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GREETINGS:
Richmond, Virginia

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:
I have the honor to submit herewith the 2018 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

DUSTIN R. PHYSIOC
Deputy Commissioner

DEPOSITORY SUPERVISION

ROBERT W. HUGHES
Deputy Commissioner

NON-DEPOSITORY SUPERVISION

SUSAN E. HANCOCK
Deputy Commissioner
OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION HAS ADMINISTERED THE BANKING LAWS

Chief Examiner of Banks

C. C. BARKSDALE, June 15, 1910 to February 15, 1919
JOHN T. GARRETT (Acting), February 16, 1919 to March 9, 1919
J. H. PINNER, March 10, 1919 to April 30, 1919
F. B. RICHARDSON, May 1, 1919 to July 31, 1923
M. E. BRISTOW, August 1, 1923 to July 14, 1927

Chief Deputy to the Commissioner of Insurance and Banking

M. E. BRISTOW, July 15, 1927 to January 15, 1930

Commissioner of Insurance and Banking

M. E. BRISTOW, January 16, 1930 to June 20, 1938

Commissioner of Banking

M. E. BRISTOW, June 21, 1938 to January 31, 1939
MILTON R. MORGAN, February 1, 1939 to January 15, 1951
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

Commissioner of Financial Institutions

SIDNEY A. BAILEY, July 1, 1978 to June 30, 1997
E. J. FACE, JR., July 1, 1997 to Date

LEGAL HOLIDAYS

In each year, the first day of January (New Year’s Day), the Friday preceding the third Monday in January (Lee-Jackson Day), the third Monday in January (Martin Luther King, Jr. Day), the third Monday in February (George Washington Day), the last Monday in May (Memorial Day), the fourth day of July (Independence Day), the first Monday in September (Labor Day), the second Monday in October (Columbus Day and Yorktown Victory Day), the eleventh day of November (Veterans Day), the fourth Thursday in November and the Friday next following (Thanksgiving), the twenty-fifth day of December (Christmas Day), or whenever any of such days shall fall on a Saturday, the Friday next preceding such day, or whenever any of such days shall fall on Sunday, the Monday next following such day, and any day so appointed by the Governor of this Commonwealth or the President of the United States, shall be a legal holiday as to the transaction of all business (Title 2.2, Chapter 33, Code of Virginia).
DEPOSITS IN BANK OFFICES LOCATED IN VIRGINIA
STATE AND NATIONAL 2008 – 2018

Includes deposits of Virginia banks and out-of state banks operating in Virginia
<table>
<thead>
<tr>
<th>ASSETS</th>
<th>December 31, 2017</th>
<th>December 31, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and balances due from depository institutions: ......................</td>
<td>$4,358,078</td>
<td>$3,852,127</td>
</tr>
<tr>
<td>(1) Noninterest-bearing balances</td>
<td>924,931</td>
<td>907,867</td>
</tr>
<tr>
<td>(2) Interest-bearing balances</td>
<td>3,433,147</td>
<td>2,944,260</td>
</tr>
<tr>
<td>Securities</td>
<td>9,955,553</td>
<td>10,794,621</td>
</tr>
<tr>
<td>Federal funds sold &amp; securities purchased under agreement to resell</td>
<td>239,516</td>
<td>130,330</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>56,457,232</td>
<td>58,689,846</td>
</tr>
<tr>
<td>LESS: Allowance for loan and lease losses</td>
<td>473,085</td>
<td>466,643</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income and allowance for losses</td>
<td>55,984,147</td>
<td>58,223,203</td>
</tr>
<tr>
<td>Assets held in trading accounts</td>
<td>4,406</td>
<td>19,461</td>
</tr>
<tr>
<td>Premises and fixed assets (including capitalized leases)</td>
<td>1,090,040</td>
<td>1,075,757</td>
</tr>
<tr>
<td>Other real estate owned</td>
<td>184,036</td>
<td>145,535</td>
</tr>
<tr>
<td>Intangible assets</td>
<td>2,521,081</td>
<td>3,124,480</td>
</tr>
<tr>
<td>Other assets</td>
<td>2,848,520</td>
<td>3,008,395</td>
</tr>
<tr>
<td>TOTAL ASSETS</td>
<td>$77,185,377</td>
<td>$80,373,909</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th>December 31, 2017</th>
<th>December 31, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In domestic offices</td>
<td>$60,563,073</td>
<td>$62,801,994</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>14,814,609</td>
<td>15,296,828</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>45,748,464</td>
<td>47,505,166</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>553,902</td>
<td>418,651</td>
</tr>
<tr>
<td>Other borrowed money</td>
<td>4,854,065</td>
<td>4,916,105</td>
</tr>
<tr>
<td>Notes and debentures subordinated to deposits</td>
<td>253,810</td>
<td>254,440</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>566,703</td>
<td>580,311</td>
</tr>
<tr>
<td>TOTAL LIABILITIES</td>
<td>$66,791,553</td>
<td>$68,971,501</td>
</tr>
</tbody>
</table>

| EQUITY CAPITAL                                                       |                   |                   |
|----------------------------------------------------------------------|                   |                   |
| Perpetual preferred stock                                           | 3,259             | 1,109             |
| Common stock                                                        | 440,646           | 477,678           |
| Surplus                                                             | 6,991,582         | 7,283,998         |
| Undivided profits and capital reserves                              | 2,943,853         | 3,623,081         |
| Noncontrolling interests in consolidated subsidiaries               | 14,484            | 16,542            |
| TOTAL EQUITY                                                        | $10,393,824       | $11,402,408       |
| TOTAL LIABILITIES AND EQUITY CAPITAL                                 | $77,185,377       | $80,373,909       |
Consolidated Report of Income for Virginia State-Chartered Banks
For the Year Ended December 31 (In Thousands of Dollars)

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INTEREST INCOME:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on loans</td>
<td>$2,528,881</td>
<td>$2,834,471</td>
</tr>
<tr>
<td>Income from lease financing receivables</td>
<td>357</td>
<td>318</td>
</tr>
<tr>
<td>Interest on balances due from depository institutions</td>
<td>42,444</td>
<td>56,825</td>
</tr>
<tr>
<td>Interest and dividends on securities</td>
<td>221,024</td>
<td>265,925</td>
</tr>
<tr>
<td>Interest from assets held in trading accounts</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Interest on federal funds sold and securities purchased under agreements to resell</td>
<td>6,075</td>
<td>3,560</td>
</tr>
<tr>
<td>Other Interest Income</td>
<td>19,810</td>
<td>23,710</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST INCOME</strong></td>
<td>2,818,591</td>
<td>3,184,809</td>
</tr>
<tr>
<td><strong>INTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on deposits in domestic offices</td>
<td>286,439</td>
<td>411,834</td>
</tr>
<tr>
<td>Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Expense of federal funds purchased and securities sold under agreements to repurchase</td>
<td>8,474</td>
<td>4,685</td>
</tr>
<tr>
<td>Interest on trading liabilities and other borrowed money</td>
<td>57,715</td>
<td>94,184</td>
</tr>
<tr>
<td>Interest on notes and debentures subordinated to deposits</td>
<td>5,495</td>
<td>12,279</td>
</tr>
<tr>
<td>Other interest expense</td>
<td>4,374</td>
<td>4,445</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST EXPENSE</strong></td>
<td>362,497</td>
<td>527,427</td>
</tr>
<tr>
<td><strong>NET INTEREST INCOME</strong></td>
<td>2,456,094</td>
<td>2,657,382</td>
</tr>
<tr>
<td>Provision for loan and lease losses</td>
<td>142,007</td>
<td>106,452</td>
</tr>
<tr>
<td><strong>NONINTEREST INCOME:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from fiduciary activities</td>
<td>30,000</td>
<td>29,535</td>
</tr>
<tr>
<td>Service charges on deposit accounts</td>
<td>129,237</td>
<td>132,058</td>
</tr>
<tr>
<td>Trading revenue</td>
<td>982</td>
<td>3,527</td>
</tr>
<tr>
<td>All other noninterest income</td>
<td>575,018</td>
<td>586,765</td>
</tr>
<tr>
<td><strong>TOTAL NONINTEREST INCOME</strong></td>
<td>735,237</td>
<td>751,885</td>
</tr>
<tr>
<td>Realized gains (losses) on securities</td>
<td>3,045</td>
<td>(986)</td>
</tr>
<tr>
<td><strong>NONINTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries and employee benefits</td>
<td>1,129,981</td>
<td>1,189,104</td>
</tr>
<tr>
<td>Expenses of premises and fixed assets (net of rental income)</td>
<td>250,718</td>
<td>251,539</td>
</tr>
<tr>
<td>Other noninterest expense</td>
<td>682,144</td>
<td>711,324</td>
</tr>
<tr>
<td><strong>TOTAL NONINTEREST EXPENSE</strong></td>
<td>2,062,843</td>
<td>2,151,967</td>
</tr>
<tr>
<td><strong>INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>989,526</td>
<td>1,149,862</td>
</tr>
<tr>
<td><strong>APPLICABLE INCOME TAXES</strong></td>
<td>459,205</td>
<td>217,664</td>
</tr>
<tr>
<td><strong>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>530,321</td>
<td>932,198</td>
</tr>
<tr>
<td><strong>EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES</strong></td>
<td>0</td>
<td>(3,165)</td>
</tr>
<tr>
<td><strong>NET INCOME</strong></td>
<td>$530,321</td>
<td>$929,033</td>
</tr>
</tbody>
</table>
## Selected Data for Virginia State-Chartered Banks
As of December 31, 2018

<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>435,765</td>
<td>386,324</td>
<td>46,265</td>
</tr>
<tr>
<td>Bank of Clarke County*</td>
<td>Berryville</td>
<td>13</td>
<td>792,387</td>
<td>703,506</td>
<td>84,210</td>
</tr>
<tr>
<td>Bank of the James*</td>
<td>Lynchburg</td>
<td>16</td>
<td>675,259</td>
<td>612,802</td>
<td>59,810</td>
</tr>
<tr>
<td>Benchmark Community Bank*</td>
<td>Kenbridge</td>
<td>15</td>
<td>643,887</td>
<td>570,632</td>
<td>70,846</td>
</tr>
<tr>
<td>Burke &amp; Herbert Bank &amp; Trust Company</td>
<td>Alexandria</td>
<td>25</td>
<td>3,006,721</td>
<td>2,308,733</td>
<td>345,863</td>
</tr>
<tr>
<td>Carter Bank &amp; Trust</td>
<td>Martinsville</td>
<td>107</td>
<td>4,039,599</td>
<td>3,591,181</td>
<td>436,214</td>
</tr>
<tr>
<td>Chesapeake Bank*</td>
<td>Kilmarnock</td>
<td>15</td>
<td>850,890</td>
<td>750,777</td>
<td>93,138</td>
</tr>
<tr>
<td>Citizens and Farmers Bank</td>
<td>West Point</td>
<td>27</td>
<td>1,517,593</td>
<td>1,182,055</td>
<td>174,244</td>
</tr>
<tr>
<td>Citizens Bank and Trust Company*</td>
<td>Blackstone</td>
<td>11</td>
<td>392,464</td>
<td>329,346</td>
<td>50,309</td>
</tr>
<tr>
<td>Community Bankers' Bank*</td>
<td>Midlothian</td>
<td>1</td>
<td>135,903</td>
<td>96,398</td>
<td>17,537</td>
</tr>
<tr>
<td>Essex Bank*</td>
<td>Richmond</td>
<td>29</td>
<td>1,393,736</td>
<td>1,167,300</td>
<td>139,010</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank*</td>
<td>Timberville</td>
<td>13</td>
<td>778,632</td>
<td>592,058</td>
<td>89,179</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank of Craig County*</td>
<td>New Castle</td>
<td>2</td>
<td>61,457</td>
<td>49,498</td>
<td>11,840</td>
</tr>
<tr>
<td>Farmers and Miners Bank*</td>
<td>Pennington Gap</td>
<td>6</td>
<td>135,181</td>
<td>116,512</td>
<td>18,308</td>
</tr>
<tr>
<td>Farmers Bank*</td>
<td>Windsor</td>
<td>7</td>
<td>478,341</td>
<td>386,719</td>
<td>52,139</td>
</tr>
<tr>
<td>First Bank*</td>
<td>Strasburg</td>
<td>15</td>
<td>752,741</td>
<td>682,876</td>
<td>68,357</td>
</tr>
<tr>
<td>First Community Bank*</td>
<td>Bluefield</td>
<td>48</td>
<td>2,236,658</td>
<td>1,869,476</td>
<td>311,737</td>
</tr>
<tr>
<td>First Sentinel Bank*</td>
<td>Richlands</td>
<td>7</td>
<td>262,086</td>
<td>222,463</td>
<td>23,475</td>
</tr>
<tr>
<td>Frontier Community Bank*</td>
<td>Waynesboro</td>
<td>2</td>
<td>123,654</td>
<td>104,085</td>
<td>12,864</td>
</tr>
<tr>
<td>FVCbank*</td>
<td>Fairfax</td>
<td>12</td>
<td>1,349,291</td>
<td>1,168,692</td>
<td>174,258</td>
</tr>
<tr>
<td>Highlands Community Bank*</td>
<td>Covington</td>
<td>3</td>
<td>143,592</td>
<td>124,460</td>
<td>18,751</td>
</tr>
</tbody>
</table>

* - Member of Federal Reserve
## Selected Data for Virginia State-Chartered Banks
### As of December 31, 2018

<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>591,931</td>
<td>503,585</td>
<td>56,316</td>
</tr>
<tr>
<td>HomeTown Bank*</td>
<td>Roanoke</td>
<td>6</td>
<td>564,879</td>
<td>493,243</td>
<td>60,492</td>
</tr>
<tr>
<td>John Marshall Bank*</td>
<td>Reston</td>
<td>9</td>
<td>1,394,135</td>
<td>1,140,035</td>
<td>165,232</td>
</tr>
<tr>
<td>Lee Bank and Trust Company</td>
<td>Pennington Gap</td>
<td>4</td>
<td>151,145</td>
<td>126,039</td>
<td>22,414</td>
</tr>
<tr>
<td>MainStreet Bank*</td>
<td>Fairfax</td>
<td>6</td>
<td>1,100,083</td>
<td>921,754</td>
<td>133,162</td>
</tr>
<tr>
<td>Miners Exchange Bank*</td>
<td>Coeburn</td>
<td>6</td>
<td>88,602</td>
<td>76,259</td>
<td>11,060</td>
</tr>
<tr>
<td>Movement Bank</td>
<td>Danville</td>
<td>1</td>
<td>41,272</td>
<td>35,423</td>
<td>5,624</td>
</tr>
<tr>
<td>New Peoples Bank, Inc.*</td>
<td>Honaker</td>
<td>21</td>
<td>680,984</td>
<td>596,818</td>
<td>66,095</td>
</tr>
<tr>
<td>Peoples Community Bank*</td>
<td>Montross</td>
<td>5</td>
<td>201,358</td>
<td>181,789</td>
<td>18,516</td>
</tr>
<tr>
<td>Pioneer Bank*</td>
<td>Stanley</td>
<td>7</td>
<td>208,984</td>
<td>177,628</td>
<td>24,183</td>
</tr>
<tr>
<td>Select Bank*</td>
<td>Forest</td>
<td>4</td>
<td>221,288</td>
<td>199,899</td>
<td>20,488</td>
</tr>
<tr>
<td>SONABANK*</td>
<td>Tappahannock</td>
<td>49</td>
<td>2,707,117</td>
<td>2,105,118</td>
<td>396,753</td>
</tr>
<tr>
<td>The Bank of Charlotte County*</td>
<td>Phenix</td>
<td>4</td>
<td>135,384</td>
<td>114,763</td>
<td>20,508</td>
</tr>
<tr>
<td>The Bank of Fincastle</td>
<td>Fincastle</td>
<td>8</td>
<td>207,117</td>
<td>179,112</td>
<td>25,326</td>
</tr>
<tr>
<td>The Bank of Marion*</td>
<td>Marion</td>
<td>17</td>
<td>377,255</td>
<td>329,470</td>
<td>43,307</td>
</tr>
<tr>
<td>The Bank of Southside Virginia</td>
<td>Carson</td>
<td>15</td>
<td>555,343</td>
<td>449,424</td>
<td>98,993</td>
</tr>
<tr>
<td>The Blue Grass Valley Bank</td>
<td>Blue Grass</td>
<td>2</td>
<td>45,504</td>
<td>40,485</td>
<td>4,848</td>
</tr>
<tr>
<td>The Farmers Bank of Appomattox*</td>
<td>Appomattox</td>
<td>5</td>
<td>229,936</td>
<td>196,056</td>
<td>31,327</td>
</tr>
<tr>
<td>The Fauquier Bank*</td>
<td>Warrenton</td>
<td>11</td>
<td>730,268</td>
<td>635,901</td>
<td>63,410</td>
</tr>
<tr>
<td>The First Bank and Trust Company*</td>
<td>Lebanon</td>
<td>21</td>
<td>1,809,023</td>
<td>1,518,051</td>
<td>208,800</td>
</tr>
<tr>
<td>The Freedom Bank of Virginia*</td>
<td>Fairfax</td>
<td>4</td>
<td>478,815</td>
<td>400,733</td>
<td>59,114</td>
</tr>
</tbody>
</table>

* - Member of Federal Reserve
<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>Touchstone Bank*</td>
<td>McKenney</td>
<td>14</td>
<td>426,280</td>
<td>370,147</td>
<td>44,343</td>
</tr>
<tr>
<td>Towne Bank</td>
<td>Portsmouth</td>
<td>41</td>
<td>11,163,043</td>
<td>8,411,320</td>
<td>1,525,525</td>
</tr>
<tr>
<td>TruPoint Bank*</td>
<td>Grundy</td>
<td>12</td>
<td>435,445</td>
<td>385,171</td>
<td>39,520</td>
</tr>
<tr>
<td>Union Bank &amp; Trust*</td>
<td>Richmond</td>
<td>155</td>
<td>13,732,008</td>
<td>9,978,685</td>
<td>2,193,264</td>
</tr>
<tr>
<td>United Bank*</td>
<td>Fairfax</td>
<td>140</td>
<td>19,247,276</td>
<td>14,062,911</td>
<td>3,478,956</td>
</tr>
<tr>
<td>VCC Bank*</td>
<td>Richmond</td>
<td>2</td>
<td>194,139</td>
<td>149,960</td>
<td>21,362</td>
</tr>
<tr>
<td>Village Bank</td>
<td>Midlothian</td>
<td>10</td>
<td>512,693</td>
<td>439,924</td>
<td>48,272</td>
</tr>
<tr>
<td>Virginia Bank and Trust Company*</td>
<td>Danville</td>
<td>8</td>
<td>192,513</td>
<td>166,236</td>
<td>23,250</td>
</tr>
<tr>
<td>Virginia Commonwealth Bank*</td>
<td>Kilmarnock</td>
<td>20</td>
<td>1,076,167</td>
<td>858,242</td>
<td>108,416</td>
</tr>
<tr>
<td>Virginia Community Bank</td>
<td>Louisa</td>
<td>7</td>
<td>247,412</td>
<td>211,180</td>
<td>24,964</td>
</tr>
<tr>
<td>Virginia Partners Bank*</td>
<td>Fredericksburg</td>
<td>5</td>
<td>420,672</td>
<td>330,740</td>
<td>43,672</td>
</tr>
</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>09/22/17</td>
<td>Atlantic Bay Holding Company, Inc.</td>
<td>596 Lynnhaven Pkwy., Suite 200 City of Virginia Beach, VA</td>
<td>Withdrawn 08/13/18</td>
</tr>
<tr>
<td>10/19/18</td>
<td>VisionBank</td>
<td>8201 Greensboro Drive McLean, Fairfax County, VA</td>
<td>Pending</td>
</tr>
</tbody>
</table>

### Mergers

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>09/22/17</td>
<td>Virginia Community Bank, Louisa, VA to merge into it Atlantic Bay Holding Company, Inc.</td>
<td>Withdrawn 08/13/18</td>
</tr>
<tr>
<td>06/25/18</td>
<td>FVCbank, Fairfax, VA to merge into it Colombo Bank</td>
<td>Approved 08/15/18</td>
</tr>
<tr>
<td>11/26/18</td>
<td>Union Bank &amp; Trust, Richmond, VA to merge into it Access National Bank</td>
<td>Pending</td>
</tr>
</tbody>
</table>

### Acquisitions

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>09/22/17</td>
<td>Brian Holland to acquire control of Virginia Community Bank</td>
<td>Withdrawn 08/13/18</td>
</tr>
<tr>
<td>12/21/17</td>
<td>Old Point Financial Corporation, Hampton, VA to acquire control of Citizens National Bank</td>
<td>Approved 02/08/18</td>
</tr>
<tr>
<td>05/07/18</td>
<td>George Matthew Garten to acquire control of Industrial Loan Company</td>
<td>Pending</td>
</tr>
<tr>
<td>11/26/18</td>
<td>Union Bankshares Corporation, Richmond, VA to acquire control of Access National Corporation</td>
<td>Pending</td>
</tr>
<tr>
<td>12/21/18</td>
<td>American National Bankshares Inc., Danville, VA to acquire control of HomeTown Bankshares Corporation</td>
<td>Pending</td>
</tr>
<tr>
<td>03/30/18</td>
<td>Parkway Acquisition Corp., Floyd, VA to acquire Great State Bank</td>
<td>Approved 06/15/18</td>
</tr>
<tr>
<td>05/16/18</td>
<td>First US Bancshares, Inc., Birmingham, AL to acquire The Peoples Bank</td>
<td>Approved 07/20/18</td>
</tr>
<tr>
<td>06/25/18</td>
<td>FVCBankcorp, Inc., Fairfax, VA to acquire Columbo Bank</td>
<td>Approved 08/15/18</td>
</tr>
<tr>
<td>07/16/18</td>
<td>First Community Bankshares, Inc. to acquire First Community Bank</td>
<td>Approved 09/07/18</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>12/28/17</td>
<td>First Bank and Trust Company, The Lebanon, VA</td>
<td>2695 Prices Fork Road Blacksburg, Montgomery County, VA</td>
<td>Approved 01/24/18</td>
</tr>
<tr>
<td>01/29/18</td>
<td>MVB Bank, Inc. Fairmont, WV</td>
<td>1313 Dolley Madison Blvd McLean, VA</td>
<td>No Objection 02/12/18</td>
</tr>
<tr>
<td>02/09/18</td>
<td>Bank of Charles Town Charles Town, WV</td>
<td>1201 Wolf Rock Drive, Suite 125 Purcellville, Loudoun County, VA</td>
<td>No Objection 02/22/18</td>
</tr>
</tbody>
</table>
## Banks -- Applications Received and/or Acted Upon

### Branches

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>02/09/18</td>
<td>Benchmark Community Bank</td>
<td>Kenbridge, VA</td>
<td>316 W. Atlantic Street City of Emporia, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>02/09/18</td>
<td>Highlands Community Bank</td>
<td>Covington, VA</td>
<td>9008 Sam Snead Hwy Hot Springs, Bath County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>02/09/18</td>
<td>JPMorgan Chase Bank, National Association</td>
<td>2825 Wilson Boulevard Arlington, VA</td>
<td>No Objection</td>
<td>03/15/18</td>
</tr>
<tr>
<td>02/12/18</td>
<td>First Sentinel Bank</td>
<td>Richlands, VA</td>
<td>427 Main Street Bland, Bland County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>02/23/18</td>
<td>John Marshall Bank</td>
<td>Reston, VA</td>
<td>8229 Boone Boulevard, Suite 102 Vienna, Fairfax County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>02/28/18</td>
<td>Select Bank</td>
<td>Lynchburg, VA</td>
<td>4925 Boonsboro Road City of Lynchburg, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>02/28/18</td>
<td>Towne Bank</td>
<td>Portsmouth, VA</td>
<td>101 West Main Street, Suite 1000 City of Norfolk, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>03/09/18</td>
<td>Farmers &amp; Merchants Bank</td>
<td>Timberville, VA</td>
<td>2782 Stuarts Draft Highway Stuarts Draft, Augusta County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>03/27/18</td>
<td>Pioneer Bank</td>
<td>Stanley, VA</td>
<td>630 Peter Jefferson Parkway Suite 190 Albemarle County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>04/25/18</td>
<td>Virginia Commonwealth Bank</td>
<td>Richmond, VA</td>
<td>300 32nd Street City of Virginia Beach, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>06/04/18</td>
<td>JPMorgan Chase Bank, National Association</td>
<td>Columbus, OH</td>
<td>SWC Chain Bridge Rd. and Dolley Madison Blvd. McLean, Fairfax County, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td>06/04/18</td>
<td>JPMorgan Chase Bank, National Association</td>
<td>Columbus, OH</td>
<td>NWC North Washington Street and King Street City of Alexandria, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td>06/05/18</td>
<td>JPMorgan Chase Bank, National Association</td>
<td>Columbus, OH</td>
<td>NWC Wilson Blvd. and North Randolph Street Arlington, Arlington County, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td>06/20/18</td>
<td>Essex Bank</td>
<td>Henrico, VA</td>
<td>Stonehenge Village 12640 Stone Village Way Midlothian, Chesterfield County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>07/30/18</td>
<td>Fulton Bank, National Association</td>
<td>Lancaster, PA</td>
<td>95 Community Street Albemarle County, VA</td>
<td>No Objection</td>
</tr>
<tr>
<td>08/08/18</td>
<td>Towne Bank</td>
<td>Portsmouth, VA</td>
<td>2839 Charles Blvd. Greenville, NC</td>
<td>Approved</td>
</tr>
<tr>
<td>08/21/18</td>
<td>Virginia Commonwealth Bank</td>
<td>Richmond, VA</td>
<td>1801 Bayberry Court, Suite 101 Henrico County, VA</td>
<td>Approved</td>
</tr>
<tr>
<td>08/21/18</td>
<td>Benchmark Community Bank</td>
<td>Kenbridge, VA</td>
<td>110 South College Street Youngsville, NC</td>
<td>Approved</td>
</tr>
</tbody>
</table>
## Banks -- Applications Received and/or Acted Upon

### Branches

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>09/04/18</td>
<td>Citizens and Farmers Bank</td>
<td>3920 Lenox Avenue</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>West Point, VA</td>
<td>Albemarle County, VA</td>
<td>09/24/18</td>
</tr>
<tr>
<td>09/10/18</td>
<td>Essex Bank</td>
<td>3062 Solomons Island Road</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Henrico, VA</td>
<td>Edgewater, MD</td>
<td>10/12/18</td>
</tr>
<tr>
<td>09/17/18</td>
<td>Bank of the James</td>
<td>5 Village Highway</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Lynchburg, VA</td>
<td>Rustburg, Campbell County, VA</td>
<td>10/10/18</td>
</tr>
<tr>
<td>09/24/18</td>
<td>John Marshall Bank</td>
<td>14130 Noblewood Plaza, Suite 201</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Reston, VA</td>
<td>Woodbridge, Prince William County, VA</td>
<td>10/09/18</td>
</tr>
<tr>
<td>10/02/18</td>
<td>Bank of Fincastle, The</td>
<td>Intersection of Roanoke Road and Herndon Street</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Fincastle, VA</td>
<td>Fincastle, Botetourt County, VA</td>
<td>10/29/18</td>
</tr>
<tr>
<td>11/14/18</td>
<td>Bank of the James</td>
<td>45 South Main Street</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Lynchburg, VA</td>
<td>City of Lexington, VA</td>
<td>12/04/18</td>
</tr>
<tr>
<td>11/21/18</td>
<td>Towne Bank</td>
<td>802 Green Valley Road, Suite 100</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Portsmouth, VA</td>
<td>Greensboro, NC</td>
<td>12/11/18</td>
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</table>

### Branch Relocations

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/13/17</td>
<td>Bank of the James</td>
<td>From: 180 Old Courthouse Road</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Lynchburg, VA</td>
<td>To: 1745 Confederate Boulevard</td>
<td>01/09/18</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Appomattox, Appomattox County, VA</td>
<td></td>
</tr>
<tr>
<td>04/09/18</td>
<td>Benchmark Community Bank</td>
<td>From: 1775 Graham Avenue, Suite 204</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Kenbridge, VA</td>
<td>To: 1775 Graham Avenue, Suite 105</td>
<td>04/23/18</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Henderson, NC</td>
<td></td>
</tr>
<tr>
<td>06/21/18</td>
<td>Bank of Botetourt</td>
<td>From: 3214 Electric Road, Suite 107</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Troutville, VA</td>
<td>To: 3232 Electric Road</td>
<td>07/05/18</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Roanoke County, VA</td>
<td></td>
</tr>
<tr>
<td>09/10/18</td>
<td>Union Bank &amp; Trust</td>
<td>From: 6551 Centralia Road</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Richmond, VA</td>
<td>To: 10620 Iron Bridge Road</td>
<td>09/26/18</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Chester, Chesterfield County, VA</td>
<td></td>
</tr>
<tr>
<td>10/04/18</td>
<td>First Community Bank</td>
<td>From: 102 Wall Street SW</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Bluefield, VA</td>
<td>To: 271 West Main Street</td>
<td>10/18/18</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Abingdon, Washington County, VA</td>
<td></td>
</tr>
<tr>
<td>10/30/18</td>
<td>Manufacturers and Traders Trust Company</td>
<td>From: 1861 Wiehle Avenue</td>
<td>Pending</td>
</tr>
<tr>
<td></td>
<td>Buffalo, NY</td>
<td>To: 1886 Metro Center Drive</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Reston, Fairfax County, VA</td>
<td></td>
</tr>
</tbody>
</table>
## Banks -- Applications Received and/or Acted Upon

### Branch Relocations

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>11/16/18</td>
<td>Towne Bank</td>
<td>From: 9961 Iron Bridge Road</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Chesterfield County, VA</td>
<td>12/03/18</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 9761 Iron Bridge Road</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Chesterfield County, VA</td>
<td></td>
</tr>
<tr>
<td>11/26/18</td>
<td>First Bank and Trust Company, The</td>
<td>From: 667 West Main Street</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Lebanon, VA</td>
<td>Abingdon, Washington County, VA</td>
<td>12/11/18</td>
</tr>
<tr>
<td></td>
<td></td>
<td>To: 711 West Main Street</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Abingdon, Washington County, VA</td>
<td></td>
</tr>
</tbody>
</table>
Banks -- Status Changes

**Mergers**

January 01 Union Bank & Trust, Richmond, VA merged into it Xenith Bank
January 02 WashintonFirst Bank, Reston, VA merged into Sandy Spring Bank, Olney, MD
January 26 Towne Bank, Portsmouth, VA merged into Paragon Commercial Bank
August 31 The Peoples Bank, Rose Hill, VA merged into First US Bank, Birmingham, AL
October 12 FVCbank, Fairfax, VA merged into it Colombo Bank

**Changes in Title**

March 29 First Virginia Community Bank, Fairfax, VA changed its name to FVCbank

**Branch Openings**

February 01 John Marshall Bank, Reston, VA opened a branch office at 1401 H Street, NW, Suite 702, Washington, DC
May 01 New Peoples Bank, Inc., Honaker, VA opened a branch office at 207 Oakvale Road, Princeton, WV
May 29 Highlands Community Bank, Covington, VA opened a branch office at 9008 Sam Snead Hwy, Hot Springs, Bath County, VA
June 18 Capital Bank, National Association, Rockville, MD opened a branch office at 10700 Parkridge Blvd, Suite 180, Reston, VA
June 18 Select Bank, Lynchburg, VA opened a branch office at 4925 Boonsboro Road, City of Lynchburg, VA
July 02 Pioneer Bank, Stanley, VA opened a branch office at 630 Peter Jefferson Parkway, Suite 190, Albemarle County, VA
July 09 Bank of Charles Town, Charles Town, WV opened a branch office at 1201 Wolf Rock Drive, Suite 125, Purcellville, Loudoun County, VA
July 23 First Sentinel Bank, Richlands, VA opened a branch office at 427 Main Street, Bland, Bland County, VA
July 23 MainStreet Bank, Fairfax, VA opened a branch office at 307 East Market Street, Leesburg, Loudoun County, VA
August 20 MVB Bank, Inc., Fairmont, WV opened a branch office at 12100 Sunset Hills Road, Suite 110 and 130, Reston, VA
September 04 MVB Bank, Inc., Fairmont, WV opened a branch office at 1313 Dolley Madison Blvd, McLean, VA
September 04 Benchmark Community Bank, Kenbridge, VA opened a branch office at 316 W. Atlantic Street, City of Emporia, VA
October 01 John Marshall Bank, Reston, VA opened a branch office at 8229 Boone Boulevard, Suite 102, Vienna, Fairfax County, VA
October 29 Virginia Commonwealth Bank, Richmond, VA opened a branch office at 1801 Bayberry Court, Suite 101, Henrico County, VA
December 03 John Marshall Bank, Reston, VA opened a branch office at 14130 Noblewood Plaza, Suite 201, Woodbridge, Prince William County, VA
December 18 JPMorgan Chase Bank, National Association, Columbus, OH opened a branch office at 2825 Wilson Boulevard, Arlington County, VA
Banks -- Status Changes

Main Office Redesignations

February 21 VCC Bank, Henrico, VA redesignated its main office from 110 Peppers Ferry Road, Christiansburg, Montgomery County, VA to 7814 Carousel Lane, Suite 100, Richmond, Henrico County, VA

October 29 Virginia Commonwealth Bank, Richmond, VA redesignated its main office from 100 Main Street, Kilmarnock, Lancaster County, VA to 1801 Bayberry Court, Richmond, City of Richmond, VA

Branch Relocations

January 09 Bank of the James, Lynchburg, VA relocated a branch office from 180 Old Courthouse Road, Appomattox, Appomattox County, VA to 1745 Confederate Boulevard, Appomattox, Appomattox County, VA

April 30 Benchmark Community Bank, Kenbridge, VA relocated a branch office from 1775 Graham Avenue, Suite 204, Henderson, NC to 1775 Graham Avenue, Suite 105, Henderson, NC

November 13 Union Bank & Trust, Richmond, VA relocated a branch office from 6551 Centralia Road, Chester, Chesterfield County, VA to 10620 Iron Bridge Road, Chester, Chesterfield County, VA

Branch Closings

January 19 Carter Bank & Trust, Martinsville, VA closed its branch office at 4430 Ivy Road, Albemarle County, VA

April 29 Carter Bank & Trust, Martinsville, VA closed its branch office at 4251 North Roxboro Road, Durham, NC

April 29 Carter Bank & Trust, Martinsville, VA closed its branch office at 9008 Sam Snead Highway, Hot Springs, Bath County, VA

May 25 Union Bank & Trust, Richmond, VA closed its branch office at 901 East Cary Street, Suite 1700, City of Richmond, VA

May 25 Union Bank & Trust, Richmond, VA closed its branch office at 3432 Pump Road, Henrico County, VA

May 25 Union Bank & Trust, Richmond, VA closed its branch office at 9681 West Broad Street, Glen Allen, Henrico County, VA

June 22 Carter Bank & Trust, Martinsville, VA closed its branch office at 81 Franklin Street, Weyers Cave, Augusta County, VA

June 29 Pioneer Bank, Stanley, VA closed its branch office at 670 Berkmar Circle, 1st Floor, Albemarle County, VA

August 10 Union Bank & Trust, Richmond, VA closed its branch office at 5950 Brook Road, Henrico County, VA

August 10 Union Bank & Trust, Richmond, VA closed its branch office at 2101 Forest Avenue, City of Buena Vista, VA

August 10 Union Bank & Trust, Richmond, VA closed its branch office at 485 Chesapeake Drive, White Stone, Lancaster County, VA

August 10 Union Bank & Trust, Richmond, VA closed its branch office at 1095 Millwood Pike, Frederick County, VA

August 10 Union Bank & Trust, Richmond, VA closed its branch office at 4505 Columbus Street, Suite 100, City of Virginia Beach, VA

August 10 Union Bank & Trust, Richmond, VA closed its branch office at 1330 Parham Circle, Albemarle County, VA

September 27 United Bank, Vienna, VA closed its branch office at 1807 Rockville Pike, Rockville, MD

October 04 United Bank, Vienna, VA closed its branch office at 1667 K Street, N.W., Washington, DC
## Banks -- Status Changes

### Branch Closings

<table>
<thead>
<tr>
<th>Date</th>
<th>Bank Name</th>
<th>Location Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 15</td>
<td>TruPoint Bank, Grundy, VA</td>
<td>closed its branch office at Anchorage Shopping Center, Vansant, Buchanan County, VA</td>
</tr>
<tr>
<td>December 07</td>
<td>Miners Exchange Bank, Coeburn, VA</td>
<td>closed its branch office at 5575 Bobby Hicks Highway, Johnson City, TN</td>
</tr>
<tr>
<td>December 17</td>
<td>United Bank, Vienna, VA</td>
<td>closed its branch office at 13060 Fair Lakes Blvd, Fairfax County, VA</td>
</tr>
</tbody>
</table>
Banks -- List by Name

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

Offices
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
3130 Peters Creek Road NW
3214 Electric Road, Suite 107
3801 Challenger Avenue

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

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 Charlotte 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 606
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
   1745 Confederate Boulevard, 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
   City of Emporia
      316 W. Atlantic Street
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 105, Henderson
   12335 Wake Union Church Road, Unit 206, Wake Forest

* Legal main office
Blue Grass Valley Bank, The  
P. O. Box 6  
Blue Grass 24413-0006  
C.E.O.- Tina G. Blagg  
Offices  
Highland County  
6 Main Street, Blue Grass *  
South Side of East Main Street, two blocks east of U.S.  
Route 220, Monterey

Burke & Herbert Bank & Trust Company  
P O Box 268  
Alexandria 22313-0268  
C.E.O.- Edmund Hunt Burke, Chairman of the Board  
Cashier- Jeffrey L. Stryker, Chief Financial Officer  
Offices  
City of Alexandria  
100 South Fairfax Street *  
155 North Paxton Street  
1705 Fern Street  
1775 Jamieson Avenue  
306 East Monroe Avenue  
621 King Street  
City of Falls Church  
225 West Broad Street  
City of Manassas  
9103 Centreville Road  
Arlington County  
3030 Clarendon Boulevard  
500 South 23rd Street  
Fairfax County  
4235 Annandale Road, Annandale  
9516 Old Keene Mill Road, Burke  
14122 Lee Highway, Centreville  
6705 Whittier Avenue, McLean  
6200 Backlick Road, Springfield  
302 Maple Avenue West, Vienna  
2604 Sherwood Hall Lane  
5519 Franconia Road  
5705 Seminary Road  
5731 Telegraph Road  
6210 Interparcel Road  
8736-38 Cooper Road  
Prince William County  
Northeast Corner of U.S. Route 1 and Wayside Drive, Dumfries  
14008 Smoketown Road, Woodbridge  
4605 Daisy Reid Avenue

Carter Bank & Trust  
1300 Kings Mountain Road  
Martinsville 24112-7268  
C.E.O.- Litz H. Van Dyke  
Cashier- Jane Ann Davis, Executive Vice President  
Offices  
City of Bristol  
18 Midway Street  
City of Charlottesville  
1113 5th Street SW  
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  
Amherst County  
221 Ambriar Drive, Amherst  
4498 South Amherst Highway, Madison Heights  
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

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

**Carter Bank & Trust (Continued)**

<table>
<thead>
<tr>
<th>County</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carroll County</td>
<td>220 Main Street, Hillsville</td>
</tr>
<tr>
<td>Craig County</td>
<td>300 Main Street, New Castle</td>
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<tr>
<td>Culpeper County</td>
<td>806 Nottingham Street, Culpeper</td>
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<tr>
<td>Floyd County</td>
<td>213 North Locust Street, Floyd</td>
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<tr>
<td>Franklin County</td>
<td>50 Boones Mill Road, Boones Mill</td>
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<tr>
<td></td>
<td>9440 Franklin Street, Ferrum</td>
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<tr>
<td></td>
<td>135 Scruggs Road, Moneta</td>
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<tr>
<td></td>
<td>400 Franklin Street, Rocky Mount</td>
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<tr>
<td>Grayson County</td>
<td>449 East Main Street, Independence</td>
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<tr>
<td>Halifax County</td>
<td>222 Main Street, South Boston</td>
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<tr>
<td></td>
<td>4013 Halifax Road, South Boston</td>
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<tr>
<td>Henry County</td>
<td>11020 Virginia Avenue, Bassett</td>
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<tr>
<td></td>
<td>2770 Riverside Drive, Bassett</td>
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<tr>
<td></td>
<td>128 Paul Street, Collinsville</td>
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<tr>
<td></td>
<td>4259 Appalachian Drive, Fieldale</td>
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<td></td>
<td>166 Horsepasture Price Road, Ridgeway</td>
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<td>140 Tensbury Drive</td>
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<tr>
<td></td>
<td>6142 A.L. Philpott Highway</td>
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<tr>
<td>Mecklenburg County</td>
<td>749 East 2nd Street, Chase City</td>
</tr>
<tr>
<td></td>
<td>1002 Virginia Avenue, Clarksville</td>
</tr>
<tr>
<td></td>
<td>302 East Atlantic Street, South Hill</td>
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<tr>
<td>Montgomery County</td>
<td>105 King Street, Blacksburg</td>
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<td></td>
<td>200 College Street NW, Christiansburg</td>
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<tr>
<td></td>
<td>370 Arbor Drive, Christiansburg</td>
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<tr>
<td>Patrick County</td>
<td>125 East Blue Ridge Street, Stuart</td>
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<tr>
<td>Pittsylvania County</td>
<td>5406 U.S. 29 North, Blairs</td>
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<td>140 South Main Street, Chatham</td>
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<td>307 South Main Street, Gretna</td>
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<tr>
<td>Prince William County</td>
<td>12791 Harbor Drive, Lake Ridge</td>
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<tr>
<td></td>
<td>12912 Fitzwater Drive, Nokesville</td>
</tr>
<tr>
<td></td>
<td>8402 Sudley Road</td>
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<tr>
<td>Pulaski County</td>
<td>998 Memorial Drive, Pulaski</td>
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<tr>
<td>Roanoke County</td>
<td>1111 East Washington Avenue, Vinton</td>
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<tr>
<td>Rockbridge County</td>
<td>116 East Midland Trail</td>
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<tr>
<td>Rockingham County</td>
<td>317 North Main Street, Bridgewater</td>
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<tr>
<td>Russell County</td>
<td>82 E. Main Street, Lebanon</td>
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<tr>
<td>Stafford County</td>
<td>175 Warrenton Road, Falmouth</td>
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<tr>
<td></td>
<td>2155 Jefferson Davis Highway, Stafford</td>
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<td></td>
<td>55 Worth Avenue, Stafford</td>
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<tr>
<td></td>
<td>70 Chatham Heights Road</td>
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<tr>
<td>Tazewell County</td>
<td>1082 Cedar Valley Drive, Cedar Bluff</td>
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<td></td>
<td>901 East Fincastle Turnpike, Tazewell</td>
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<tr>
<td>Washington County</td>
<td>238 West Main Street, Abingdon</td>
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<tr>
<td>Wise County</td>
<td>3052 Fourth Avenue, St. Paul</td>
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<td>Wythe County</td>
<td>325 East Spring Street, Wytheville</td>
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<tr>
<td>North Carolina</td>
<td>1425 North Fayetteville Street, Asheboro</td>
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<td></td>
<td>106 South Broad Street, Burlington</td>
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<td></td>
<td>1534 North Church Street, Burlington</td>
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<td>630 Fagg Drive, Eden</td>
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<td>123 Rowan Street, Fayetteville</td>
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<td></td>
<td>697 Country Club Drive, Fayetteville</td>
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<td></td>
<td>704 Oak Street, Forest City</td>
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<td></td>
<td>4004 West Wendover Avenue, Greensboro</td>
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<td></td>
<td>5715 High Point Road, Greensboro</td>
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<td></td>
<td>2100 West Arlington Boulevard, Greenville</td>
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<td></td>
<td>300 Dabney Drive Ext., Henderson</td>
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<tr>
<td></td>
<td>821 4th Street Drive SW, Hickory</td>
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<td>345 North Bridge Street, Jonesville</td>
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<tr>
<td></td>
<td>341 East Main Street, Lincolnton</td>
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<tr>
<td></td>
<td>205 South Bickett Boulevard, Louisburg</td>
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<tr>
<td></td>
<td>604 North Chestnut Street, Lumberton</td>
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<td></td>
<td>231 East Plaza Drive, Mooresville</td>
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<tr>
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<td>301 Carbon City Road, Morganton</td>
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<td>507 Willow Street, Mount Airy</td>
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<td>305 South Main Street, Reidsville</td>
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<td></td>
<td>823 North Main Street, Roxboro</td>
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<tr>
<td></td>
<td>1001 South Horner Boulevard, Sanford</td>
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<tr>
<td></td>
<td>2009 East Dixon Boulevard, Shelby</td>
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<td></td>
<td>101 East Raleigh Street, Siler City</td>
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<td></td>
<td>107 South Henry Street, Stoneville</td>
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<tr>
<td></td>
<td>1606 Curtis Bridge Road, Wilkesboro</td>
</tr>
<tr>
<td></td>
<td>200 Forest Hills Road, Wilson</td>
</tr>
</tbody>
</table>

* 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, Executive Vice President

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

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 Charlottesville
304 East Main Street
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

James City County
N.E. Corner of U.S. Route 60 and State Route 607, Norge
4780 Longhill Road

Ken Williams 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

Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824-1842
C.E.O.- Joseph D. Borgerding, President
Cashier- Geoffrey C. Warner, Chief Financial Officer

Offices
City of Colonial Heights
497 Southpark Circle
Amelia County
State Route 38 & Church Street, Amelia

Chesterfield County
12101 Olivers Way, Chester

Mecklenburg County
622 E. Atlantic Street, South Hill

Nottoway County
101 N Main Street (D-I), Blackstone
126 S Main Street, Blackstone *
State Routes 40 & 46, Blackstone
Agnew Street & Namozine Avenue, Burkeville
210 Carter Street, Crewe
Prince Edward County
1517 West Third Street, Farmville
1712 S. Main Street, Farmville
Banks -- List by Name

Community Bankers' Bank
P O Box 268
Midlothian 23113-0268
C.E.O.- G. William Beale
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, Ill, President
Cashier- Bruce E. Thomas, Chief Financial Officer

Offices
City of Fairfax
10509 Judicial Drive, Suite 100
City of Lynchburg
3638 Old Forest Road
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

Essex Bank (Continued)

Maryland
1000 Ingleside Avenue, Catonsville
2120 Baldwin Avenue, Crofton
7467 Annapolis Road, Landover Hills
1101 Nelson Street, Rockville
1230 Race Road, Rosedale

FVBank
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
District of Columbia
1301 9th Street, NW, Washington
Maryland
224 Albemarle Street, Baltimore
6929 Arlington Road, Bethesda
1600 East Gude Drive, Rockville
7901 Eastern Avenue, Silver Spring

Farmers & Merchants Bank
P O Box 1111
Timberville 22853-1111
C.E.O.- Dean W. Withers
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

* Legal main office
Banks -- List by Name

Farmers & Merchants Bank (Continued)
Shenandoah County
  120 South Main Street, Edinburg
  161 South Main Street, Woodstock

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

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

Farmers Bank, Windsor, Virginia
P O Box 285
Windsor 23487-0285
C.E.O.- Richard J. Holland, Jr., Chairman of the Board
Cashier- Kristy E. DeJarnette, Chief Financial Officer
Offices
  City of 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
    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

* Legal main office
First Bank (Continued)
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 Spotwood Trail, Elkton
Shenandoah County
5304 Main Street, Mt. Jackson
112 West King Street, Strasburg *
496 North Main Street, Woodstock
860 South Main Street, Woodstock
Warren County
1717 Shenandoah Avenue, Front Royal
508 North Commerce Avenue, Front Royal

First Bank and Trust Company, The (Continued)
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
P O Box 989
One Community Place
Bluefield 24605-0989
C.E.O.- Gary R. Mills
Cashier- David D. Brown, V, Chief Financial Officer

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

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

Offices
City of Emporia
125 West Atlantic Street
City of Salem
1406 S. Colorado Street
Carroll County
148 North Main Street, Hillsville
Chesterfield County
14441 Sommerville Court, Midlothian
11400 Midlothian Turnpike
6951 Commons Plaza
Dickenson County
320 Chase Street, Clintwood
Henrico County
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

* Legal main office
First Community Bank (Continued)
North Carolina
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
1102 Oakvale Road, Princeton
One Stafford Commons, Princeton
16 West Main Street, Richwood
902 Northside Drive, Summersville

Freedom Bank of Virginia, The (Continued)
Fairfax County
4500 Daly Drive, Suite 240, Chantilly
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.- Bryan P. Thompson
Cashier- Sarah C. Gilbert, Chief Operating Officer
Offices
City of Covington
307 Thacker Avenue *
Alleghany County
1501 Main Street, Clifton Forge
Bath County
9008 Sam Snead Hwy, Hot Springs

Highlands Union Bank
P O Box 1128
Abingdon 24212-1128
C.E.O.- Timothy K. 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

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
Bland County
427 Main Street, Bland
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

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 *

* Legal main office
Highlands Union Bank (Continued)
Tennessee
4020 Highway 66 South, Rogersville
113 Hardin Lane, Sevierville
1824 Veterans Boulevard, Sevierville

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

John Marshall Bank
1943 Isaac Newton Square, Suite 100
Reston 20190-5013
C.E.O.- John R. Maxwell, Chairman of the Board
Cashier- Carl E. Dodson, Chief Operating Officer
Offices
City of Alexandria
640 Franklin Street
Arlington County
2300 Wilson Boulevard
Fairfax County
1943 Isaac Newton Square, Reston *
8229 Boone Boulevard, Suite 102, Vienna
Loudoun County
842 South King Street, Leesburg
Prince William County
14130 Noblewood Plaza, Suite 201, Woodbridge
District of Columbia
1330 New Hampshire Avenue, NW, Suite 111,
Washington
1401 H Street, NW, Suite 702, Washington
Maryland
11 N. Washington Street, Rockville

Lee Bank & Trust Company
P O Box 100
Pennington Gap 24277-0100
C.E.O.- Robert Coffey
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, Chairman of the Board
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
Loudoun County
307 East Market Street, Leesburg

Miners Exchange Bank
P O Box 6400
Danville 24543-6400
C.E.O.- Thomas E. Smith, President
Offices
City of Danville
201 N Union Street *

* Legal main office
Banks -- List by Name

New Peoples Bank, Inc.
53 Commerce Drive
P O Box 1810
Honaker 24260-1810
C.E.O.- C. Todd Asbury, President

Offices
City of Bristol
102 Linden Square Drive
Buchanan County
20487 Riverside Drive, Grundy
Dickenson County
198 Colley Shopping Center Hwy 83, Clintwood
111 Haysi Main Street, Haysi
Russell County
87 Miners Drive, Castlewood
53 Commerce Drive, Honaker *
1421 East Main Street, Lebanon
Scott County
663 East Jackson Street, Gate City
1299 U. S. Highway 23 South, Weber City
Smyth County
155 East Lee Highway, Chilhowie
Tazewell County
U.S. Routes 19 and 460, Pounding Mill
157 Tazewell Mall Circle, Tazewell
514 Commerce Drive
Washington County
350 West Main Street, Abingdon
Wise County
419 Shawnee Avenue East, Big Stone Gap
5448 Wise-Norton Road, Esserville
11241 Indian Creek Road, Pound
Tennessee
372 East Jackson Boulevard, Jonesborough
2600 North John B. Dennis Highway, Kingsport
West Virginia
1221 Stafford Drive, Princeton
207 Oakvale Road, Princeton

Peoples Community Bank
P O Box 306
Montross 22520-0306
C.E.O.- Robert K. Bailey III, President
Cashier- Zirkle Blakey, III, Chief Financial Officer

Offices
King George County
5082 James Madison Parkway
State Route 3, one-third mile west of State Route 206
Richmond County
U.S. Route 360 at State Route 624, Warsaw
Stafford County
Southeast corner of the intersection of State Route 3 and State Route 607

Peoples Community Bank (Continued)
Westmoreland County
15960 Kings Highway, Montross *

Pioneer Bank
P. O. Box 10
Stanley 22851-0010
C.E.O.-Mark N. Reed
Cashier- Lori G. Hassett, Chief Financial Officer

Offices
City of Harrisonburg
890 West Market Street
Albemarle County
630 Peter Jefferson Parkway, Suite 190
Greene County
58 Stoneridge Drive, North, Ruckersville
8315 Spotswood Trail, Stanardsville
Page County
800 East Main Street, Luray
511 South Third Street, Shenandoah
252 E. Main Street, Stanley *

Select Bank
P. O. Box 4620
Lynchburg 24502-0620
C.E.O.- J. Michael Thomas
Cashier- Francis "Bucky" Falls, Senior Vice President

Offices
City of Lynchburg
4925 Boonsboro Road
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
Albemarle County
1770 Timberwood Boulevard

* Legal main office
Banks -- List by Name

Sonabank (Continued)
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, Deltaville
11290 General Puller Highway, Hartfield
291 Virginia Street, Urbanna
New Kent County
2599 New Kent Highway, Quinton
Northumberland County
14954 Northumberland Highway, Burgess
110 Northumberland Highway, Callao
6941 Northumberland Highway, Heathsville
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
Sussex County
209 West Main Street, Waverly
233 South County Drive, Waverly

Sonabank (Continued)
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
701 Virginia Avenue, Clarksville
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
1312 Greenbrier Parkway
137 Mount Pleasant Road
City of Hampton
550 Settlers Landing Road

* Legal main office
<table>
<thead>
<tr>
<th><strong>Banks -- List by Name</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Towne Bank (Continued)</strong></td>
</tr>
<tr>
<td>City of Newport News</td>
</tr>
<tr>
<td>1 Old Oyster Point Road</td>
</tr>
<tr>
<td>11001 Warwick Boulevard</td>
</tr>
<tr>
<td>City of Norfolk</td>
</tr>
<tr>
<td>1 Colley Avenue, Suite 100</td>
</tr>
<tr>
<td>1006 Colley Avenue</td>
</tr>
<tr>
<td>109 E. Main Street</td>
</tr>
<tr>
<td>7500 Granby Street</td>
</tr>
<tr>
<td>City of Portsmouth</td>
</tr>
<tr>
<td>200 High Street</td>
</tr>
<tr>
<td>5716 High Street *</td>
</tr>
<tr>
<td>6201 Portsmouth Boulevard</td>
</tr>
<tr>
<td>City of Richmond</td>
</tr>
<tr>
<td>800 East Canal Street</td>
</tr>
<tr>
<td>9000 West Huguenot Road</td>
</tr>
<tr>
<td>City of Suffolk</td>
</tr>
<tr>
<td>5806 Harbour View Boulevard</td>
</tr>
<tr>
<td>City of Virginia Beach</td>
</tr>
<tr>
<td>2539 Princess Anne Road</td>
</tr>
<tr>
<td>297 Constitution Drive</td>
</tr>
<tr>
<td>3100 Shore Drive</td>
</tr>
<tr>
<td>5200 Providence Road</td>
</tr>
<tr>
<td>600 22nd Street, Suite 100</td>
</tr>
<tr>
<td>984 First Colonial Road</td>
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<tr>
<td>City of Williamsburg</td>
</tr>
<tr>
<td>1510 Quarterpath Road</td>
</tr>
<tr>
<td>Chesterfield County</td>
</tr>
<tr>
<td>9961 Iron Bridge Road</td>
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<tr>
<td>Hanover County</td>
</tr>
<tr>
<td>7279 Bell Creek Road South, Mechanicsville</td>
</tr>
<tr>
<td>Henrico County</td>
</tr>
<tr>
<td>4501 Cox Road, Glen Allen</td>
</tr>
<tr>
<td>1717 Bellevue Avenue</td>
</tr>
<tr>
<td>4901 Libbie Mill East Boulevard</td>
</tr>
<tr>
<td>5100 Nine Mile Road</td>
</tr>
<tr>
<td>7013 Three Chopt Road</td>
</tr>
<tr>
<td>James City County</td>
</tr>
<tr>
<td>5216 Monticello Avenue</td>
</tr>
<tr>
<td>York County</td>
</tr>
<tr>
<td>6515 George Washington Memorial Hwy, Yorktown</td>
</tr>
<tr>
<td>North Carolina</td>
</tr>
<tr>
<td>178 U.S. 158 West, Camden</td>
</tr>
<tr>
<td>5000 Valleystone Drive, Suite 110, Cary</td>
</tr>
<tr>
<td>6337 Morrison Boulevard, Charlotte</td>
</tr>
<tr>
<td>824 Ocean Trail, Corolla</td>
</tr>
<tr>
<td>6670 Caratoke Highway, Grandy</td>
</tr>
<tr>
<td>250 Caratoke Highway, Moyock</td>
</tr>
<tr>
<td>2525 S. Croatan Highway, Nags Head</td>
</tr>
<tr>
<td>2808 South Croatan Highway, Nags Head</td>
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<tr>
<td>3535 Glenwood Avenue, Raleigh</td>
</tr>
<tr>
<td>2 Juniper Trail, Southern Shores</td>
</tr>
<tr>
<td><strong>TruPoint Bank</strong></td>
</tr>
<tr>
<td>P O Box 1010</td>
</tr>
<tr>
<td>Grundy 24614-1010</td>
</tr>
<tr>
<td>C.E.O.- Barry C. Elswick, President</td>
</tr>
<tr>
<td>Cashier- E. Scott Butcher, Chief Financial Officer</td>
</tr>
<tr>
<td><strong>Offices</strong></td>
</tr>
<tr>
<td>City of Bristol</td>
</tr>
<tr>
<td>1897 Lee Highway</td>
</tr>
<tr>
<td>Buchanan County</td>
</tr>
<tr>
<td>1320 Governor George C. Peery Hwy, Pounding Mill</td>
</tr>
<tr>
<td>1425 Second Street, Richlands</td>
</tr>
<tr>
<td>Washington County</td>
</tr>
<tr>
<td>600 East Main Street, Abingdon</td>
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<tr>
<td>914 W. Main Street, Abingdon</td>
</tr>
<tr>
<td>Wise County</td>
</tr>
<tr>
<td>28 Russell Street, St. Paul</td>
</tr>
<tr>
<td>North Carolina</td>
</tr>
<tr>
<td>116 Executive Park, Asheville</td>
</tr>
<tr>
<td>Tennessee</td>
</tr>
<tr>
<td>709 Med Tech Parkway, Johnson City</td>
</tr>
<tr>
<td><strong>Union Bank &amp; Trust</strong></td>
</tr>
<tr>
<td>1051 E. Cary Street, Suite 1200</td>
</tr>
<tr>
<td>Richmond 23219</td>
</tr>
<tr>
<td>C.E.O.- John C. Asbury</td>
</tr>
<tr>
<td>Cashier- Robert M. Gorman, Chief Financial Officer</td>
</tr>
<tr>
<td><strong>Offices</strong></td>
</tr>
<tr>
<td>City of Charlottesville</td>
</tr>
<tr>
<td>2151 Barracks Road</td>
</tr>
<tr>
<td>300 Preston Avenue</td>
</tr>
<tr>
<td>400 East Main Street</td>
</tr>
<tr>
<td>City of Chesapeake</td>
</tr>
<tr>
<td>1500 Mt Pleasant Road</td>
</tr>
<tr>
<td>201 Volvo Parkway</td>
</tr>
<tr>
<td>239 Battlefield Boulevard South</td>
</tr>
<tr>
<td>4108 Portsmouth Boulevard</td>
</tr>
<tr>
<td>712 Liberty Street</td>
</tr>
<tr>
<td>852 N. George Washington Highway</td>
</tr>
<tr>
<td>City of Colonial Heights</td>
</tr>
<tr>
<td>3099 Boulevard</td>
</tr>
<tr>
<td>City of Covington</td>
</tr>
<tr>
<td>450 West Main Street</td>
</tr>
<tr>
<td>City of Fredericksburg</td>
</tr>
<tr>
<td>1016 Charles Street</td>
</tr>
<tr>
<td>2811 Fall Hill Avenue</td>
</tr>
<tr>
<td>725 Kenmore Avenue</td>
</tr>
</tbody>
</table>

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

#### Union Bank & Trust (Continued)

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

**City of Radford**  
50 West Main Street

**City of Richmond**  
1051 East Cary Street, Suite 1200 *  
3556 W. Cary Street  
5300 Patterson Avenue  
5711 Patterson Avenue  
901 East Cary Street, Suite 1700  
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 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.

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

**City of Winchester**  
1738 Amherst Street

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

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

### Union Bank & Trust (Continued)

**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

**Chesterfield County**  
10620 Iron Bridge Road, Chester  
12204 Bermuda Crossroad Lane, Chester  
11101 Hull Street Road, Midlothian  
13700 Midlothian Turnpike, Midlothian  
6030 Harbour Park Drive, Midlothian  
11101 Midlothian Turnpike  
11450 Robious Road  
209 Stonebridge Plaza Avenue  
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**  
2325 Dulles Corner Boulevard, Suite 500, Herndon  
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

**Giles County**  
605 Wenonah Avenue, Pearisburg

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

**Greensville County**  
100 Dominion Drive

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

* Legal main office
Banks -- List by Name

**Union Bank & Trust (Continued)**

Hanover County
- 9534 Chamberlayne Road, Mechanicsville

Henrico County
- 11163 Nuckols Road, Glen Allen
- 11263 West Broad Street, Glen Allen
- 12090 West Broad Street
- 1601 Willow Lawn Drive, Suite 701
- 1773 Parham Road
- 3900 Westerre Parkway, Suite 102
- 4390 S. Laburnum Avenue
- 7019 F Three Chopt Road
- 8209 West Broad Street
- 8983 Staples Mill Road
- 9605 Gayton Road
- 9782 Gayton Road

James City County
- 4960 Monticello Avenue
- 5125 John Tyler Highway

King George County
- 10045 Kings Highway, King George

King William County
- 3708 Richmond Tappahannock Hwy, Manquin

Lancaster County
- 284 North Main Street, Kilmarnock

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

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

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

**Union Bank & Trust (Continued)**

Roanoke County
- 4203 Electric Road
- 7337 Williamson Road NW

Rockbridge County
- 1197 Lee Highway

Rockingham County
- 106 6th. Street, Grottoes

Spotsylvania County
- 5510 Morris Road, Thornburg
- 10131 Jefferson Davis Highway
- 10415 Courthouse Road
- 4109 Plank Road
- 4805 Lassen Lane
- 5831 Plank Road

Stafford County
- 1044 Warrenton Road
- 25 Greenbank Road
- 622 Cambridge Street

Warren County
- 473 South Street, Front Royal

Westmoreland County
- 840 McKinney Boulevard, Colonial Beach
- 17191 King's Highway, Montross

Wythe County
- 900 North 4th Street, Wytheville

York County
- 5030 George Washington Memorial Hwy, Grafton

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

**United Bank**

2071 Chain Bridge Rd., Suite 600
Vienna 22182-2622
C.E.O.- James J. Consagra, Jr.

**Offices**

City of Alexandria
- 1737 King Street

City of Charlottesville
- 100 5th Street, SE

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

- **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

- **Albemarle County**
  - 1265 Seminole Trail

- **Arlington County**
  - 2409 Columbia Pike
  - 2930 Wilson Boulevard
  - 5350 Lee Highway
  - 6500 Williamsburg Boulevard

- **Greene County**
  - 96 Main Street, Standardville

- **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

- **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 Valley**
  - 120 Oxbow Drive, Strasburg
  - 1014 South Main Street, Woodstock

- **Spotsylvania County**
  - 11820 Spectrum Center, Reston
  - 10900 Ball Ford Road

### United Bank (Continued)

- **Frederick County**
  - 1447 North Frederick Pike
  - 199 Front Royal Pike
  - 2051 Northwestern Pike

- **Greene County**
  - 96 Main Street, Standardville

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

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

- **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
  - 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

- **Ohio**
  - 3198 Belmont Street, Bellaire

---

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

### United Bank (Continued)

**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
- 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

### United Bank (Continued)

**West Virginia**
- 1269 Warwood Avenue, Wheeling
- 14 Bethlehem Boulevard, Wheeling
- 1501 Market Street, Wheeling
- 21 Twelfth Street, Wheeling
- 2180 National Road, Wheeling

### VCC Bank

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

### 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

### Virginia Bank and Trust Company

- P O Box 3447
  - Danville 24543-3447
  - C.E.O.- Donald W. Merricks

*Legal main office*
Banks -- List by Name

Virginia Bank and Trust Company (Continued)
Pittsylvania County
55 North Main Street, Chatham
10370 Martinsville Highway
4080 Franklin Turnpike

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
Henrico County
1801 Bayberry Court, Suite 101
900 North Parham Road
Lancaster County
100 South 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
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
410 William Street
Fredericksburg 22401-8029
C.E.O.- Lloyd B. Harrison, III
Cashier- Catherine Phillips
Offices
City of Fredericksburg
317-319 William Street
410 William Street *
Cowan Center, 2521 Cowan Boulevard
Spotsylvania County
4210 Plank Road
Maryland
115 E. Charles Street, La Plata

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

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

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

BCC Bankshares, Inc., P. O. Box 336, Phenix, VA 23959-0336
  C.E.O. - Bobby A. Howard, 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

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., 17 W. Main Street, Luray, VA 22835
  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. - G. William Beale
  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

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, 11 Times Square, New York, NY 10036
  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
  Farmers & Merchants Bank, Timberville, VA

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

Fauquier Bankshares, Inc., 10 Courthouse Square, Warrenton, VA 20186-2800
  C.E.O. - Randy K. Ferrell, President
  Fauquier Bank, The, Warrenton, VA

First Bancorp, Inc., P O Box 457, Lebanon, VA 24266-0457
  C.E.O. - William H. Hayter, President
  First Bank and Trust Company, The, Lebanon, VA

First Community Bankshares, Inc., One Community Place, Bluefield, VA 24605
  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

First Region Bancshares, Inc., P. O. Box 1050, Richlands, VA 24641-1050
  C.E.O. - John C. Thompson
  First Sentinel Bank, Richlands, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

GNB Bankshares Corporation, P O Box 2080, Grundy, VA 24614-2080
  C.E.O. - Bobby G. Reese, President
  Grundy National Bank, Grundy, VA

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

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

MainStreet Bancshares, Inc., 10089 Fairfax Boulevard, Fairfax, 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
  Citizens National Bank, Windsor, VA
  Old Point National Bank of Phoebus, The, Hampton, VA

Parkway Acquisition Corp., 101 Jacksonville Circle, Floyd, VA 24091
  C.E.O. - Blake M. Edwards, Jr.
  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. - Mark N. Reed
   Pioneer Bank, Stanley, VA

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

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

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

Southern National Bancorp of Virginia, Inc., 10900 Nuckols Road, Suite 325, Glen Allen, VA 23060
   C.E.O. - Georgia S. Derrico, Chairman of the Board
   Sonabank, Glen Allen, 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. - William G. Foster
   Village Bank, Midlothian, VA

Virginia Bank Bankshares, Inc., P. O. Box 3447, Danville, VA 24543-3447
   C.E.O. - Donald W. Merricks
   Virginia Bank and Trust Company, Danville, VA
Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

Virginia Community Capital, Inc., 110 Peppers Ferry Rd., NW, Christiansburg, VA 24073-1068
  C.E.O. - Jane N. Henderson, President
  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
Trust Companies -- Applications Received and/or Acted Upon

**New Trust Companies**

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>11/20/18</td>
<td>BCause Trust, Inc.</td>
<td>192 Ballard Court, Suite 303</td>
<td>Pending</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Virginia Beach, VA</td>
<td></td>
</tr>
</tbody>
</table>
Savings Institutions -- List by Name

Elizabeth Building and Loan Association,
Incorporated
519 Washington Street
Portsmouth, VA
    C.E.O.- Kenneth L. Wimbrough, President
### Consolidated Report of Condition for Credit Unions
#### As of December 31

#### Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans</td>
<td>$5,960,829,350</td>
<td>$6,378,271,649</td>
</tr>
<tr>
<td>LESS: Allowance for loan losses</td>
<td>53,238,183</td>
<td>64,587,709</td>
</tr>
<tr>
<td>Cash</td>
<td>462,036,897</td>
<td>444,979,670</td>
</tr>
<tr>
<td>Available for Sale securities</td>
<td>1,257,799,217</td>
<td>1,405,169,494</td>
</tr>
<tr>
<td>Held to Maturity securities</td>
<td>618,604,378</td>
<td>388,194,476</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in Corporate Centrals</td>
<td>1,475,000</td>
<td>330,000</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in banks and S&amp;Ls</td>
<td>131,859,189</td>
<td>86,795,462</td>
</tr>
<tr>
<td>All other investments</td>
<td>75,597,823</td>
<td>77,937,130</td>
</tr>
<tr>
<td>Land and buildings (net of depreciation)</td>
<td>175,532,341</td>
<td>186,784,145</td>
</tr>
<tr>
<td>Other fixed assets (net of depreciation)</td>
<td>27,412,383</td>
<td>27,790,804</td>
</tr>
<tr>
<td>Share insurance capitalization deposit</td>
<td>71,410,842</td>
<td>73,637,918</td>
</tr>
<tr>
<td>All other assets</td>
<td>157,731,380</td>
<td>166,701,665</td>
</tr>
<tr>
<td>TOTAL ASSETS</td>
<td>$8,919,455,698</td>
<td>$9,194,796,230</td>
</tr>
</tbody>
</table>

#### Liabilities & Savings Equity

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notes/interest payable</td>
<td>$384,183,180</td>
<td>$444,870,254</td>
</tr>
<tr>
<td>Accounts payable</td>
<td>121,813,953</td>
<td>116,565,732</td>
</tr>
<tr>
<td>Dividends payable</td>
<td>373,418</td>
<td>395,619</td>
</tr>
<tr>
<td>TOTAL LIABILITIES</td>
<td>$506,370,551</td>
<td>$561,831,605</td>
</tr>
<tr>
<td>Share certificates</td>
<td>$1,375,337,585</td>
<td>$1,386,215,896</td>
</tr>
<tr>
<td>Share draft accounts</td>
<td>1,406,615,122</td>
<td>1,460,944,328</td>
</tr>
<tr>
<td>IRA accounts</td>
<td>603,830,291</td>
<td>584,063,886</td>
</tr>
<tr>
<td>Other shares and deposits</td>
<td>4,131,731,767</td>
<td>4,249,304,360</td>
</tr>
<tr>
<td>TOTAL SHARES AND DEPOSITS</td>
<td>$7,517,514,765</td>
<td>$7,680,528,470</td>
</tr>
<tr>
<td>Regular/statutory reserve</td>
<td>$88,105,078</td>
<td>$86,252,573</td>
</tr>
<tr>
<td>Other reserves</td>
<td>91,947,604</td>
<td>91,801,357</td>
</tr>
<tr>
<td>Appropriation For Non-Conforming Investments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Equity Acquired in a Merger</td>
<td>11,615,028</td>
<td>14,004,888</td>
</tr>
<tr>
<td>Unrealized Gains (Losses) on available for sale securities</td>
<td>(12,871,410)</td>
<td>(23,695,421)</td>
</tr>
<tr>
<td>Other comprehensive Income</td>
<td>(45,887,242)</td>
<td>(43,262,005)</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>762,571,324</td>
<td>827,334,763</td>
</tr>
<tr>
<td>TOTAL EQUITY</td>
<td>$895,570,382</td>
<td>$952,436,155</td>
</tr>
<tr>
<td>TOTAL LIABILITIES, SHARES &amp; EQUITY</td>
<td>$8,919,455,698</td>
<td>$9,194,796,230</td>
</tr>
</tbody>
</table>

Number of credit unions in operation: 33, 28
Consolidated Report of Income for Credit Unions
For the Year Ended December 31

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on loans (gross)</td>
<td>$289,970,636</td>
<td>$319,461,822</td>
</tr>
<tr>
<td>LESS: Interest refunded</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Income from investments</td>
<td>39,449,486</td>
<td>51,427,195</td>
</tr>
<tr>
<td>Income from Trading</td>
<td>4,332 (76,958)</td>
<td>57,912,756</td>
</tr>
<tr>
<td>Fee income</td>
<td>56,074,704</td>
<td>80,851,190</td>
</tr>
<tr>
<td>Other operating income</td>
<td>72,955,544</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL GROSS INCOME</strong></td>
<td>$458,454,702</td>
<td>$509,576,005</td>
</tr>
</tbody>
</table>

| **EXPENSES**        |                |                |
| Employee compensation & benefits | $166,966,454  | $174,157,987   |
| Travel & conference expense | 3,290,335     | 3,545,095     |
| Office occupancy expense    | 15,996,813     | 16,745,098     |
| Office operations expense   | 59,762,737     | 63,792,288     |
| Education & promotional expenses | 10,938,030    | 11,590,188     |
| Loan servicing expense      | 31,508,372     | 32,391,972     |
| Professional & outside services | 12,731,103    | 13,251,590     |
| Provision for loan losses   | 44,450,147     | 52,943,616     |
| Members insurance           | 125,063        | 73,580         |
| Operating fees (examination & supervision fees) | 1,730,070   | 1,084,670     |
| Miscellaneous operating expenses | 5,080,219     | 5,303,594     |
| **TOTAL OPERATING EXPENSES BEFORE DIVIDENDS** | $352,579,343  | $374,879,678   |

| **NET INCOME (LOSS) BEFORE DIVIDENDS** | $105,875,359  | $134,696,327   |

| Gains (losses) on investments | $294,788  | $2,224,941   |
| Gains (losses) on disposition of assets | (451,281) | (308,321)   |
| Other non-operating income (expense) | (308,575)  | (3,430)   |
| **TOTAL NON-OPERATING GAINS (LOSSES)** | $(465,068) | $1,913,190   |

| Total net income (loss) before dividends | $105,410,291  | $136,609,517   |
| Interest on borrowed money               | 10,040,416     | 13,587,343     |
| Dividends                                | 44,686,185     | 50,965,850     |
| Net income (loss) after dividends         | $50,683,690    | $72,056,324    |

| Transfer to Regular Reserve             | $0              | $0              |
## Selected Data for Virginia State Chartered-Credit Unions
### As of December 31, 2018

<table>
<thead>
<tr>
<th>Credit Union Name</th>
<th>Principal Location</th>
<th>Assets ($000)</th>
<th>Shares &amp; Deposits ($000)</th>
<th>Net Worth ($000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A B &amp; W Credit Union, Incorporated</td>
<td>Alexandria</td>
<td>30,874</td>
<td>25,755</td>
<td>4,759</td>
</tr>
<tr>
<td>Augusta Health Care Credit Union, Incorporated</td>
<td>Fishersville</td>
<td>11,581</td>
<td>9,923</td>
<td>1,640</td>
</tr>
<tr>
<td>Baylands Family Credit Union, Inc.</td>
<td>West Point</td>
<td>79,562</td>
<td>72,609</td>
<td>7,409</td>
</tr>
<tr>
<td>Beacon Credit Union, Incorporated</td>
<td>Lynchburg</td>
<td>184,729</td>
<td>164,300</td>
<td>19,705</td>
</tr>
<tr>
<td>Blue Eagle Credit Union</td>
<td>Roanoke</td>
<td>148,599</td>
<td>130,008</td>
<td>19,596</td>
</tr>
<tr>
<td>Cadmus Credit Union, Incorporated</td>
<td>Richmond</td>
<td>1,917</td>
<td>1,652</td>
<td>255</td>
</tr>
<tr>
<td>Credit Union of Richmond, Incorporated</td>
<td>Richmond</td>
<td>71,027</td>
<td>60,001</td>
<td>12,848</td>
</tr>
<tr>
<td>Dominion Credit Union</td>
<td>Richmond</td>
<td>300,181</td>
<td>253,743</td>
<td>36,479</td>
</tr>
<tr>
<td>DuPont Community Credit Union</td>
<td>Waynesboro</td>
<td>1,176,411</td>
<td>1,022,731</td>
<td>124,081</td>
</tr>
<tr>
<td>Entrust Financial Credit Union</td>
<td>Richmond</td>
<td>74,459</td>
<td>67,913</td>
<td>6,301</td>
</tr>
<tr>
<td>Hampton Roads Educators Credit Union, Inc.</td>
<td>Hampton</td>
<td>32,607</td>
<td>30,460</td>
<td>2,472</td>
</tr>
<tr>
<td>Jackson River Community Credit Union</td>
<td>Covington</td>
<td>81,576</td>
<td>72,570</td>
<td>9,903</td>
</tr>
<tr>
<td>Loudoun Credit Union</td>
<td>Leesburg</td>
<td>42,817</td>
<td>38,861</td>
<td>3,731</td>
</tr>
<tr>
<td>Martinsville Du Pont Employees Credit Union, Incorporated d/b/a ValleyStar Credit Union</td>
<td>Martinsville</td>
<td>400,492</td>
<td>349,175</td>
<td>51,220</td>
</tr>
<tr>
<td>N.C.S.E. Credit Union, Inc.</td>
<td>Lovingston</td>
<td>1,051</td>
<td>814</td>
<td>237</td>
</tr>
<tr>
<td>Newport News Municipal Employees Credit Union, Incorporated</td>
<td>Newport News</td>
<td>39,219</td>
<td>35,796</td>
<td>3,542</td>
</tr>
<tr>
<td>Newport News Shipbuilding Employee’s Credit Union, Inc. d/b/a Bayport Credit Union</td>
<td>Newport News</td>
<td>1,617,282</td>
<td>1,353,366</td>
<td>210,359</td>
</tr>
<tr>
<td>Credit Union Name</td>
<td>Principal Location</td>
<td>Assets ($000)</td>
<td>Shares &amp; Deposits ($000)</td>
<td>Net Worth ($000)</td>
</tr>
<tr>
<td>-------------------------------------------------------</td>
<td>--------------------</td>
<td>---------------</td>
<td>--------------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>Northern Star Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>88,719</td>
<td>69,373</td>
<td>10,664</td>
</tr>
<tr>
<td>P.W.C. Employees Credit Union</td>
<td>Woodbridge</td>
<td>58,006</td>
<td>49,301</td>
<td>8,753</td>
</tr>
<tr>
<td>Petersburg Federal Reformatory Credit Union, Incorporated</td>
<td>Hopewell</td>
<td>3,753</td>
<td>2,724</td>
<td>1,017</td>
</tr>
<tr>
<td>PFD Firefighters Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>27,551</td>
<td>23,437</td>
<td>3,994</td>
</tr>
<tr>
<td>Prime Care Credit Union, Incorporated</td>
<td>Norfolk</td>
<td>19,792</td>
<td>17,017</td>
<td>2,658</td>
</tr>
<tr>
<td>Richmond Virginia Fire Police Credit Union Inc.</td>
<td>Richmond</td>
<td>19,854</td>
<td>17,379</td>
<td>2,267</td>
</tr>
<tr>
<td>Riverside Health System Employees' Credit Union, Incorporated</td>
<td>Newport News</td>
<td>8,096</td>
<td>6,637</td>
<td>1,427</td>
</tr>
<tr>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>Charlottesville</td>
<td>954,157</td>
<td>840,651</td>
<td>102,751</td>
</tr>
<tr>
<td>Virginia Credit Union, Inc.</td>
<td>Richmond</td>
<td>3,638,027</td>
<td>2,892,005</td>
<td>361,569</td>
</tr>
<tr>
<td>Virginia Educators' Credit Union</td>
<td>Newport News</td>
<td>65,731</td>
<td>56,870</td>
<td>8,571</td>
</tr>
<tr>
<td>Virginia United Methodist Credit Union, Inc. d/b/a The United Methodist Credit Union</td>
<td>Richmond</td>
<td>16,726</td>
<td>15,460</td>
<td>1,286</td>
</tr>
</tbody>
</table>
Credit Unions -- Applications Received and/or Acted Upon

### 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>08/24/18</td>
<td>Mountain States Credit Union</td>
<td>16000 Johnston Memorial Drive Abingdon, VA</td>
<td>Approved 09/18/18</td>
</tr>
</tbody>
</table>

### Mergers

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<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>Approved 03/26/18</td>
</tr>
<tr>
<td>03/26/18</td>
<td>Martinsville Du Pont Employees Credit Union, Incorporated, Martinsville, VA to merge into it Waynesboro Employees Credit Union, Inc., Waynesboro, VA</td>
<td>Approved 06/07/18</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>02/02/18</td>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>633 Meadowbrook Shopping Center Culpeper, VA</td>
<td>Approved 02/22/18</td>
</tr>
<tr>
<td>10/15/18</td>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>5714 Three Notch'd Road Crozet, VA</td>
<td>Approved 10/29/18</td>
</tr>
</tbody>
</table>
### Credit Unions -- Status Changes

#### New Credit Unions

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Credit Union Name</th>
<th>Location</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>May</td>
<td>01</td>
<td>Baylands Family Credit Union, Inc.</td>
<td>West Point, VA</td>
<td>opened a credit union office at 2004 Main Street, West Point, VA</td>
</tr>
</tbody>
</table>

#### Mergers

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Credit Union Name</th>
<th>Location</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>January</td>
<td>24</td>
<td>Beacon Credit Union, Incorporated</td>
<td>Lynchburg, VA</td>
<td>merged into Danville City Employees Federal Credit Union</td>
</tr>
<tr>
<td>January</td>
<td>29</td>
<td>Martinsville Du Pont Employees Credit Union, Incorporated</td>
<td>Martinsville, VA</td>
<td>merged into Piedmont Credit Union, Danville, VA</td>
</tr>
<tr>
<td>May</td>
<td>01</td>
<td>Baylands Family Credit Union, Inc.</td>
<td>West Point, VA</td>
<td>merged into Spruance Cellophane Credit Union, Richmond, VA</td>
</tr>
<tr>
<td>May</td>
<td>21</td>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>Charlottesville, VA</td>
<td>merged into Charlottesville Postal Federal Credit Union</td>
</tr>
<tr>
<td>June</td>
<td>30</td>
<td>Martinsville Du Pont Employees Credit Union, Incorporated</td>
<td>Martinsville, VA</td>
<td>merged into Waynesboro Employees Credit Union, Inc., Waynesboro, VA</td>
</tr>
<tr>
<td>October</td>
<td>31</td>
<td>Old Dominion University Credit Union, Inc.</td>
<td>Norfolk, VA</td>
<td>merged into Langley Federal Credit Union, Newport News, VA</td>
</tr>
</tbody>
</table>

#### New Service Facilities

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Credit Union Name</th>
<th>Location</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>June</td>
<td>04</td>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>Culpeper, VA</td>
<td>opened a service facility at 633 Meadowbrook Shopping Center, Culpeper, VA</td>
</tr>
</tbody>
</table>
Credit Unions -- List by Name

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

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

Baylands Family Credit Union, Inc.
2004 Main Street
P. O. Box 392
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
   320 Old Riverside Drive
   Danville, VA 24541
   630 Piney Forest Road
   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

Blue Eagle Credit Union (Continued)
   Service Facilities -
   3300 Old Fellows Road
   Lynchburg, VA
   1430 Hershberger Road NW
   Roanoke, VA 24012
   2121 Electric Road
   Roanoke, VA
   7208-A Williamson Road
   Roanoke, VA 24019

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

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

Dominion Energy 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
Credit Unions -- List by Name

DuPont Community Credit Union (Continued)

Service Facilities -
- 105 Community Way
  Staunton, VA 24401
- 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

Eastman Credit Union

125 Jones Street
Gate City, VA 24251
Treasurer- Darrell P. Murphy

Service Facilities -
- 159 Valley Street
  Abingdon, VA 24210
- 16501 Highlands Center Boulevard
  Bristol, VA 24202
- 127 Tempurpedic Drive
  Duffield, VA

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

35 Dupont Road
Martinsville, VA 24115
Treasurer- Steve Isley

Service Facilities -
- 41 Wheeler Avenue
  Collinsville, VA 24078
- 212 Holt Garrison Parkway
  Danville, VA
- 3240 Franklin Turnpike
  Danville, VA 24540
- 913 E. Church Street
  Martinsville, VA 24112
- 7176 Greensboro Road
  Ridgeway, VA 24148
- 3452 Buck Mountain Road
  Roanoke, VA 24018
- 1080 Old Franklin Turnpike
  Rocky Mount, VA 24151
- 850 Tanyard Road
  Rocky Mount, VA 24151
- 4027 Halifax Road
  South Boston, VA 24592
- 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
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 Albemarle Drive Suite 102
  Chesapeake, VA 23322
- 544 Battlefield Boulevard South
  Chesapeake, VA 23322
- 677 N. Battlefield Boulevard
  Chesapeake, VA
- 5028 George Washington Memorial Hwy.
  Grafton, VA 23692
- 1168 Big Bethel Road
  Hampton, VA 23666
- 199 Fox Hill Road
  Hampton, VA
- 22 Lincoln Street
  Hampton, VA 23669
- 2300 Cunningham Drive
  Hampton, VA 23666
- 500 West Park Lane
  Hampton, VA 23666
- 5200 West Mercury Boulevard
  Hampton, VA 23605
- Gateway 2000, 22 Enterprise Parkway
  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

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

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

University of Virginia Community Credit Union, Inc.
3300 Berkmar Drive
Charlottesville, VA 22901-1491
Treasurer- Charles T. Gillet
Service Facilities -
1155 Seminole Trail
Charlottesville, VA 22906
409 East Main Street
Louisa, VA 23093
100 Darden Boulevard
Charlottesville, VA 22901
1018 West Main Street
Charlottesville, VA 22908

University of Virginia Community Credit Union, Inc. (Continued)
Service Facilities -
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
633 Meadowbrook Shopping Center
Culpeper, VA 22701
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

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
Credit Unions -- List by Name

Virginia Credit Union, Inc. (Continued)

Service Facilities -
11030 Hull Street Road
Midlothian, VA 23112
13505 Tredegar Lake Parkway
Midlothian, VA 23112
Southside Virginia Training Center
Building 59, 26317 W. Washington St.
Petersburg, VA 23803
101 N. 14th Street (Tower)
Richmond, VA 23219
10165 Brook Road
Richmond, VA 23227
1200 Koger Center Boulevard
Richmond, VA 23235
1302 B Gaskins Road
Richmond, VA 23233
2300 W Broad Street (DMV)
Richmond, VA 23220
4001 Lauderdale Drive
Richmond, VA 23233
5285 South Laburnum Avenue
Richmond, VA 23231
5427 Glenside Drive
Richmond, VA 23228
6900 Atmore Drive
Richmond, VA 23225
7500 Boulders View Drive
Richmond, VA 23225
900 East Main Street
Pocahontas Building
Richmond, VA 23219
935 West Grace Street
Richmond, VA 23220
9498 West Broad Street
Richmond, VA
General Assembly Building
201 North 9th Street
Richmond, VA 23219
J. Sargeant Reynolds Comm. College
1651 E. Parham Road
Richmond, VA 23228
VCU-HS Main Hospital
1250 East Marshall Street
Richmond, VA 23298
17 First Street
Staunton, VA 24401
Eastern State Hospital Building 2,
4601 Ironbound Road
Williamsburg, VA 23188

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

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

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