, VA relocated a branch office from 3107 Boulevard, Suite 15, City of Colonial Heights, VA to 3099 Boulevard, City of Colonial Heights, VA
January 27 Union Bank & Trust, Richmond, VA relocated a branch office from 3460 Pump Road, Henrico County, VA to 3432 Pump Road, Henrico County, VA
June 23 Union Bank & Trust, Richmond, VA relocated a branch office from 6401 Centralia Road, Chester, Chesterfield County, VA to 6551 Centralia Road, Chester, Chesterfield County, VA
July 31 Union Bank & Trust, Richmond, VA relocated a branch office from 5700 Brook Road, Henrico County, VA to 5950 Brook Road, Henrico County, VA
July 31 Union Bank & Trust, Richmond, VA relocated a branch office from 12601 Jefferson Davis Highway, Chester, Chesterfield County, VA to 12204 Bermuda Crossroad Lane, Chester, Chesterfield County, VA

Branch Closings

January 27 Union Bank & Trust, Richmond, VA closed its branch office at 10150 Brook Road, Glen Allen, Henrico County, VA
Banks -- Status Changes

**Branch Closings**

<table>
<thead>
<tr>
<th>Date</th>
<th>Bank Name</th>
<th>Location Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>February 03</td>
<td>Towne Bank, Portsmouth, VA</td>
<td>closed its branch office at 5011 Brook Road, City of Richmond, VA</td>
</tr>
<tr>
<td>April 17</td>
<td>Sonabank, Tappahannock, VA</td>
<td>closed its branch office at 10 West Market Street, Leesburg, Loudoun County, VA</td>
</tr>
<tr>
<td>April 21</td>
<td>United Bank, Vienna, VA</td>
<td>closed its branch office at 1414 Prince Street, City of Alexandria, VA</td>
</tr>
<tr>
<td>April 21</td>
<td>United Bank, Vienna, VA</td>
<td>closed its branch office at 13881G Metrotech Drive, Chantilly, Fairfax County, VA</td>
</tr>
<tr>
<td>April 21</td>
<td>United Bank, Vienna, VA</td>
<td>closed its branch office at 133 Maple Avenue, Unit 100, Vienna, Fairfax County, VA</td>
</tr>
<tr>
<td>April 21</td>
<td>United Bank, Vienna, VA</td>
<td>closed its branch office at 8251 Greensboro Drive, McLean, Fairfax County, VA</td>
</tr>
<tr>
<td>April 21</td>
<td>United Bank, Vienna, VA</td>
<td>closed its branch office at 5335 Lee Highway, Arlington County, VA</td>
</tr>
<tr>
<td>April 21</td>
<td>United Bank, Vienna, VA</td>
<td>closed its branch office at 4300 Wilson Boulevard Suite 102, Arlington County, VA</td>
</tr>
<tr>
<td>April 21</td>
<td>United Bank, Vienna, VA</td>
<td>closed its branch office at 4115 Annandale Road, Annandale, Fairfax County, VA</td>
</tr>
<tr>
<td>April 21</td>
<td>United Bank, Vienna, VA</td>
<td>closed its branch office at 1875 Eye Street, N.W., Washington, DC</td>
</tr>
<tr>
<td>April 21</td>
<td>United Bank, Vienna, VA</td>
<td>closed its branch office at 199 Elden Street, Herndon, Fairfax County, VA</td>
</tr>
<tr>
<td>April 21</td>
<td>United Bank, Vienna, VA</td>
<td>closed its branch office at 21036 Triple Seven Road, Sterling, Loudoun County, VA</td>
</tr>
<tr>
<td>April 21</td>
<td>United Bank, Vienna, VA</td>
<td>closed its branch office at 2100 North Glebe Road, Arlington County, VA</td>
</tr>
<tr>
<td>April 21</td>
<td>United Bank, Vienna, VA</td>
<td>closed its branch office at 2505 Wilson Boulevard, Arlington County, VA</td>
</tr>
<tr>
<td>April 28</td>
<td>Middleburg Bank, Middleburg, VA</td>
<td>closed its branch office at 5372 Discovery Park Boulevard, Suite 101, James City County, VA</td>
</tr>
<tr>
<td>April 28</td>
<td>Village Bank, Midlothian, VA</td>
<td>closed its branch office at 6551 Centralia Road, Chesterfield County, VA</td>
</tr>
<tr>
<td>May 04</td>
<td>United Bank, Vienna, VA</td>
<td>closed its branch office at 1350 I Street, N.W., Washington, DC</td>
</tr>
<tr>
<td>May 05</td>
<td>Xenith Bank, Richmond, VA</td>
<td>closed its branch office at 1011 Boulder Springs Drive, Suite 410, Chesterfield County, VA</td>
</tr>
<tr>
<td>May 12</td>
<td>Xenith Bank, Richmond, VA</td>
<td>closed its branch office at 100 Bosley Avenue, City of Suffolk, VA</td>
</tr>
<tr>
<td>May 30</td>
<td>Community Capital Bank of Virginia, Henrico, VA</td>
<td>closed its branch office at 100 West Franklin Street, Suite 200, City of Richmond, VA</td>
</tr>
<tr>
<td>June 16</td>
<td>First Community Bank, Bluefield, VA</td>
<td>closed its branch office at 10820 West Broad Street, Glen Allen, Henrico County, VA</td>
</tr>
<tr>
<td>June 23</td>
<td>Bank of Lancaster, Richmond, VA</td>
<td>closed its branch office at 6800 Paragon Place, Suite 650, Henrico County, VA</td>
</tr>
<tr>
<td>June 23</td>
<td>Union Bank &amp; Trust, Richmond, VA</td>
<td>closed its branch office at 200 Charter Colony Parkway, Midlothian, Chesterfield County, VA</td>
</tr>
<tr>
<td>August 11</td>
<td>Union Bank &amp; Trust, Richmond, VA</td>
<td>closed its branch office at 5201 Chippenham Crossing Center, Chesterfield County, VA</td>
</tr>
<tr>
<td>August 11</td>
<td>Union Bank &amp; Trust, Richmond, VA</td>
<td>closed its branch office at 7045 Forest Hill Avenue, City of Richmond, VA</td>
</tr>
</tbody>
</table>
### Branch Closings

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Bank and Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>August</td>
<td>25</td>
<td>Xenith Bank, Richmond, VA closed its branch office at Pembroke One Building, Suite 100, 281 Independence Boulevard, City of Virginia Beach, VA</td>
</tr>
<tr>
<td>September</td>
<td>01</td>
<td>Sonabank, Tappahannock, VA closed its branch office at 550 Broadview Avenue, Warrenton, Fauquier County, VA</td>
</tr>
<tr>
<td>September</td>
<td>28</td>
<td>United Bank, Vienna, VA closed its branch office at 6402 Williamsburg Boulevard, Arlington County, VA</td>
</tr>
<tr>
<td>September</td>
<td>29</td>
<td>Farmers &amp; Merchants Bank, Timberville, VA closed its branch office at 1085 Port Republic Road, City of Harrisonburg, VA</td>
</tr>
<tr>
<td>October</td>
<td>27</td>
<td>Xenith Bank, Richmond, VA closed its branch office at 9748 Stephen Decatur Highway, Unit 112, Ocean City, MD</td>
</tr>
<tr>
<td>November</td>
<td>27</td>
<td>United Bank, Vienna, VA closed its branch office at 1115 30th Street, N.W., Washington, DC</td>
</tr>
<tr>
<td>November</td>
<td>30</td>
<td>United Bank, Vienna, VA closed its branch office at 49 Lee Jackson Highway, Suite 101, Augusta County, VA</td>
</tr>
<tr>
<td>December</td>
<td>29</td>
<td>Carter Bank &amp; Trust, Martinsville, VA closed its branch office at 4601 Fayetteville Road, Lumberton, NC</td>
</tr>
<tr>
<td>December</td>
<td>29</td>
<td>Carter Bank &amp; Trust, Martinsville, VA closed its branch office at 27255 Lee Highway, Abingdon, Washington County, VA</td>
</tr>
<tr>
<td>December</td>
<td>29</td>
<td>Carter Bank &amp; Trust, Martinsville, VA closed its branch office at 4952 Ararat Highway, Ararat, Patrick County, VA</td>
</tr>
<tr>
<td>December</td>
<td>29</td>
<td>Carter Bank &amp; Trust, Martinsville, VA closed its branch office at 100 Turner Drive, Reidsville, NC</td>
</tr>
<tr>
<td>December</td>
<td>29</td>
<td>Carter Bank &amp; Trust, Martinsville, VA closed its branch office at 900 Washington Street, Eden, NC</td>
</tr>
<tr>
<td>December</td>
<td>29</td>
<td>Carter Bank &amp; Trust, Martinsville, VA closed its branch office at 122 West Andrews Street, Bethel, NC</td>
</tr>
<tr>
<td>December</td>
<td>29</td>
<td>Carter Bank &amp; Trust, Martinsville, VA closed its branch office at 176 North Main Street, Bostic, NC</td>
</tr>
<tr>
<td>December</td>
<td>29</td>
<td>Carter Bank &amp; Trust, Martinsville, VA closed its branch office at 127 Main Street NW, Lenoir, NC</td>
</tr>
<tr>
<td>December</td>
<td>29</td>
<td>Carter Bank &amp; Trust, Martinsville, VA closed its branch office at 2782 Stuarts Draft Highway, Stuarts Draft, Augusta County, VA</td>
</tr>
<tr>
<td>December</td>
<td>29</td>
<td>Carter Bank &amp; Trust, Martinsville, VA closed its branch office at 701 North Main Street, City of Emporia, VA</td>
</tr>
<tr>
<td>December</td>
<td>29</td>
<td>Carter Bank &amp; Trust, Martinsville, VA closed its branch office at 9747 Woolwine Highway, Woolwine, Patrick County, VA</td>
</tr>
<tr>
<td>December</td>
<td>29</td>
<td>Carter Bank &amp; Trust, Martinsville, VA closed its branch office at 2728 Lee Highway South, Troutville, Botetourt County, VA</td>
</tr>
<tr>
<td>December</td>
<td>29</td>
<td>Carter Bank &amp; Trust, Martinsville, VA closed its branch office at 215 North Center Street, Mt. Olive, NC</td>
</tr>
</tbody>
</table>
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
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, Chairman of the Board
Cashier- John L. Pillow, Chief Financial Officer

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.- Charles S. Steele, President
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 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
111 North Church 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

* Legal main office
Banks -- List by Name

**Bank of Marion, The (Continued)**
Wythe County
512 North Main Street, Rural Retreat
Tennessee
2867 Boones Creek Road, Johnson City

**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 (Continued)**
Albemarle County
225 Merchant Walk Avenue
250 Pantops Mountain Road
Amherst County
164 South Main Street, Amherst
4698 S. Amherst Highway, Madison Heights
Appomattox County
180 Old Courthouse Road, Appomattox
Bedford County
1405 Ole Dominion Boulevard, Bedford
17000 Forest Road, Forest
Campbell County
1110 Main Street, Altavista
Roanoke County
3562 Electric Road

**Benchmark Community Bank**
P O Box 569
Kenbridge 23944-0569
C.E.O.- Jay A. Stafford
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
204 S. 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 *

---

* Legal main office
Banks -- List by Name

Blue Grass Valley Bank, The (Continued)
Highland County
   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

Carter Bank & Trust (Continued)
City of Charlottesville
   800 Gardens Boulevard
City of Danville
   110 South Market Street
   140 Kentuck Road
   141 Westover Drive
   3060 North Main Street
   903 South Main Street
City of Galax
   118 North Main Street
   543 East Stuart Drive
City of Harrisonburg
   2169 South Main Street
   75 North Mason Street
City of Lynchburg
   1728 Graves Mill Road
   2018 Tate Springs Road
   3515 Campbell Avenue
City of Martinsville
   4 East Commonwealth Boulevard *
City of Radford
   1900 East Main Street
City of Roanoke
   1722 Hershberger Road NW
   2657 Peters Creek Road NW
   3132 Electric Road SW
   4143 Franklin Road SW
   4806 Hollins Road NW
   616 9th Street SE
City of Salem
   1400 Electric Road
City of Staunton
   478 Frontier Drive
City of Waynesboro
   2701 West Main Street
Albemarle County
   4430 Ivy Road
Amherst County
   221 Ambriar Drive, Amherst
   4498 South Amherst Highway, Madison Heights
Augusta County
   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
   721 Blue Ridge Boulevard
Campbell County
   3203 Waterlick Road
Carroll County
   220 Main Street, Hillsville

Carter Bank & Trust
1300 Kings Mountain Road
Martinsville 24112-7268
C.E.O.- Litz H. Van Dyke
Cashier- Jane Ann Davis, Chief Financial Officer
Offices
City of Bristol
   18 Midway Street
City of Charlottesville
   1113 5th Street SW

* Legal main office
<table>
<thead>
<tr>
<th>Banks -- List by Name</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Carter Bank &amp; Trust (Continued)</strong></td>
</tr>
</tbody>
</table>
| Craig County  
 300 Main Street, New Castle |
| Culpeper County  
 806 Nottingham Street, Culpeper |
| Floyd County  
 213 North Locust Street, Floyd |
| Franklin County  
 50 Boones Mill Road, Boones Mill  
 9440 Franklin Street, Ferrum  
 135 Scruggs Road, Moneta  
 400 Franklin Street, Rocky Mount |
| Grayson County  
 449 East Main Street, Independence |
| 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  
 125 East Blue Ridge Street, Stuart |
| 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 |
| | **Carter Bank & Trust (Continued)** |
| Spotsylvania County  
 1204 Bragg Road |
| Stafford County  
 175 Warrenton Road, Falmouth  
 2155 Jefferson Davis Highway, Stafford  
 55 Worth Avenue, Stafford  
 70 Chatham Heights Road |
| Tazewell County  
 1082 Cedar Valley Drive, Cedar Bluff  
 901 East Fincastle Turnpike, Tazewell |
| Washington County  
 238 West Main Street, Abingdon |
| Wise County  
 3052 Fourth Avenue, St. Paul |
| Wythe County  
 325 East Spring Street, Wytheville |
| North Carolina  
 1425 North Fayetteville Street, Asheboro  
 106 South Broad Street, Burlington  
 1534 North Church Street, Burlington  
 4251 North Roxboro Road, Durham  
 630 Fagg Drive, 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, Greensboro  
 300 Dabney Drive Ext., Henderson  
 821 4th Street Drive SW, Hickory  
 345 North Bridge Street, Jonesville  
 341 East Main Street, Lincolnton  
 205 South Bickett Boulevard, Louisburg  
 604 North Chestnut Street, Lumberton  
 231 East Plaza Drive, Mooresville  
 301 Carbon City Road, Morganton  
 507 Willow Street, Mount Airy  
 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 |

* 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
    2300 Cedarfield Pkwy
  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 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 *
  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

* Legal main office
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 *

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  
Campbell County  
21437 Timberlake Road  
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  
9954 Mayland Drive, Suite 2100 *  
West Broad Marketplace, 12254 West Broad Street  
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  

Essex Bank (Continued)  
Maryland  
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 Staunton  
2813 North Augusta Street  
Augusta County  
125 West Craig Street, Craigsville  
30 Gosnell Crossing, Fishersville  
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 *  
2030 Legacy Lane  
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  

* Legal main office
Banks -- List by Name

Farmers Bank of Appomattox, The (Continued)
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 Chesapeake
1403 Greenbrier Parkway, Suite 110
City of Suffolk
1008 West Washington Street
3100 Godwin Boulevard
6255 College Drive, Suite L
Isle of Wight County
1119 South Church Street, Smithfield
50 E Windsor Boulevard, Windsor *
Southampton County
28319 Southampton Parkway

Farmers and Miners Bank
41526 West Morgan Avenue
Pennington Gap 24277-2319
C.E.O.- Terry M. Estep, President
Cashier- C. Shawn Moore, Chief Operating Officer
Offices
Dickenson County
North side of State Route 83, 500 yards west of Brush Creek Road, Clintwood
Lee County
248 Station Creed Road, Ewing
41526 West Morgan Avenue, Pennington Gap *
6489 Dr. Thomas Walker Road, Rose Hill
Scott County
2944 US Highway North, Weber City
Wise County
331 East Main Street, Wise

Fauquier Bank, The
10 Courthouse Square
Warrenton 20186-2800
C.E.O.- Randy K. Ferrell, President
Cashier- Eric P. Graap, Chief Financial Officer
Offices
City of Manassas
8780 Centreville Road
Fauquier County
6207 Station Drive, Bealeton
Northeast corner of Rts 28 and 806, Catlett

Fauquier Bank, The (Continued)
Fauquier County
Northeast corner of the intersection of Main Street and Loudoun Ave, The Plains
10 Courthouse Square, Warrenton *
87 Lee Highway, Warrenton
Southeast corner of the intersection of U.S. Route 29 and State Route 600
Prince William County
10260 Bristow Center Drive, Bristow Shopping Center, Bristow
7485 Limestone Drive, Gainesville
15240 Washington Street, Haymarket
8091 Sudley Road

First Bank
112 West King Street
Strasburg 22657-2220
C.E.O.- Scott C. Harvard
Cashier- M. Shane Bell, Chief Financial Officer
Offices
City of Richmond
5601 Patterson Avenue
City of Staunton
1 West Frederick Street
City of Waynesboro
1415 West Main Street
City of Winchester
1835 Valley Avenue
Buckingham County
3474 Rosney Road, Dillwyn
Frederick County
695 Fairfax Pike, Stephens City
208 Crock Wells Mill Drive
Prince Edward County
201 South Main Street, Farmville
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

* Legal main office
# Banks -- List by Name

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

**Offices**  
- City of Bristol  
  - 1419 West State Street  
  - 38 East Valley Drive  
- City of Harrisonburg  
  - 120 University Boulevard  
- City of Norton  
  - 1026 Park Avenue  
- City of Staunton  
  - 1030 Richmond Road  
- Augusta County  
  - 1563 Commerce Road, Verona  
  - 851 Lew Dewitt Boulevard  
- Bedford County  
  - 17011 Forest Road, Forest  
- Montgomery County  
  - 150 Peppers Ferry Road, Christiansburg  
- Pulaski County  
  - 7305 Peppers Ferry Boulevard, Fairlawn  
- Rockingham County  
  - 610 North Main Street, Unit B  
- Russell County  
  - 236 West Main Street, Lebanon  
  - 970 East Main Street, Lebanon  
- Washington County  
  - 933 East Main Street, Abingdon  
  - Intersection of US Routes 19 and 11  
- Wise County  
  - 303 West Main Street  
- Wythe County  
  - 1290 N. 4th Street, Wytheville  
- Tennessee  
  - 1314 Volunteer Parkway, Bristol  
  - 2100 Forest Drive, Gray  
  - 1185 North State of Franklin Road, Johnson City  
  - 1108 East Stone Drive, Kingsport  

**First Community Bank (Continued)**  
Chesterfield County  
  - 14441 Sommerville Court, Midlothian  
  - 11400 Midlothian Turnpike  
  - 6951 Commons Plaza  
- Dickenson County  
  - 320 Chase Street, Clintwood  
- Henrico County  
  - 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  
  - 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  

* Legal main office
Banks -- List by Name

**First Community Bank (Continued)**  
West Virginia  
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 Virginia Community Bank**  
11325 Random Hills Road, Suite 240  
Fairfax 22030-6043  
C.E.O.- David W. Pijor, Chairman of the Board  
Cashier- Patricia A. Ferrick, President  
**Offices**  
Arlington County  
2500 Wilson Boulevard  
Fairfax County  
11260 Roger Bacon Drive, Suite 101, Reston  
6975A Springfield Boulevard, Springfield  
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.  
Cashier- Sally Gilbert, Chief Financial Officer  
**Offices**  
City of Covington  
307 Thacker Avenue *  
Alleghany County  
1501 Main Street, Clifton Forge

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

* Legal main office
Banks -- List by Name

**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, President

**Offices**
- City of Alexandria
  - 640 Franklin Street
- Arlington County
  - 2300 Wilson Boulevard
- Fairfax County
  - 1943 Isaac Newton Square, Reston *
- Loudoun County
  - 842 South King Street, Leesburg
- District of Columbia
  - 1330 New Hampshire Avenue, NW, Suite 111,
    Washington
- Maryland
  - 11 N. Washington Street, Rockville

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

**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 22030-1742
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

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

**Offices**
- City of Norton
  - Norton Square Shopping Center, Route 58, Norton
- Wise County
  - 102 West Main Street, Appalachia
  - 201 Laurel Avenue, Coeburn
  - 483 Front Street, Coeburn *
  - Wise Street, Ridgeview Shopping Center, St Paul
  - 309 Vanover Avenue, N.E.
- Tennessee
  - 5575 Bobby Hicks Highway, Johnson City

**Movement Bank**
P O Box 6400
Danville 24543-6400
C.E.O.- Thomas E. Smith, President
Cashier- Laurence Trapp, Chief Financial Officer

**Offices**
- City of Danville
  - 201 N Union Street *

**New Peoples Bank, Inc.**
53 Commerce Drive
P O Box 1810
Honaker 24260-1810
C.E.O.- Christopher Todd Asbury, President
Cashier- Joseph D. Pennington, Chief Financial Officer

**Offices**
- City of Bristol
  - 102 Linden Square Drive
- Buchanan County
  - 20487 Riverside Drive, Grundy
- Dickenson County
  - 198 Colley Shopping Center Hwy 83, Clintwood

* Legal main office
Banks -- List by Name

New Peoples Bank, Inc. (Continued)
Dickenson County
   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
   155 East Lee Highway, Chilhowie
Smyth County
   155 East Lee Highway, Gate City
Tazewell County
   U.S. Routes 19 and 460, Pounding Mill
   157 Tazewell Mall Circle, Tazewell
   514 Commerce Drive
Washington County
   350 West Main Street, Abingdon
Wise County
   419 Shawnee Avenue East, Big Stone Gap
   5448 Wise-Norton Road, Esserville
   11241 Indian Creek Road, Pound
Tennessee
   372 East Jackson Boulevard, Jonesborough
   2600 North John B. Dennis Highway, Kingsport
West Virginia
   1221 Stafford Drive, Princeton

Peoples Community Bank (Continued)
Stafford County
   Southeast corner of the intersection of State Route 3 and State Route 607
Westmoreland County
   15960 Kings Highway, Montross *

Pioneer Bank
P. O. Box 10
Stanley 22851-0010
C.E.O.- Thomas R. Rosazza
Cashier- Lori G. Hassett, Chief Financial Officer
Offices
   City of Harrisonburg
      890 West Market Street
   Albemarle County
      670 Berkmar Circle, 1st Floor
   Greene County
      58 Stoneridge Drive, North, Ruckersville
      8315 Spotswood Trail, Stanardsville
   Page County
      800 East Main Street, Layur
      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
      1387 American Way Court
      211 Gristmill Drive *

Sonabank
10900 Nuckols Road, Suite 325
Glen Allen 23060
C.E.O.- Georgia S. Derrico, Chairman of the Board
Cashier- William H. Lagos, Executive Vice President
Offices
   City of Colonial Heights
      3012 Boulevard
   City of Fairfax
      10855 Fairfax Boulevard
   City of Hampton
      2198 Coliseum Drive
   City of Newport News
      11801 Merchants Walk
   City of Williamsburg
      1430 Building 12 High Street

* Legal main office
Sonabank (Continued)

Albemarle County
1770 Timberwood Boulevard

Alleghany County
511 Main Street, Clifton Forge

Chesterfield County
350 East Hundred Road, Chester
13804 Hull Street Road, Midlothian

Essex County
307 Church Lane, Tappahannock *
Essex Square Shopping Center, 1665 Tappahannock Boulevard, Tappahannock

Fairfax County
6830 Old Dominion Drive, McLean
11527 Sunrise Valley Drive, Reston

Fauquier County
11-A Main Street, Warrenton

Gloucester County
7132 George Washington Memorial Hwy, Gloucester
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

Loudoun County
1 East Market Street, Leesburg
10 West Washington Street, Middleburg
43086 Peacock Market Plaza, South Riding

Middlesex County
16273 General Puller Highway Suite D, Deltalville
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

Prince William County
6719 Leaberry Way, Unit L, The Shoppes at Haymarket

Shenandoah County
9484 Congress Street, New Market

Southampton County
22241 Main Street, Courtland
22510 Linden Street, Courtland

Surry County
176 Colonial Trail East, Surry

Sonabank (Continued)

Sussex County
209 West Main Street, Waverly
233 South County Drive, Waverly

Warren County
1 South Royal Avenue, Front Royal

Maryland
7700 Wisconsin Avenue, Bethesda
14118 Brandywine Road, Brandywine
37 North Market Street, Frederick
12800 Middlebrook Road, Germantown
4009 Old Town Road, Huntington
137 E. Chesapeake Beach Road, Owings
11200 Rockville Pike, Rockville
9707 Medical Center Drive, Suite 150, Rockville
14804 Pratt Street, Upper Marlboro

Touchstone Bank
PO Box 2230
McKenney 23875-2230

C.E.O.- Richard M. Liles, Chairman of the Board
Cashier- James Bryant Neville, Jr., Chief Financial Officer

Offices
City of Colonial Heights
3115 Boulevard

Brunswick County
4200 Gasburg Road, Gasburg

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

Mecklenburg County
581 Madison Street, Boydton
800 North Mecklenburg Avenue, South Hill

Prince George County
4700 Owens Way

North Carolina
851 South Beckford Drive, Suite A, Henderson
202 North Main Street, Louisburg
778 Old Farm Road South, Roanoke Rapids

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
Banks -- List by Name

Towne Bank (Continued)
City of Chesapeake
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
800 East Canal Street
9000 West Huguenot Road
City of Suffolk
5806 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
Chesterfield County
9961 Iron Bridge Road
Hanover County
7279 Bell Creek Road South, Mechanicsville
Henrico County
4501 Cox Road, Glen Allen
1717 Bellevue Avenue
4901 Libbie Mill East Boulevard
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

* Legal main office
### Union Bank & Trust (Continued)

**City of Covington**
- 450 West Main Street

**City of Fredericksburg**
- 1016 Charles Street
- 2811 Fall Hill Avenue
- 725 Kenmore Avenue

**City of Harrisonburg**
- 1391 S. High Street
- 390 University Boulevard
- 440 South Main Street

**City of Lynchburg**
- 2102 Langhorne Road

**City of Newport News**
- 603 Pilot House Drive

**City of Radford**
- 50 West Main Street

**City of Richmond**
- 1051 East Cary Street, Suite 1200 *
- 3556 W. Cary Street
- 5711 Patterson Avenue
- Three James Center, 1051 East Cary Street, Suite 103

**City of Roanoke**
- 111 Franklin Road
- 1611 Hershberger Road, NW
- 3804 Brandon Avenue, SW

**City of Salem**
- 1251 West Main Street

**City of Staunton**
- 2307 West Beverly Street
- 24 South Augusta Street

**City of Virginia Beach**
- 4505 Columbus Street, Suite 100

**City of Waynesboro**
- 100 Lucy Lane
- 251 North Poplar Street

**City of Winchester**
- 1738 Amherst Street

**Albemarle County**
- 3290 Worth Crossing, Forest Lakes
- 1330 Parham Circle
- 1658 State Farm Boulevard
- 410 Gander Road

**Augusta County**
- 2600 Stuarts Draft Highway, Stuarts Draft
- 374 Lee Highway, Verona
- 115 Lee Jackson Highway

**Bedford County**
- 125 West Main Street, Bedford
- 14915 Forest Road, Forest
- 14739 Moneta Road, Moneta

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

### Union Bank & Trust (Continued)

**Chesterfield County**
- 12204 Bermuda Crossroad Lane, Chester
- 6551 Centralia Road, Chester
- 209 Stonebridge Plaza Avenue, Chesterfield
- 11101 Hull Street Road, Midlothian
- 13700 Midlothian Turnpike, Midlothian
- 6030 Harbour Park Drive, Midlothian
- 11101 Midlothian Turnpike
- 11450 Robious Road
- 9027 Forest Hill Avenue

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

**Essex County**
- 1649 Tappahannock Boulevard, Tappahannock
- 1660 Tappahannock Boulevard, Tappahannock

**Fairfax County**
- 5803 Rolling Road, Springfield

**Fauquier County**
- 216 Broadview Avenue, Warrenton
- 37 E. Main Street, Warrenton

**Floyd County**
- 680 East Main Street, Floyd

**Fluvanna County**
- 5980 Thomas Jefferson Parkway, Palmyra

**Franklin County**
- 369 Franklin Street, Rocky Mount

**Frederick County**
- 1095 Millwood Pike

**Giles County**
- 605 Wonenah Avenue, Pearisburg

**Hanover County**
- 302 Ashcake Road, Ashland
- 9665 Sliding Hill Road, Ashland
- 6479 Mechanicsville Turnpike, Mechanicsville
- 8300 Bell Creek Road, Mechanicsville
- 9534 Chamberlayne Road, Mechanicsville

**Henrico County**
- 11163 Nuckols Road, Glen Allen
- 11263 West Broad Street, Glen Allen
- 9681 West Broad Street, Glen Allen
- 1601 Willow Lawn Drive, Suite 701
- 1773 Parham Road
- 3432 Pump Road
- 3900 Westerre Parkway, Suite 102
- 4390 S. Laburnum Avenue
- 5950 Brook Road
- 7019 F Three Chopt Road
- 8983 Staples Mill Road
- 9605 Gayton Road
- 9782 Gayton Road

* Legal main office
Banks -- List by Name

Union Bank & Trust (Continued)
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
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

Union Bank & Trust (Continued)
Warren County
473 South Street, Front Royal
Westmoreland County
840 McKinney Boulevard, Colonial Beach
17191 King's Highway, Montross
Wythe County
900 North 4th Street, Wytheville
York County
5030 George Washington Memorial Hwy, Grafton

United Bank
2071 Chain Bridge Rd., Suite 600
Vienna 22182
C.E.O.- James J. Consagra, Jr., President
Cashier- Harold Manner

Offices
City of Alexandria
1737 King 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
10641 Lee Highway
11185 Main Street *
4021 University Drive
City of Fredericksburg
501 C Jefferson Davis Highway
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
9626 Center Street
9872 Liberia Avenue
City of Winchester
139 N. Cameron Street
2252 Valley Avenue
Albemarle County
1265 Seminole Trail
Arlington County
2409 Columbia Pike
2930 Wilson Boulevard
5350 Lee Highway
6500 Williamsburg Boulevard
Quincy Plaza, 907 N. Quincy Street
Augusta County
54 Franklin Street, Suite 102, Weyers Cave

* Legal main office
**United Bank (Continued)**

**Augusta County**  
2556 Jefferson Highway, Suite 110

**Fairfax County**  
3289 Woodburn Road, Annandale  
4230 John Marr Drive, Annandale  
Centreridge Market Place, 6375 Multiplex Drive, Centreville  
14000 Sullyfield Circle, Chantilly  
4501 Daly Drive, Chantilly  
5766 Union Mill Road, Clifton  
1451 Dolley Madison Boulevard, McLean  
8270 Greensboro Drive, McLean  
8270 Greensboro Drive, Suite 500, McLean  
11820 Spectrum Center, Reston  
1900 Centennial Park Drive, Reston  
7830 Backlick Road, Suite 101, Springfield  
2071 Chain Bridge Road, Vienna  
374 Maple Avenue, Vienna  
10695-B Braddock Road  
13060 Fair Lakes Blvd  
4100 Monument Corner Drive  
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, Standardsville

** Loudoun County**  
21885 Ryan Center Way, Ashburn  
Dulles 606 Retail Center, 23510 Overland Drive, Dulles  
20 Catoctin Circle, S. E., Leesburg  
531-A East Market Street, Leesburg  
440 East Main Street, Purcellville  
46005 Regal Plaza, Suite 180, Sterling

**Prince William County**  
17054 Jefferson Davis Highway, Dumfries  
7905 Heritage Village Plaza, Gainesville  
2030 Old Bridge Road, Lake Ridge  
13870 Smoketown Road, Woodbridge  
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

**United Bank (Continued)**

**Spotsylvania County**  
10800-A Courthouse Road

**Stafford County**  
289 Garrisonville 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  
1301 U Street, N.W., Washington  
1667 K Street, N.W., Washington  
1776 K Street, N.W., Washington  
1825 Wisconsin Avenue, NW, Washington  
4900 Massachusetts Avenue, N.W., Washington

**Maryland**  
7315 Wisconsin Avenue, Bethesda  
7845 Wisconsin Avenue, Bethesda  
5410 Wisconsin Avenue, Chevy Chase  
16268 Frederick Road, Gaithersburg  
1219 Mount Aetna Road, Hagerstown  
18750 North Pointe Drive, Hagerstown  
12127 Rockville Pike, Rockville  
1807 Rockville Pike, Rockville  
8630 Fenton Street, Silver Spring

**Ohio**  
3198 Belmont Street, Bellaire

**Pennsylvania**  
113 Penn Street, Point Marion  
69 Main Street, Smithfield  
100 Walnut Hill Road, Uniontown  
81 W Main Street, Uniontown

**West Virginia**  
20020 Midland Trail, Ansted  
129 Main Street, Beckley  
60 Raleigh Mall, Beckley  
4605 Pennsylvania Avenue, Big Chimney  
555 C Street, Ceredo  
106 West Washington Street, Charles Town  
1079 Charleston Town Center, Charleston  
4901 Maccorkle Avenue SE, Charleston  
500 Virginia Street East, Charleston  
550 Emily Drive, Clarksburg  
90 Railroad Avenue East, Cowen  
1661 Smoot Avenue, Danville  
1200 Grosscup Avenue, Dunbar  
145 West Maple Avenue, Fayetteville  
101 East Main Street, Glenville  
2889 Third Avenue, Huntington  
473 Camden Road, Huntington  
274 SR 34, Hurricane  
7699 Winchester Avenue, Inwood  
220 Main Street, Logan

* Legal main office
United Bank (Continued)
West Virginia
507 Holly Avenue, Logan
300 Market Street, Man
24 District Way, Martinsburg
450 Foxcroft Avenue, Martinsburg
5453 Williamsport Pike, Martinsburg
200 Fourth Street, Montgomery
101 Venture Drive, Morgantown
154 Fayette Street, Morgantown
1750 Earl L. Core Road, Morgantown
40 Hurley Street, Morgantown
990 Elmer Prince Drive, Morgantown
621 Seventh Street, Moundsville
1 Rosemar Circle, Parkersburg
514 Market Street, Parkersburg
113 North Street, Ripley
716 West Main Street, Ripley
7867 Martinsburg Pike, Maddex Square, Shepherdstown
425 Robert C. Byrd Drive, Sophia
2004 West Webster Road, Summersville
234 Grand Central Mall, Vienna
2650 Grand Central Avenue, Vienna
One Court Square, Webster Springs
109 Three Springs Drive, Weirton
3567 Main Street, Weirton
202 Main Avenue, Weston
1269 Warwood Avenue, Wheeling
14 Bethlehem Boulevard, Wheeling
1501 Market Street, Wheeling
21 Twelfth Street, Wheeling
2180 National Road, Wheeling

Village Bank (Continued)
Chesterfield County
13531 Midlothian Turnpike, Midlothian *
6736 Southshore Drive, Midlothian
Hanover County
10035 Sliding Hill Road, Ashland
8051 Mechanicsville Turnpike, Mechanicsville
Henrico County
1401 Santa Rosa Road
1650 Willow Lawn Drive
James City County
5372 Discovery Park Boulevard, Suite 101
Powhatan County
1793 South Creek One

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

VCC Bank
7814 Carousel Lane
Henrico 23228
C.E.O.- Jane N. Henderson, President
Cashier- Clyde A. Cornett, Jr., Chief Financial Officer

Offices
Henrico County
7814 Carousel Lane
Montgomery County
110 Peppers Ferry Road, Christiansburg *

Village Bank
P O Box 330
Midlothian 23113-0330
C.E.O.- William G. Foster, Jr., President
Cashier- C. Harril Whitehurst, Jr., Chief Financial Officer

Offices
Chesterfield County
4221 West Hundred Road, Chester
1120 Huguenot Road, Midlothian

Virginia Commonwealth Bank
P O Box 17310
Richmond 23226-7310
C.E.O.- C. Franklin Scott, III, President
Cashier- Deborah M. Evans, Comptroller

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 Richmond
5711 Patterson Avenue
City of Suffolk
1703 North Main Street
Chesterfield County
4600 West Hundred Road, Chester
11450 Robious Road, North Chesterfield
1118 Courthouse Road

* Legal main office
Virginia Commonwealth Bank (Continued)
Henrico County
900 North Parham Road
Lancaster County
100 Main Street, Kilmarnock *
Lancaster Square Shopping Center, North Main Street, Kilmarnock
State Route 3, Ice House Field Shopping Center, White Stone
Middlesex County
10880 General Puller Highway, Hartfield
Northumberland County
15104 Northumberland Highway, Burgess
Routes 202 and 360, Callao
Richmond County
610 West Richmond Road, Warsaw
Westmoreland County
680 McKinney Boulevard, Colonial Beach
Route 3 Kings Highway, Montross

Virginia Community Bank
P O Box 888
Louisa 23093-0888
C.E.O.- A. Preston Moore, Jr., President
Cashier- Kenneth J. Potter, Chief Financial Officer
Offices
Culpeper County
701 South Main Street, Culpeper
Goochland County
3009 River Road West
Louisa County
Main Street & Cutler Avenue, Louisa
State Route 22 & U.S. Route 33, Louisa *
Mineral Avenue & Fourth Street, Mineral
NE Corner Intersection of U.S. Route 15 and U.S. Route 250, Zion Crossroads
Orange County
185 Madison Rd
Spotsylvania County
10645 Courthouse Road

Virginia Partners Bank (Continued)
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
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
901 East Cary Street, Suite 1700
Richmond 23219
C.E.O.- Donna W. Richards, President
Cashier- Steven Theobald, 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

* Legal main office
Xenith Bank (Continued)
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
  1000 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
  713 Independence Blvd.
Accomack County
  6350 Maddox Boulevard, Chincoteague
  25253 Lankford Highway, Onley
Fairfax County
  2325 Dulles Corner Boulevard, Suite 500, Herndon
Gloucester County
  6720 Sutton Road, Gloucester
  1553 George Washington Memorial Hwy, Gloucester
  Point
Greensville County
  100 Dominion Drive
Henrico County
  12090 West Broad Street
  8209 West Broad Street
Northampton County
  22468 Lankford Highway, Cape Charles
  4071 Lankford Highway, Exmore
Maryland
  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
  433 US Highway 64 East, Plymouth
  2235 Gateway Access Point, Raleigh

* 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
  Middleburg Trust Company, Richmond, 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, Chairman of the Board
  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
  Virginia Commonwealth Bank, Richmond, VA
  VCB Financial Group, Inc., Kilmarnock, VA

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

Blue Ridge Bankshares, Inc., 1 East Market Street, Martinsville, VA 24112
  C.E.O. - Brian K. Plum
  Blue Ridge Bank, National Association, Martinsville, 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

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

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
Holding Companies with Bank Subsidiaries Headquartered in Virginia

Chesapeake Financial Shares, Inc., P O Box 1419, Kilmarnock, VA 22482-1419
C.E.O. - Jeffrey M. Szyperski, Chairman of the Board
Chesapeake Bank, Kilmarnock, VA
Chesapeake Wealth Management, Inc., 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

E* Trade Financial Corporation, 1271 Avenue of the Americas, 14th Floor, New York, NY 10020
C.E.O. - Karl A. Roessner
E*TRADE Bank, Arlington, VA

F & M Bank Corp, P O Box 1111, Timberville, VA 22853-1111
C.E.O. - Dean W. Withers, President
Farmers & Merchants Bank, Timberville, VA

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

Farmers Bankshares, Inc., 50 East Windsor 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
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

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

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

John Marshall Bancorp, Inc., 1943 Issac Newton Square, Suite 100, Reston, VA 20190
C.E.O. - John R. Maxwell
John Marshall Bank, Reston, VA

MainStreet Bancshares, Inc., 10089 Fairfax Boulevard, Faifax, VA 22030-1742
C.E.O. - Jeff W. Dick
MainStreet Bank, Fairfax, 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
Skyline 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

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., 10900 Nuckols Road Suite 325, Glen Allen, VA 23060
  C.E.O. - Georgia S. Derrico, Chairman of the Board
  Sonabank, Tappahannock, 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. - John C. Asbury
  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 Bank Bankshares, Inc., P. O. Box 3447, Danville, VA 24543-3447
  C.E.O. - Roger C. Gillispie, President
  Virginia Bank and Trust Company, Danville, VA

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

Virginia Community Capital, Inc., 110 Peppers Ferry Rd., NW, Christiansburg, VA 24073-1068
   C.E.O. - Jane N. Henderson, President
   VCC Bank, Henrico, 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, VA 23226
   C.E.O. - T. Gaylon Layfield, III
   Xenith Bank, Richmond, VA
### Trust Companies -- Applications Received and/or Acted Upon

**Branch Openings**

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/28/16</td>
<td>Fiduciary Trust Company International New York, NY</td>
<td>3033 Wilson Boulevard, Suite 700 Arlington, VA</td>
<td>Approved</td>
<td>03/21/17</td>
</tr>
<tr>
<td>06/22/17</td>
<td>TCV Trust &amp; Wealth Management, Inc. Knoxville, TN</td>
<td>4350 New Town Avenue, Suite 202 Williamsburg, VA</td>
<td>No Objection</td>
<td>12/08/17</td>
</tr>
<tr>
<td>06/22/17</td>
<td>TCV Trust &amp; Wealth Management, Inc. Knoxville, TN</td>
<td>204 South Jefferson Street, Suite 200 Roanoke, VA</td>
<td>No Objection</td>
<td>12/08/17</td>
</tr>
<tr>
<td>06/22/17</td>
<td>TCV Trust &amp; Wealth Management, Inc. Knoxville, TN</td>
<td>9030 Stony Point Parkway, Suite 300 Richmond, VA</td>
<td>No Objection</td>
<td>12/08/17</td>
</tr>
<tr>
<td>06/22/17</td>
<td>TCV Trust &amp; Wealth Management, Inc. Knoxville, TN</td>
<td>203 Archway Court, Suite B Lynchburg, VA</td>
<td>No Objection</td>
<td>12/08/17</td>
</tr>
<tr>
<td>06/22/17</td>
<td>TCV Trust &amp; Wealth Management, Inc. Knoxville, TN</td>
<td>1320 Old Chain Bridge Road, Suite 205 McLean, VA</td>
<td>No Objection</td>
<td>12/08/17</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>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans</td>
<td>$5,500,557,532</td>
<td>$5,960,829,350</td>
</tr>
<tr>
<td>LESS: Allowance for loan losses</td>
<td>44,886,643</td>
<td>53,238,183</td>
</tr>
<tr>
<td>Cash</td>
<td>439,952,124</td>
<td>462,036,897</td>
</tr>
<tr>
<td>Available for Sale securities</td>
<td>1,057,663,661</td>
<td>1,257,799,217</td>
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<tr>
<td>Held to Maturity securities</td>
<td>813,544,774</td>
<td>618,604,378</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in Corporate Centrals</td>
<td>902,082</td>
<td>1,475,000</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in banks and S&amp;Ls</td>
<td>152,013,597</td>
<td>131,859,189</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in other credit unions</td>
<td>24,827,023</td>
<td>32,405,081</td>
</tr>
<tr>
<td>All other investments</td>
<td>84,177,955</td>
<td>75,597,823</td>
</tr>
<tr>
<td>Land and buildings (net of depreciation)</td>
<td>157,857,544</td>
<td>175,532,341</td>
</tr>
<tr>
<td>Other fixed assets (net of depreciation)</td>
<td>23,990,305</td>
<td>27,412,383</td>
</tr>
<tr>
<td>Share insurance capitalization deposit</td>
<td>65,574,506</td>
<td>71,410,842</td>
</tr>
<tr>
<td>All other assets</td>
<td>149,533,301</td>
<td>157,731,380</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$8,425,707,761</td>
<td>$8,919,455,698</td>
</tr>
<tr>
<td><strong>LIABILITIES &amp; SAVINGS EQUITY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Notes/interest payable</td>
<td>$385,193,273</td>
<td>$384,183,180</td>
</tr>
<tr>
<td>Accounts payable</td>
<td>122,352,097</td>
<td>121,813,953</td>
</tr>
<tr>
<td>Dividends payable</td>
<td>341,222</td>
<td>373,418</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>$507,886,592</td>
<td>$506,370,551</td>
</tr>
<tr>
<td>Share certificates</td>
<td>$1,238,357,107</td>
<td>$1,375,337,585</td>
</tr>
<tr>
<td>Share draft accounts</td>
<td>1,399,946,416</td>
<td>1,406,615,122</td>
</tr>
<tr>
<td>IRA accounts</td>
<td>607,475,043</td>
<td>603,830,291</td>
</tr>
<tr>
<td>Other shares and deposits</td>
<td>3,838,416,429</td>
<td>4,131,731,767</td>
</tr>
<tr>
<td><strong>TOTAL SHARES AND DEPOSITS</strong></td>
<td>$7,084,194,995</td>
<td>$7,517,514,765</td>
</tr>
<tr>
<td>Regular/statutory reserve</td>
<td>$86,599,243</td>
<td>$88,105,078</td>
</tr>
<tr>
<td>Other reserves</td>
<td>91,117,667</td>
<td>91,947,604</td>
</tr>
<tr>
<td>Appropriation For Non-Conforming Investments</td>
<td>811,494</td>
<td>0</td>
</tr>
<tr>
<td>Equity Acquired in a Merger</td>
<td>6,657,303</td>
<td>11,615,028</td>
</tr>
<tr>
<td>Unrealized Gains (Losses) on available for sale securities</td>
<td>(11,384,590)</td>
<td>(12,871,410)</td>
</tr>
<tr>
<td>Other comprehensive Income</td>
<td>(48,961,584)</td>
<td>(45,887,242)</td>
</tr>
<tr>
<td>Accumulated Unrealized G/L on Cash Flow Hedges</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Undivided earnings</td>
<td>708,786,641</td>
<td>762,571,324</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td>$833,626,174</td>
<td>$895,570,382</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES, SHARES &amp; EQUITY</strong></td>
<td>$8,425,707,761</td>
<td>$8,919,455,698</td>
</tr>
</tbody>
</table>

Number of credit unions in operation.......................... 34 33
# Consolidated Report of Income for Credit Unions

## For the Year Ended December 31

<table>
<thead>
<tr>
<th>Description</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on loans (gross)</td>
<td>$263,623,975</td>
<td>$289,970,636</td>
</tr>
<tr>
<td>LESS: Interest refunded</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Income from investments</td>
<td>31,373,745</td>
<td>39,449,486</td>
</tr>
<tr>
<td>Income from Trading</td>
<td>0</td>
<td>4,332</td>
</tr>
<tr>
<td>Fee income</td>
<td>53,027,305</td>
<td>56,074,704</td>
</tr>
<tr>
<td>Other operating income</td>
<td>67,781,797</td>
<td>72,955,544</td>
</tr>
<tr>
<td><strong>TOTAL GROSS INCOME</strong></td>
<td><strong>$415,806,822</strong></td>
<td><strong>$458,454,702</strong></td>
</tr>
<tr>
<td><strong>EXPENSES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee compensation &amp; benefits</td>
<td>$153,393,683</td>
<td>$166,966,454</td>
</tr>
<tr>
<td>Travel &amp; conference expense</td>
<td>3,174,046</td>
<td>3,290,335</td>
</tr>
<tr>
<td>Office occupancy expense</td>
<td>14,595,750</td>
<td>15,996,813</td>
</tr>
<tr>
<td>Office operations expense</td>
<td>57,081,155</td>
<td>59,762,737</td>
</tr>
<tr>
<td>Education &amp; promotional expenses</td>
<td>10,490,905</td>
<td>10,938,030</td>
</tr>
<tr>
<td>Loan servicing expense</td>
<td>32,080,405</td>
<td>31,508,372</td>
</tr>
<tr>
<td>Professional &amp; outside services</td>
<td>12,396,641</td>
<td>12,731,103</td>
</tr>
<tr>
<td>Provision for loan losses</td>
<td>32,789,346</td>
<td>44,450,147</td>
</tr>
<tr>
<td>Members insurance</td>
<td>89,765</td>
<td>125,063</td>
</tr>
<tr>
<td>Operating fees (examination &amp; supervision fees)</td>
<td>1,025,766</td>
<td>1,730,070</td>
</tr>
<tr>
<td>Miscellaneous operating expenses</td>
<td>5,553,540</td>
<td>5,080,219</td>
</tr>
<tr>
<td><strong>TOTAL OPERATING EXPENSES BEFORE DIVIDENDS</strong></td>
<td><strong>$322,671,002</strong></td>
<td><strong>$352,579,343</strong></td>
</tr>
<tr>
<td><strong>NET INCOME (LOSS) BEFORE DIVIDENDS</strong></td>
<td>$93,135,820</td>
<td>$105,875,359</td>
</tr>
<tr>
<td>Gains (losses) on investments</td>
<td>608,931</td>
<td>294,788</td>
</tr>
<tr>
<td>Gains (losses) on disposition of assets</td>
<td>(148,404)</td>
<td>(451,281)</td>
</tr>
<tr>
<td>Other non-operating income (expense)</td>
<td>(1,363,649)</td>
<td>(308,575)</td>
</tr>
<tr>
<td><strong>TOTAL NON-OPERATING GAINS (LOSSES)</strong></td>
<td><strong>(903,122)</strong></td>
<td><strong>(465,068)</strong></td>
</tr>
<tr>
<td>Total net income (loss) before dividends</td>
<td>$92,232,698</td>
<td>$105,410,291</td>
</tr>
<tr>
<td>Interest on borrowed money</td>
<td>7,362,764</td>
<td>10,040,416</td>
</tr>
<tr>
<td>Dividends</td>
<td>41,750,781</td>
<td>44,686,185</td>
</tr>
<tr>
<td>Net income (loss) after dividends</td>
<td>$43,119,153</td>
<td>$50,683,690</td>
</tr>
<tr>
<td>Transfer to Regular Reserve</td>
<td>$178,247</td>
<td>$0</td>
</tr>
<tr>
<td>Credit Union Name</td>
<td>Principal Location</td>
<td>Assets ($000)</td>
</tr>
<tr>
<td>--------------------------------------------------------</td>
<td>--------------------</td>
<td>---------------</td>
</tr>
<tr>
<td>A B &amp; W Credit Union, Incorporated</td>
<td>Alexandria</td>
<td>32,156</td>
</tr>
<tr>
<td>Augusta Health Care Credit Union, Incorporated</td>
<td>Fishersville</td>
<td>11,813</td>
</tr>
<tr>
<td>Baylands Family Credit Union, Inc.</td>
<td>West Point</td>
<td>72,824</td>
</tr>
<tr>
<td>Beacon Credit Union, Incorporated</td>
<td>Lynchburg</td>
<td>177,294</td>
</tr>
<tr>
<td>Blue Eagle Credit Union</td>
<td>Roanoke</td>
<td>151,354</td>
</tr>
<tr>
<td>Cadmus Credit Union, Incorporated</td>
<td>Richmond</td>
<td>1,980</td>
</tr>
<tr>
<td>Credit Union of Richmond Incorporated</td>
<td>Richmond</td>
<td>73,962</td>
</tr>
<tr>
<td>Dominion Credit Union</td>
<td>Richmond</td>
<td>289,832</td>
</tr>
<tr>
<td>DuPont Community Credit Union</td>
<td>Waynesboro</td>
<td>1,139,533</td>
</tr>
<tr>
<td>Entrust Financial Credit Union</td>
<td>Richmond</td>
<td>74,360</td>
</tr>
<tr>
<td>Hampton Roads Educators Credit Union, Inc.</td>
<td>Hampton</td>
<td>31,922</td>
</tr>
<tr>
<td>Jackson River Community Credit Union</td>
<td>Covington</td>
<td>78,637</td>
</tr>
<tr>
<td>Loudoun Credit Union</td>
<td>Leesburg</td>
<td>41,081</td>
</tr>
<tr>
<td>Martinsville Du Pont Employees Credit Union, Incorporated d/b/a ValleyStar Credit Union</td>
<td>Martinsville</td>
<td>321,507</td>
</tr>
<tr>
<td>N.C.S.E. Credit Union, Inc.</td>
<td>Lovingston</td>
<td>1,042</td>
</tr>
<tr>
<td>Newport News Municipal Employees Credit Union, Incorporated</td>
<td>Newport News</td>
<td>40,302</td>
</tr>
<tr>
<td>Newport News Shipbuilding Employee’s Credit Union, Inc. d/b/a Bayport Credit Union</td>
<td>Newport News</td>
<td>1,570,997</td>
</tr>
</tbody>
</table>
### Selected Data For Virginia State Chartered-Credit Unions
**As of December 31, 2017**

<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>Northern Star Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>85,218</td>
<td>70,332</td>
<td>10,436</td>
</tr>
<tr>
<td>Old Dominion University Credit Union, Inc.</td>
<td>Norfolk</td>
<td>29,654</td>
<td>26,879</td>
<td>2,751</td>
</tr>
<tr>
<td>P.W.C. Employees Credit Union</td>
<td>Woodbridge</td>
<td>57,059</td>
<td>49,175</td>
<td>7,884</td>
</tr>
<tr>
<td>Petersburg Federal Reformatory Credit Union, Incorporated</td>
<td>Hopewell</td>
<td>4,142</td>
<td>3,160</td>
<td>963</td>
</tr>
<tr>
<td>PFD Firefighters Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>27,192</td>
<td>23,292</td>
<td>3,782</td>
</tr>
<tr>
<td>Piedmont Credit Union</td>
<td>Danville</td>
<td>61,502</td>
<td>58,245</td>
<td>3,603</td>
</tr>
<tr>
<td>Prime Care Credit Union, Incorporated</td>
<td>Norfolk</td>
<td>20,097</td>
<td>17,317</td>
<td>2,545</td>
</tr>
<tr>
<td>Richmond Virginia Fire Police Credit Union Inc.</td>
<td>Richmond</td>
<td>20,626</td>
<td>18,066</td>
<td>2,366</td>
</tr>
<tr>
<td>Riverside Health System Employees' Credit Union, Incorporated</td>
<td>Newport News</td>
<td>8,591</td>
<td>7,156</td>
<td>1,406</td>
</tr>
<tr>
<td>Spruance Cellophane Credit Union</td>
<td>North Chesterfield</td>
<td>5,491</td>
<td>5,178</td>
<td>309</td>
</tr>
<tr>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>Charlottesville</td>
<td>913,805</td>
<td>809,478</td>
<td>95,279</td>
</tr>
<tr>
<td>Virginia Credit Union, Inc.</td>
<td>Richmond</td>
<td>3,490,133</td>
<td>2,820,198</td>
<td>325,969</td>
</tr>
<tr>
<td>Virginia Educators' Credit Union</td>
<td>Newport News</td>
<td>64,896</td>
<td>56,649</td>
<td>7,920</td>
</tr>
<tr>
<td>Virginia United Methodist Credit Union, Inc. d/b/a The United Methodist Credit Union</td>
<td>Richmond</td>
<td>16,934</td>
<td>15,649</td>
<td>1,284</td>
</tr>
<tr>
<td>Waynesboro Employees Credit Union, Inc.</td>
<td>Waynesboro</td>
<td>3,523</td>
<td>3,190</td>
<td>268</td>
</tr>
</tbody>
</table>
### Credit Unions -- Applications Received and/or Acted Upon

#### New Credit Unions

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>05/12/17</td>
<td>Baylands Family Credit Union, Inc.</td>
<td>2004 Main Street West Point, VA</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>10/05/17</td>
<td></td>
</tr>
</tbody>
</table>

#### New Out-of-State Credit Unions

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/23/17</td>
<td>Christian Community Credit Union</td>
<td>1801 Dabney Road Richmond, VA</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>12/27/17</td>
<td></td>
</tr>
</tbody>
</table>

#### Mergers

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>04/17/17</td>
<td>Beacon Credit Union, Incorporated, Lynchburg, VA to merge into it Danville City Employees Federal Credit Union, Danville, VA</td>
<td>Approved 08/18/17</td>
</tr>
<tr>
<td>08/04/17</td>
<td>University of Virginia Community Credit Union, Inc., Charlottesville, VA to merge into it Charlottesville Postal Federal Credit Union, Charlottesville, VA</td>
<td>Approved 12/21/17</td>
</tr>
<tr>
<td>10/19/17</td>
<td>Martinsville Du Pont Employees Credit Union, Incorporated, Martinsville, VA to merge into it Piedmont Credit Union, Danville, VA</td>
<td>Approved 12/27/17</td>
</tr>
<tr>
<td>11/20/17</td>
<td>Baylands Family Credit Union, Inc., West Point, VA to merge into it Spruance Cellophane Credit Union, Richmond, VA</td>
<td>Pending</td>
</tr>
</tbody>
</table>

#### New Service Facilities

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>05/15/17</td>
<td>Piedmont Credit Union</td>
<td>3240 Franklin Turnpike Danville, VA</td>
<td>Approved 06/09/17</td>
</tr>
<tr>
<td>05/15/17</td>
<td>Piedmont Credit Union</td>
<td>4027 Halifax Road South Boston, VA</td>
<td>Approved 06/09/17</td>
</tr>
<tr>
<td>07/05/17</td>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>5714 Three Notch'd Road Crozet, VA</td>
<td>Approved 07/25/17</td>
</tr>
<tr>
<td>08/16/17</td>
<td>DuPont Community Credit Union</td>
<td>1900 Stone Spring Road Harrisonburg, VA</td>
<td>Approved 08/28/17</td>
</tr>
<tr>
<td>10/13/17</td>
<td>Virginia Credit Union, Inc.</td>
<td>14520 Hancock Village Street Chesterfield, VA</td>
<td>Approved 11/01/17</td>
</tr>
</tbody>
</table>
Credit Unions -- Status Changes

**New Credit Unions**

October 18  Baylands Family Credit Union, Inc. opened a credit union office at 2004 Main Street, West Point, VA

**Mergers**

January 01  Martinsville Du Pont Employees Credit Union, Incorporated, Martinsville, VA merged into it Valley Community Credit Union, Waynesboro, VA

**Changes in Title**

April 24  Richmond Postal Credit Union Incorporated, The, Richmond, VA changed its name to Credit Union of Richmond Incorporated

**New Service Facilities**

January 30  DuPont Community Credit Union opened a service facility at 410 N. Augusta Street, Staunton, VA

June 09  Piedmont Credit Union opened a service facility at 4027 Halifax Road, South Boston, VA

June 09  Piedmont Credit Union opened a service facility at 3240 Franklin Turnpike, Danville, VA

October 23  Martinsville Du Pont Employees Credit Union, Incorporated opened a service facility at 3452 Buck Mountain Road, Roanoke, VA

December 18  Virginia Credit Union, Inc. opened a service facility at 14520 Hancock Village Street, Chesterfield, VA

December 19  DuPont Community Credit Union opened a service facility at 1900 Stone Spring Road, Harrisonburg, VA
Credit Unions -- List by Name

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

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

Baylands Family Credit Union, Inc.
2004 Main Street
West Point, VA 23181
Treasurer- Christopher Burgess
Service Facilities -
2111 Pocahontas Trail
Quinton, VA 23141
7031 Richmond Road
Williamsburg, VA 23188

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

Blue Eagle Credit Union (Continued)
Service Facilities -
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

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

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
1900 Stone Spring Road
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
Credit Unions -- List by Name

DuPont Community Credit Union (Continued)

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

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

Hampton Roads Educators Credit Union, Inc.
2130 Cunningham Drive
Hampton, VA 23666
Treasurer- Donald O. Sandridge

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

Loudoun Credit Union
801 Sycolin Road SE, Suite 101
Leesburg, VA 20175
Treasurer- Norman Butts
Service Facility -
112 A South Street, SE
Leesburg, VA 20175

Martinsville Du Pont Employees Credit Union, Incorporated d/b/a ValleyStar Credit Union (Continued)

Service Facilities -
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
501 W. Broad St.
Waynesboro, VA 22980

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

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 Albermarle Drive Suite 102
Chesapeake, VA 23322

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

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

Service Facilities -
2445 Old Taylor Road
Chesapeake, VA 23321
401 Albermarle Drive Suite 102
Chesapeake, VA 23322
Credit Unions -- List by Name

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

Service Facilities -

544 Battlefield Boulevard South
Chesapeake, VA 23322
677 N. Battlefield Boulevard
Chesapeake, VA
5028 George Washington Memorial Hwy.
Grafton, VA 23692
1168 Big Bethel Road
Hampton, VA 23666
199 Fox Hill Road
Hampton, VA
22 Lincoln Street
Hampton, VA 23669
2300 Cunningham Drive
Hampton, VA 23666
500 West Park Lane
Hampton, VA 23666
5200 West Mercury Boulevard
Hampton, VA 23605
Gateway 2000, 22 Enterprise Parkway
Suite 160
Hampton, VA 23666
2369 George Washington Memorial Hwy.
Hayes, VA 23072
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

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

Service Facilities -

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
Credit Unions -- List by Name

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

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

Piedmont Credit Union
366 Piney Forest Road
Danville, VA 24540
Treasurer- Carey Wilkes
Service Facilities -
3240 Franklin Turnpike
Danville, VA 24540
4027 Halifax Road
South Boston, VA 24592

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 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
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
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
Credit Unions -- List by Name

Virginia Credit Union, Inc.
720 East Broad Street
Richmond, VA 23225
  Treasurer- Herbert A. Parr
Service Facilities -
  13025 Jefferson Davis Highway
      Chester, VA 23831
  14520 Hancock Village Street
      Chesterfield, VA 23832
  9961 Iron Bridge Road
      Chesterfield, VA 23832
  301 Temple Lake Drive
      Colonial Heights, VA 23834
  100 MidTown Avenue
      Farmville, VA 23901
  2150 Gordon W. Shelton Boulevard
      Fredericksburg, VA 22401
  9951 Jefferson Davis Highway
      Fredericksburg, VA 22408
  3236 Odd Fellows Road
      Lynchburg, VA 24501
  6103 Brashier Boulevard
      Mechanicsville, VA 23111
  11030 Hull Street Road
      Midlothian, VA 23112
  13505 Tredegar Lake Parkway
      Midlothian, VA 23112
Southside Virginia Training Center
      Building 59, 26317 W. Washington St.
      Petersburg, VA 23803
  101 N. 14th Street (Tower)
      Richmond, VA 23219
  10165 Brook Road
      Richmond, VA 23227
  1200 Koger Center Boulevard
      Richmond, VA 23235
  1302 B Gaskins Road
      Richmond, VA 23233
  2300 W Broad Street (DMV)
      Richmond, VA 23220
  4001 Lauderdale Drive
      Richmond, VA 23233
  5285 South Laburnum Avenue
      Richmond, VA 23231
  5427 Glenside Drive
      Richmond, VA 23228
  6900 Atmore Drive
      Richmond, VA 23225
  7500 Boulders View Drive
      Richmond, VA 23225
  900 East Main Street
      Pocahontas Building
      Richmond, VA 23219
  935 West Grace Street
      Richmond, VA 23220

Virginia Credit Union, Inc. (Continued)
Service Facilities -
  9498 West Broad Street
      Richmond, VA
  General Assembly Building
      201 North 9th Street
      Richmond, VA 23219
  J. Sargeant Reynolds Comm. College
      1651 E. Parham Road
      Richmond, VA 23228
  VCU-HS Main Hospital
      1250 East Marshall Street
      Richmond, VA 23298
  17 First Street
      Staunton, VA 24401
  Eastern State Hospital Building 2,
      4601 Ironbound Road
      Williamsburg, VA 23188

Virginia Educators' Credit Union
12626 Nettles Drive
Newport News, VA 23606
  Treasurer- Eugene Johnson
Service Facilities -
  12368 Warwick Boulevard, Suite A106
      Newport News, VA 23606
  812 Main Street
      Newport News, VA 23605

Virginia United Methodist Credit Union, Inc. d/b/a The United Methodist Credit Union
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