

**THE 2010 ANNUAL REPORT  
OF THE  
BUREAU OF FINANCIAL INSTITUTIONS**

**BANKS  
CREDIT UNIONS  
SAVINGS INSTITUTIONS  
TRUST COMPANIES**

**OPERATING IN VIRGINIA  
AT THE CLOSE OF BUSINESS DECEMBER 31, 2010**



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

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2010 ANNUAL REPORT**

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**STATE CORPORATION COMMISSION**

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JAMES C. DIMITRI, Chairman

JUDITH WILLIAMS JAGDMANN

MARK C. CHRISTIE

JOEL H. PECK, Clerk of the Commission

**Report of the Bureau of Financial Institutions**

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Richmond, Virginia, December 31, 2010

TO THE STATE CORPORATION COMMISSION  
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the 2010 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 AND FINANCE**

GERALD E. FALLEN  
Deputy Commissioner

**BANKS AND SAVINGS INSTITUTIONS**

JOHN M. CROCKETT  
Deputy Commissioner

**CONSUMER FINANCE**

SUSAN E. HANCOCK  
Deputy Commissioner

**CORPORATE STRUCTURE AND RESEARCH**

NICHOLAS C. KYRUS  
Deputy Commissioner

**CREDIT UNIONS**

STEVE W. PEMBERTON  
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  
THOMAS D. JONES, JR., December 15, 1976 to May 31, 1977  
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

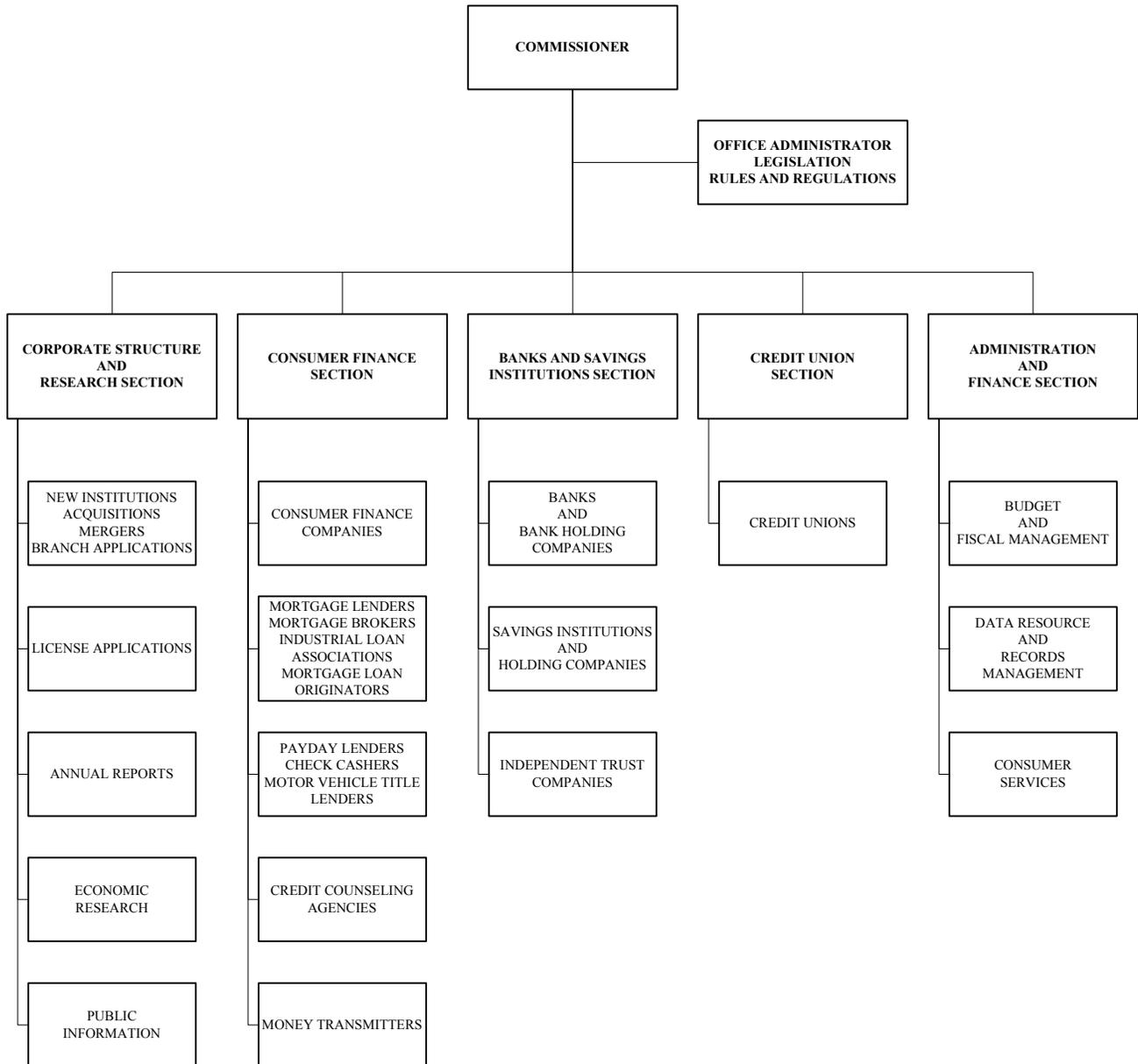
**LEGAL HOLIDAYS**

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 2.1, Chapter 3, Code of Virginia).

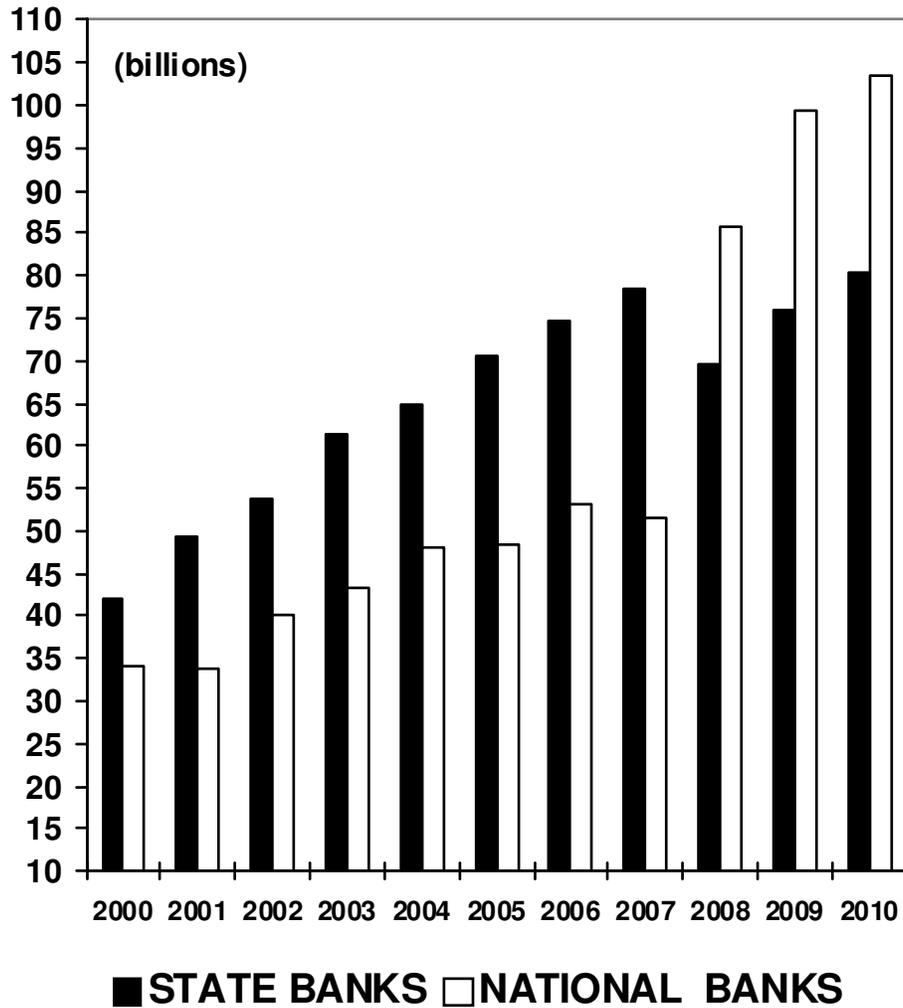
**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
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**ORGANIZATIONAL CHART  
BUREAU OF FINANCIAL INSTITUTIONS**



**DEPOSITS IN VIRGINIA BANK OFFICES  
STATE AND NATIONAL 2000 – 2010**



**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
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**Consolidated Report of Condition for Virginia State-Chartered Banks  
As of December 31 (In Thousands of Dollars)**

	December 31, 2009 83 State Banks 929 Branches	December 31, 2010 82 State Banks 977 Branches
<b>ASSETS</b>		
Cash and balances due from depository institutions .....	\$ 2,383,060	\$ 3,314,730
Noninterest-bearing balances and currency and coin.....	751,311	655,959
Interest-bearing balances .....	1,631,749	2,658,771
Securities .....	7,479,932	8,496,109
Federal funds sold & securities purchased under agreement to resell .....	424,771	378,108
Loan and lease financing receivables:		
Loans and leases, net of unearned income .....	38,072,389	38,685,175
LESS: Allowance for loan and lease losses .....	742,976	878,556
Loans and leases, net of unearned income and allowance for losses .....	37,329,413	37,806,619
Assets held in trading accounts.....	7,734	2,622
Premises and fixed assets (including capitalized leases) .....	1,078,682	1,146,270
Other real estate owned .....	258,569	414,661
Intangible assets.....	814,593	828,163
Other assets.....	1,999,671	1,939,783
<b>TOTAL ASSETS.....</b>	<b>\$ 51,776,425</b>	<b>\$ 54,327,065</b>
<b>LIABILITIES</b>		
Deposits:		
In domestic offices	\$ 41,630,665	\$ 44,535,963
(1) Noninterest-bearing .....	5,233,729	5,995,865
(2) Interest-bearing .....	36,396,936	38,540,098
In foreign offices, Edge and Agreement subsidiaries, and IBFs...	0	0
(1) Noninterest-bearing .....	0	0
(2) Interest-bearing .....	0	0
Federal funds purchased and securities sold under agreement to repurchase .....	905,829	820,639
Other borrowed money .....	3,338,030	2,784,764
Notes and debentures subordinated to deposits .....	75,745	52,046
Other liabilities .....	361,485	369,961
<b>TOTAL LIABILITIES .....</b>	<b>46,311,754</b>	<b>48,563,373</b>
<b>EQUITY CAPITAL</b>		
Perpetual preferred stock .....	153,487	151,550
Common stock.....	497,548	506,758
Surplus.....	3,100,185	3,537,482
Undivided profits and capital reserves.....	1,685,921	1,539,611
Noncontrolling interests in consolidated subsidiaries.....	27,530	28,291
<b>TOTAL EQUITY .....</b>	<b>5,464,671</b>	<b>5,763,692</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL .....</b>	<b>\$ 51,776,425</b>	<b>\$ 54,327,065</b>

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
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**Consolidated Report of Income for Virginia State-Chartered Banks  
For the Year Ended December 31 (In Thousands of Dollars)**

	2009	2010
<b>INTEREST INCOME:</b>		
Interest and fees on loans .....	\$ 2,244,235	\$ 2,310,340
Income from lease financing receivables .....	192	172
Interest on balances due from depository institutions .....	5,913	8,712
Interest and dividends on securities .....	314,193	296,089
Interest from assets held in trading accounts .....	1,485	214
Interest on federal funds sold and securities purchased under agreements to resell.....	1,460	1,343
Other Interest Income.....	4,405	4,877
<b>TOTAL INTEREST INCOME</b> .....	<b>2,571,883</b>	<b>2,621,747</b>
<b>INTEREST EXPENSE:</b>		
Interest on deposits in domestic offices .....	782,139	617,924
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	0	0
Expense of federal funds purchased and securities sold under agreements to repurchase .....	8,969	7,892
Interest on trading liabilities and other borrowed money.....	113,856	99,585
Interest on notes and debentures subordinated to deposits.....	4,688	3,996
<b>TOTAL INTEREST EXPENSE</b> .....	<b>909,652</b>	<b>729,397</b>
<b>NET INTEREST INCOME</b> .....	<b>1,662,231</b>	<b>1,892,350</b>
Provision for loan and lease losses.....	607,164	631,046
<b>NONINTEREST INCOME:</b>		
Income from fiduciary activities .....	14,094	16,102
Service charges on deposit accounts .....	121,703	117,100
Trading revenue .....	179	(511)
Other fee income .....	152,652	47,008
All other noninterest income .....	157,394	309,061
<b>TOTAL NONINTEREST INCOME</b> .....	<b>446,022</b>	<b>488,760</b>
Realized gains (losses) on securities .....	(17,856)	15,488
<b>NONINTEREST EXPENSE:</b>		
Salaries and employee benefits .....	747,651	826,120
Expenses of premises and fixed assets (net of rental income) ..	191,675	205,685
Other noninterest expense .....	668,963	627,192
<b>TOTAL NONINTEREST EXPENSE</b> .....	<b>1,608,289</b>	<b>1,658,997</b>
<b>INCOME BEFORE INCOME TAXES AND EXTRA- ORDINARY ITEMS AND OTHER ADJUSTMENTS</b> .....	<b>(125,056)</b>	<b>106,555</b>
<b>APPLICABLE INCOME TAXES</b> .....	<b>(25,594)</b>	<b>107,150</b>
<b>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</b> .....	<b>(99,462)</b>	<b>(595)</b>
<b>EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES</b> .....	<b>10,996</b>	<b>0</b>
<b>NET INCOME</b> .....	<b>\$ (88,466)</b>	<b>\$ (595)</b>

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
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**Selected Data For Virginia State-Chartered Banks  
As of December 31, 2010**

<b>Bank Name</b>	<b>Principal Location</b>	<b>No. of Offices</b>	<b>Assets (\$000)</b>	<b>Deposits (\$000)</b>	<b>Equity (\$000)</b>
Alliance Bank Corporation*	Fairfax	6	537,343	407,242	43,211
Bank of Botetourt	Buchanan	10	310,643	281,752	26,319
The Bank of Charlotte County*	Phenix	4	117,450	96,806	15,437
Bank of Clarke County*	Berryville	11	552,009	429,460	54,251
The Bank of Fincastle	Fincastle	8	176,284	150,196	24,337
Bank of Floyd*	Floyd	7	240,118	217,694	22,223
The Bank of Hampton Roads*	Chesapeake	50	2,579,350	2,181,608	183,275
Bank of Lancaster*	Kilmarnock	9	325,989	260,925	26,367
The Bank of Marion*	Marion	16	348,184	303,894	35,043
Bank of McKenney*	McKenney	6	192,100	168,047	19,522
Bank of the Commonwealth*	Norfolk	21	1,112,732	961,095	64,858
Bank of the James*	Lynchburg	10	418,896	369,517	31,423
The Bank of Southside Virginia	Carson	15	503,572	433,015	66,204
Bank of Virginia*	Midlothian	5	210,161	181,241	17,979
Benchmark Community Bank*	Kenbridge	12	417,870	377,343	37,700
The Blue Grass Valley Bank	Blue Grass	2	36,017	31,958	3,866
Burke & Herbert Bank & Trust Company	Alexandria	22	2,282,584	1,821,504	225,185
The Business Bank	Vienna	7	275,068	246,258	27,753
Cardinal Bank	McLean	26	2,061,624	1,417,420	227,143
Carter Bank & Trust	Martinsville	124	3,706,069	3,355,137	325,572
Central Virginia Bank*	Powhatan	9	408,263	346,585	15,637
Chesapeake Bank*	Kilmarnock	11	603,000	515,600	53,656
Citizens and Farmers Bank	West Point	18	900,492	625,517	110,636
Citizens Bank and Trust Company*	Blackstone	11	324,943	278,832	33,701
Citizens Community Bank*	South Hill	5	164,514	135,640	21,602
Colonial Virginia Bank*	Gloucester	3	121,319	100,296	12,046

\* - Member of Federal Reserve

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**Selected Data For Virginia State-Chartered Banks  
As of December 31, 2010**

<b>Bank Name</b>	<b>Principal Location</b>	<b>No. of Offices</b>	<b>Assets (\$000)</b>	<b>Deposits (\$000)</b>	<b>Equity (\$000)</b>
Community Bankers' Bank*	Midlothian	1	142,634	120,266	14,231
Community Capital Bank of Virginia*	Christiansburg	1	50,441	39,721	9,035
Consolidated Bank and Trust Company*	Richmond	2	76,621	68,722	7,538
Essex Bank*	Tappahannock	25	1,114,724	962,331	109,384
EVB*	Tappahannock	26	1,119,161	872,320	85,048
Farmers & Merchants Bank*	Timberville	9	535,507	425,312	43,232
The Farmers & Merchants Bank of Craig County*	New Castle	2	52,212	42,952	8,688
Farmers and Miners Bank*	Pennington Gap	6	127,956	112,286	15,027
The Farmers Bank of Appomattox*	Appomattox	5	186,219	158,479	21,157
Farmers Bank, Windsor, Virginia*	Windsor	5	455,230	372,050	34,219
The Fauquier Bank*	Warrenton	10	597,420	520,479	47,293
First and Citizens Bank	Monterey	3	115,466	102,897	12,027
First Bank*	Strasburg	11	544,016	463,602	57,113
The First Bank and Trust Company*	Lebanon	20	1,171,314	1,008,050	109,254
First Capital Bank*	Glen Allen	7	535,794	429,052	47,529
First Sentinel Bank*	Richlands	5	170,553	153,420	14,494
First State Bank	Danville	1	35,373	34,066	1,209
First Virginia Community Bank*	Fairfax	2	207,048	176,328	24,714
The Freedom Bank of Virginia*	Vienna	2	171,304	149,124	21,575
Frontier Community Bank*	Waynesboro	1	70,320	62,841	7,318
Heritage Bank*	Norfolk	6	264,187	224,394	34,300
Highlands Community Bank*	Covington	2	103,609	93,252	10,023
Highlands Union Bank*	Abingdon	14	657,391	539,574	39,375
HomeTown Bank*	Roanoke	5	353,103	302,826	27,323
John Marshall Bank*	Baileys Crossroads	5	309,871	253,360	33,480
Lee Bank & Trust Company	Pennington Gap	4	176,557	155,997	19,567

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**Selected Data For Virginia State-Chartered Banks  
As of December 31, 2010**

<b>Bank Name</b>	<b>Principal Location</b>	<b>No. of Offices</b>	<b>Assets (\$000)</b>	<b>Deposits (\$000)</b>	<b>Equity (\$000)</b>
MainStreet Bank*	Herndon	4	239,882	204,847	22,937
Middleburg Bank*	Middleburg	11	1,097,999	893,282	93,074
Miners Exchange Bank*	Coeburn	7	130,283	120,864	8,716
Monarch Bank*	Chesapeake	11	826,113	710,134	77,830
New Peoples Bank, Inc.*	Honaker	27	856,976	766,887	64,061
The Page Valley Bank*	Luray	4	149,524	107,840	10,818
Peoples Bank of Virginia*	Richmond	4	288,679	247,704	37,043
The Peoples Bank	Ewing	5	92,651	84,483	7,409
Peoples Community Bank*	Montross	6	129,769	117,737	11,548
Pioneer Bank*	Stanley	6	164,844	135,987	16,043
Select Bank*	Forest	2	100,465	89,696	10,571
Shore Bank*	Onley	8	330,233	266,753	24,322
Sonabank*	McLean	13	591,060	434,536	95,988
StellarOne Bank*	Christiansburg	57	2,923,419	2,394,350	436,833
Towne Bank	Portsmouth	26	3,871,028	2,970,343	492,331
TruPoint Bank*	Grundy	12	493,233	396,204	43,663
Union First Market Bank*	Richmond	90	3,804,090	3,099,925	432,361
United Bank*	Fairfax	57	3,666,795	2,762,301	611,561
Valley Bank*	Roanoke	8	765,432	632,451	63,555
Village Bank	Midlothian	15	588,687	502,738	50,366
Virginia Bank and Trust Company*	Danville	8	157,764	131,796	23,960
Virginia Business Bank*	Richmond	1	107,065	93,721	3,330
Virginia Commerce Bank*	Arlington	28	2,739,442	2,254,717	301,689
Virginia Commonwealth Bank*	Petersburg	9	321,774	275,339	34,581
Virginia Community Bank*	Louisa	8	223,103	181,347	18,724
Virginia Company Bank	Newport News	2	116,896	88,654	14,036

\* - Member of Federal Reserve

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**Selected Data For Virginia State-Chartered Banks  
As of December 31, 2010**

<b>Bank Name</b>	<b>Principal Location</b>	<b>No. of Offices</b>	<b>Assets (\$000)</b>	<b>Deposits (\$000)</b>	<b>Equity (\$000)</b>
Virginia Heritage Bank*	Fairfax	4	452,509	381,426	41,373
Virginia Partners Bank*	Fredericksburg	3	141,046	118,852	16,420
WashingtonFirst Bank	Reston	10	434,478	357,627	42,370
Xenith Bank*	Richmond	5	251,201	175,139	48,788

\* - Member of Federal Reserve

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**Banks -- Applications Received and/or Acted Upon**

**Mergers**

<u>Received</u>	<u>Description</u>	<u>Activity</u>
12/16/09	First Market Bank, Richmond, VA to merge into it Union Bank and Trust Company	Approved 02/18/10
06/25/10	Union First Market Bank, Richmond, VA to merge into it Rappahannock National Bank of Washington, The	Approved 08/27/10
06/25/10	Union First Market Bank, Richmond, VA to merge into it Northern Neck State Bank	Approved 08/27/10
09/02/10	Boone County Bank, Inc., Madison, WV to merge into it Consolidated Bank and Trust Company	No Objection 12/08/10

**Branches**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/10/09	WashingtonFirst Bank Reston, VA	7708 Woodmont Avenue Bethesda, MD	Approved 01/04/10
12/15/09	Cardinal Bank McLean, VA	2505 Wilson Boulevard Arlington County, VA	Approved 01/13/10
12/29/09	Xenith Bank Richmond, VA	8200 Greensboro Drive, Suite 1400 McLean, Fairfax County, VA	Approved 01/19/10
12/29/09	Virginia Bank and Trust Company Danville, VA	1729 Calohan Road Rustburg, Campbell County, VA	Approved 01/19/10
01/04/10	Burke & Herbert Bank & Trust Company Alexandria, VA	6705 Whittier Avenue McLean, Fairfax County, VA	Approved 01/26/10
01/04/10	Burke & Herbert Bank & Trust Company Alexandria, VA	14122 Lee Highway Centreville, Fairfax County, VA	Approved 01/26/10
03/09/10	Towne Bank Portsmouth, VA	2539 Princess Anne Road City of Virginia Beach, VA	Approved 03/29/10
03/22/10	Beal Bank, SSB Plano, TX	1600 Tysons Boulevard McLean, VA	No Objection 06/16/10
03/22/10	Burke & Herbert Bank & Trust Company Alexandria, VA	2nd Lot NE Quadrant of Intersection Prince William Pky & Greatbridge Rd Woodbridge, Prince William County, VA	Approved 04/12/10
04/05/10	Burke & Herbert Bank & Trust Company Alexandria, VA	3030 Clarendon Boulevard Arlington County, VA	Approved 04/26/10
05/05/10	John Marshall Bank Alexandria, VA	11 N. Washington Street Rockville, MD	Approved 05/24/10
05/10/10	WashingtonFirst Bank Reston, VA	10777 Main Street City of Fairfax, VA	Approved 06/01/10
05/12/10	Middleburg Bank Middleburg, VA	8190 Stonewall Shops Square Gainesville, Prince William County, VA	Approved 06/09/10
05/14/10	Bank of the James Lynchburg, VA	501 V.E.S. Road City of Lynchburg, VA	Approved 06/07/10
07/26/10	Bank of Clarke County Berryville, VA	21 Main Street Round Hill, Loudoun County, VA	Approved 08/18/10

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**Banks -- Applications Received and/or Acted Upon**

**Branches**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
08/12/10	Virginia Partners Bank Fredericksburg, VA	Cowan Center, 2521 Cowan Boulevard City of Fredericksburg, VA	Approved 09/13/10
08/16/10	Towne Bank Portsmouth, VA	6670 Caratoke Highway Grandy, NC	Approved 09/13/10
08/16/10	Towne Bank Portsmouth, VA	5531 N. Croatan Highway Southern Shores, NC	Approved 09/13/10
08/16/10	Towne Bank Portsmouth, VA	178 U.S. 158 West Camden, NC	Approved 09/13/10
08/16/10	Towne Bank Portsmouth, VA	3105 N. Croatan Road Kill Devil Hills, NC	Approved 09/13/10
08/16/10	Towne Bank Portsmouth, VA	824 Ocean Trail Corolla, NC	Approved 09/13/10
08/16/10	Towne Bank Portsmouth, VA	250 Caratoke Highway Moyock, NC	Approved 09/13/10
09/03/10	Fulton Bank, National Association Lancaster, PA	217 Hanbury Road City of Chesapeake, VA	No Objection 09/27/10
10/25/10	EagleBank Bethesda, MD	1919 N. Lynn Street Arlington County, VA	No Objection 11/17/10
11/03/10	John Marshall Bank Alexandria, VA	1943 Isaac Newton Square Reston, Fairfax County, VA	Approved 11/22/10
11/18/10	Monarch Bank Chesapeake, VA	4629 N. Croatan Highway Kitty Hawk, NC	Approved 12/09/10
11/29/10	EagleBank, Inc. Bethesda, MD	4420 N. Fairfax Drive Arlington County, VA	No Objection 12/22/10
12/06/10	Towne Bank Portsmouth, VA	5200 Providence Road City of Virginia Beach, VA	Pending
12/08/10	Bank of McKenney McKenney, VA	13117 Rivers Bend Boulevard Chester, Chesterfield County, VA	Pending
12/27/10	Union First Market Bank Richmond, VA	1044 Warrenton Road Stafford County, VA	Pending
12/28/10	Bank of Georgetown Washington, DC	1850 Towers Crescent Drive Vienna, Fairfax County, VA	Pending

**Branch Relocations**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
11/10/09	Lee Bank & Trust Company Pennington Gap, VA	From: Corner of Church & Institute Streets Jonesville, Lee County, VA To: U.S. Highway 58 at State Route 1223 Jonesville, Lee County, VA	Approved 01/07/10
02/02/10	Bank of Clarke County Berryville, VA	From: 625 East Jubal Early Drive City of Winchester, VA To: 2555 Pleasant Valley Road City of Winchester, VA	Approved 02/24/10

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**Banks -- Applications Received and/or Acted Upon**

**Branch Relocations**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
03/08/10	Valley Bank Roanoke, VA	From: 1327 Grandin Road, SW City of Roanoke, VA To: 1323 Grandin Road, SW City of Roanoke, VA	Approved 05/04/10
04/30/10	StellarOne Bank Christiansburg, VA	From: 1807 Seminole Trail Albemarle County, VA To: 2021 Seminole Trail Albemarle County, VA	Approved 05/24/10
08/19/10	First Bank and Trust Company, The Lebanon, VA	From: 101 Annjo Court Forest, Bedford County, VA To: 17011 Forest Road Forest, Bedford County, VA	Approved 09/07/10
10/08/10	Benchmark Community Bank Kenbridge, VA	From: 828 North Mecklenburg Avenue South Hill, Mecklenburg County, VA To: 905 North Mecklenburg Avenue South Hill, Mecklenburg County, VA	Approved 10/12/10
10/13/10	Crescent Bank & Trust New Orleans, LA	From: 700 Independence Parkway Suite 200 Chesapeake, VA To: 510 Independence Parkway Suite 300 Chesapeake, VA	Pending
10/28/10	Village Bank Midlothian, VA	From: 10374 S. Ledbetter Road Ashland, Hanover County, VA To: 10035 Sliding Hill Road Ashland, Hanover County, VA	Approved 11/22/10

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**Banks -- Status Changes**

**Mergers**

March	20	Wells Fargo Bank, National Association, Minneapolis, MN merged into it Wachovia Bank, National Association
March	22	First Market Bank, Richmond, VA merged into it Union Bank and Trust Company
October	12	Union First Market Bank, Richmond, VA merged into it Northern Neck State Bank
October	12	Union First Market Bank, Richmond, VA merged into it Rappahannock National Bank of Washington, The

**Branch Openings**

January	09	Woodforest National Bank, The Woodlands, TX opened a branch office at 12200 Chattanooga Plaza, Midlothian, Chesterfield County, VA
January	11	Virginia Commerce Bank, Arlington, VA opened a branch office at 17054 Jefferson Davis Highway, Dumfries, Prince William County, VA
January	19	Farmers Bank of Appomattox, The, Appomattox, VA opened a branch office at 1508 South Main Street, Farmville, Prince Edward County, VA
February	04	John Marshall Bank, Alexandria, VA opened a branch office at 4315 50th Street, NW, Suite 4, Washington, DC
April	06	MainStreet Bank, Herndon, VA opened a branch office at 1000 N. Highland Street, Arlington County, VA
April	20	Burke & Herbert Bank & Trust Company, Alexandria, VA opened a branch office at 14122 Lee Highway, Centreville, Fairfax County, VA
May	10	Cardinal Bank, McLean, VA opened a branch office at 2505 Wilson Boulevard, Arlington County, VA
May	12	WashingtonFirst Bank, Reston, VA opened a branch office at 7708 Woodmont Avenue, Bethesda, MD
May	24	First Bank of Virginia, Troy, NC opened a branch office at 109 Roanoke Street, Christiansburg, Montgomery County, VA
June	01	Monarch Bank, Chesapeake, VA opened a branch office at 1635 Laskin Road, City of Virginia Beach, VA
June	02	The Foster Bank, Chicago, IL opened a branch office at 7410-A Little River Turnpike, Annandale, VA
June	14	Woodforest National Bank, The Woodlands, TX opened a branch office at 26036 Lankford Highway, Onley, Accomack County, VA
June	16	Beal Bank, SSB, Plano, TX opened a branch office at 1600 Tysons Boulevard, McLean, VA
June	28	Bank of the James, Lynchburg, VA opened a branch office at 501 V.E.S. Road, City of Lynchburg, VA
July	01	Peoples Community Bank, Montross, VA opened a branch office at 5082 James Madison Parkway, King George County, VA
July	12	Woodforest National Bank, The Woodlands, TX opened a branch office at 3227 Old Forest Road, City of Lynchburg, VA
July	12	Middleburg Bank, Middleburg, VA opened a branch office at 5372 Discovery Park Boulevard, Suite 101, James City County, VA
July	23	Towne Bank, Portsmouth, VA opened a branch office at 5806 Harbour View Boulevard, City of Suffolk, VA
August	18	WashingtonFirst Bank, Reston, VA opened a branch office at 10777 Main Street, City of Fairfax, VA
September	07	Capon Valley Bank, Wardensville, WV opened a branch office at 5511 S. Main Street, Stephens City, VA
September	23	Towne Bank, Portsmouth, VA opened a branch office at 2539 Princess Anne Road, City of Virginia Beach, VA

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**Banks -- Status Changes**

**Branch Openings**

October	01	Xenith Bank, Richmond, VA opened a branch office at 8200 Greensboro Drive, Suite 1400, McLean, Fairfax County, VA
October	04	John Marshall Bank, Alexandria, VA opened a branch office at 11 N. Washington Street, Rockville, MD
December	01	Virginia Bank and Trust Company, Danville, VA opened a branch office at 1729 Calohan Road, Rustburg, Campbell County, VA
December	06	Towne Bank, Portsmouth, VA opened a branch office at 5531 N. Croatan Highway, Southern Shores, NC
December	06	Towne Bank, Portsmouth, VA opened a branch office at 250 Caratoke Highway, Moyock, NC
December	06	Towne Bank, Portsmouth, VA opened a branch office at 178 U.S. 158 West, Camden, NC
December	06	Towne Bank, Portsmouth, VA opened a branch office at 6670 Caratoke Highway, Grandy, NC
December	06	Towne Bank, Portsmouth, VA opened a branch office at 3105 N. Croatan Road, Kill Devil Hills, NC
December	06	Towne Bank, Portsmouth, VA opened a branch office at 824 Ocean Trail, Corolla, NC
December	13	Woodforest National Bank, The Woodlands, TX opened a branch office at 5350 Clearbrook Village Lane, Roanoke County, VA

**Main Office Redesignations**

January	19	Xenith Bank, Richmond, VA redesignated its main office from 100 Bosley Avenue, City of Suffolk, VA to 901 East Cary Street, Suite 1700, City of Richmond, VA
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**Branch Relocations**

January	11	Fauquier Bank, The, Warrenton, VA relocated a branch office from 216 Broadview Avenue, Warrenton, Fauquier County, VA to 87 Lee Highway, Warrenton, Fauquier County, VA
May	03	Lee Bank & Trust Company, Pennington Gap, VA relocated a branch office from Corner of Church & Institute Streets, Jonesville, Lee County, VA to U.S. Highway 58 at State Route 1223, Jonesville, Lee County, VA
July	28	Bank of Clarke County, Berryville, VA relocated a branch office from 625 East Jubal Early Drive, City of Winchester, VA to 2555 Pleasant Valley Road, City of Winchester, VA
September	20	First Bank and Trust Company, The, Lebanon, VA relocated a branch office from 101 Annjo Court, Forest, Bedford County, VA to 17011 Forest Road, Forest, Bedford County, VA
October	12	Benchmark Community Bank, Kenbridge, VA relocated a branch office from 828 North Mecklenburg Avenue, South Hill, Mecklenburg County, VA to 905 North Mecklenburg Avenue, South Hill, Mecklenburg County, VA
October	15	StellarOne Bank, Christiansburg, VA relocated a branch office from 1807 Seminole Trail, Albemarle County, VA to 2021 Seminole Trail, Albemarle County, VA

**Branch Closings**

January	15	StellarOne Bank, Christiansburg, VA closed its branch office at 1508 South Main Street, Farmville, Prince Edward County, VA
February	02	Union First Market Bank, Richmond, VA closed its branch office at 2331 Franklin Road SW, City of Roanoke, VA
March	19	Bank of Floyd, Floyd, VA closed its branch office at 4309 Starkey Road, Roanoke County, VA
March	23	Union First Market Bank, Richmond, VA closed its branch office at 700 Kenmore Avenue, City of Fredericksburg, VA

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**Banks -- Status Changes**

**Branch Closings**

March	23	Union First Market Bank, Richmond, VA closed its branch office at 4250 Plank Road, Spotsylvania County, VA
April	30	First Bank, Strasburg, VA closed its branch office at 661 North Loudoun Street, City of Winchester, VA
April	30	Peoples Bank, The, Knoxville, TN closed its branch office at U. S. Route 58 at State Route 647, Jonesville, Lee County, VA
May	28	Virginia Business Bank, Richmond, VA closed its branch office at 1317 Executive Boulevard, Suite 110, City of Chesapeake, VA
June	30	New Peoples Bank, Inc., Honaker, VA closed its branch office at Southeast corner of Maine and Brick Streets, Bramwell, WV
June	30	New Peoples Bank, Inc., Honaker, VA closed its branch office at Route 2, Cleveland, Russell County, VA
August	13	United Bank, Vienna, VA closed its branch office at 18116 Triangle Shopping Plaza, Dumfries, Prince William County, VA
September	13	Union First Market Bank, Richmond, VA closed its branch office at 13644 Hull Street Road, Midlothian, Chesterfield County, VA
October	04	John Marshall Bank, Alexandria, VA closed its branch office at 12165 Darnestown Road, Offices 3 and 4, Gaithersburg, MD
October	16	Bank of Clarke County, Berryville, VA closed its branch office at 190 Campus Boulevard, Suite 120, City of Winchester, VA
October	22	Bank of Fincastle, The, Fincastle, VA closed its branch office at 5825 Cloverdale Road, Botetourt County, VA
October	30	New Peoples Bank, Inc., Honaker, VA closed its branch office at 18948 Veteran's Memorial Highway, Dungannon, Scott County, VA
October	30	New Peoples Bank, Inc., Honaker, VA closed its branch office at 4084 Helen Henderson Highway, Davenport, Buchanan County, VA
November	01	Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 400 West Ehringhaus Street, Elizabeth City, NC
November	05	Union First Market Bank, Richmond, VA closed its branch office at 10001 Hull Street Road, Chesterfield County, VA
December	01	Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 4720 Battlefield Boulevard, South, City of Chesapeake, VA

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**Banks -- List by Name**

**Alliance Bank Corporation**

14200 Park Meadow Dr., Ste, 200 South  
Chantilly 20151  
C.E.O.- William E. Doyle, Jr.  
Cashier- Paul M. Harbolick, Jr., Chief Financial Officer

*Offices*

City of Manassas Park  
9150 Manassas Drive  
Arlington County  
4501 North Fairfax Drive  
Fairfax County  
7023 Little River Turnpike, Annandale  
11730 Plaza America Drive, Reston  
8221 Old Courthouse Road, Vienna  
12735 Shoppes Lane \*

**Bank of Botetourt**

P O Box 339  
Buchanan 24066-0339  
C.E.O.- G. Lyn Hayth, III, President  
Cashier- Michelle A. Alexander, Chief Financial Officer

*Offices*

Botetourt County  
19747 Main Street, Buchanan \*  
U.S. Route 220, Daleville  
Railroad Street, Eagle Rock  
60 Lee Highway North, Troutville  
Franklin County  
51 Firstwatch Drive, Moneta  
Roanoke County  
3130 Peters Creek Road NW  
Lot 1, Perimeter East Commerce Center, US Route 460  
and Trail Drive  
Rockbridge County  
5905 N. Lee Highway, Fairfield  
9 Lloyd Tolley Road, Natural Bridge Station  
65 East Midland Trail

**Bank of Charlotte County, The**

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

*Offices*

Campbell County  
308 Lynchburg Avenue, Brookneal  
Charlotte County  
Main Street, Charlotte Courthouse  
26 King Street, Keysville  
101 Berkley Street, Phenix \*

**Bank of Clarke County**

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

*Offices*

City of Winchester  
202 North Loudoun Street  
2555 Pleasant Valley Road  
Clarke County  
2 East Main Street, Berryville \*  
400 McNeil Drive, Berryville  
108 West Main Street, Boyce  
Frederick County  
382 Fairfax Pike, Stephens City  
110 Crock Wells Mill Drive  
1460 North Frederick Pike  
1508 Senseny Road  
1879 Berryville Pike  
3360 Valley Avenue

**Bank of Fincastle, The**

P O Box 107  
Fincastle 24090-0107  
C.E.O.- John F. Kilby, President  
Cashier- Michael J. Jasper, Chief Financial Officer

*Offices*

City of Bedford  
1387 American Way Court  
Botetourt County  
614 Lee Highway, Cloverdale  
1618 Roanoke Road, Daleville  
200 The Glebe Boulevard, Daleville  
SW corner of U.S. Route 220 and State Route 674,  
Daleville  
17 South Roanoke Street, Fincastle \*  
5192 Lee Highway S., Troutville  
98 Blue Ridge Boulevard

**Bank of Floyd**

P O Box 215  
Floyd 24091-0215  
C.E.O.- Henry A. Logue, President  
Cashier- J. Alan Dickerson, Chief Financial Officer

*Offices*

City of Salem  
1634 West Main Street  
Carroll County  
185 South Main Street, Hillsville  
Floyd County  
101 Jacksonville Circle, Floyd \*  
Northeast corner of U.S. Highway 221 and Connors  
Grove, Willis  
Montgomery County  
2145 Roanoke Street, Christiansburg

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**Banks -- List by Name**

**Bank of Floyd (Continued)**

Pulaski County  
7349 Peppers Ferry Boulevard, Fairlawn  
Roanoke County  
4094 Postal Drive

**Bank of Hampton Roads, The**

999 Waterside Drive, Ste. 200  
Norfolk 23510  
C.E.O.- John A.B. Davies, Jr.  
Cashier- Steven Theobald, Chief Financial Officer

*Offices*

City of Chesapeake  
111 Gainsborough Square  
1400 Kempsville Road, Suite 102  
1403 Greenbrier Parkway, Suite 110  
1500 Mt Pleasant Road  
201 Volvo Parkway  
204 Carmichael Way  
239 Battlefield Boulevard South  
4108 Portsmouth Boulevard  
712 Liberty Street  
852 N. George Washington Highway

City of Emporia  
520 S. Main Street

City of Norfolk  
4037 East Little Creek Road  
4500 East Princess Anne Road  
500 Plume Street East, Suite 100  
539 21st Street  
999 Waterside Drive, Suite 101 \*

City of Richmond  
5300 Patterson Avenue

City of Suffolk  
117 Market Street  
2825 Godwin Boulevard

City of Virginia Beach  
1100 Dam Neck Road  
1316 North Great Neck Road

1580 Laskin Road  
2098 Princess Anne Road  
3001 Shore Drive

3801 Pacific Avenue

5472 Indian River Road

641 Lynnhaven Parkway, Suite 101

713 Independence Boulevard

Pembroke One Building, Suite 100, 281 Independence  
Boulevard

Albemarle County  
204 Albemarle Square

Chesterfield County  
13804 Hull Street, Midlothian

2730 Buford Road

Greensville County  
100 Dominion Drive

**Bank of Hampton Roads, The (Continued)**

Henrico County  
12090 West Broad Street  
8209 West Broad Street  
North Carolina  
4725 SW Cary Parkway, Cary  
504 Meadowmont Village Circle, Chapel Hill  
322 South Broad Street, Edenton  
1145 North Road Street, Elizabeth City  
1404 West Ehringhaus Street, Elizabeth City  
3600 North Croatan Highway, Kitty Hawk  
5406 North Croatan Highway, Kitty Hawk  
100 Moyock Commons Drive, Moyock  
2808 South Croatan Highway, Nags Head  
433 US Highway 64 East, Plymouth  
2235 Gateway Access Point, Raleigh  
8470 Falls of the Neuse Road, Suite 100, Raleigh  
102 West Buncombe Street, Roper  
152 Capcom Avenue, Unit 101, Wake Forest  
901 Military Cutoff Road, Wilmington

**Bank of Lancaster**

P O Box 1869  
Kilmarnock 22482-1869  
C.E.O.- Austin L. Roberts, III, President  
Cashier- Deborah M. Evans, Chief Financial Officer

*Offices*

Lancaster County  
100 Main Street, Kilmarnock \*  
Lancaster Square Shopping Center, North Main Street,  
Kilmarnock  
State Route 3, Ice House Field Shopping Center, White  
Stone

Northumberland County  
15104 Northumberland Highway, Burgess  
Routes 202 and 360, Callao  
Route 360, Heathsville

Richmond County  
610 West Richmond Road, Warsaw

Westmoreland County  
680 McKinney Boulevard, Colonial Beach  
Route 3 Kings Highway, Montross

**Bank of Marion, The**

P O Box 1067  
Marion 24354-1067  
C.E.O.- John E. Stringer, President  
Cashier- Christopher B. Snodgrass, Chief Financial Officer

*Offices*

City of Bristol  
2975 Lee Highway

Russell County  
36 Library Drive, Honaker

Scott County  
196 East Jackson Street, Gate City

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**Banks -- List by Name**

**Bank of Marion, The (Continued)**

Scott County  
2768 US Highway 23 North, Weber City

Smyth County  
1155 E. Lee Highway, Chilhowie  
101 East Main Street, Marion  
102 West Main Street, Marion \*  
1026 S. Main Street, Marion  
1600 North Main Street, Marion  
101 Bank Street, Saltville

Washington County  
201 Valley Street, Abingdon  
744 Beaver Dam Avenue, Suite A, Damascus  
656 S. Monte Vista Drive, Glade Spring

Wythe County  
787 Fort Chiswell Road, Suite 7, Max Meadows  
512 North Main Street, Rural Retreat

Tennessee  
2867 Boones Creek Road, Johnson City

**Bank of McKenney**

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

*Offices*

City of Colonial Heights  
3115 Boulevard

Chesterfield County  
6300 River Road, Matoaca

Dinwiddie County  
20701 First Street, McKenney \*  
13812 Boydton Plank Road  
U.S. Highway 460 and State Route 684

Prince George County  
4700 Owens Way

**Bank of Southside Virginia, The**

P O Box 40  
Carson 23830-0040  
C.E.O.- J. Peter Clements, President  
Cashier- Shirley O. Wilkinson, Chief Financial Officer

*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

**Bank of Southside Virginia, The (Continued)**

Greensville County  
U.S. Route 58 & State Route 686

Isle of Wight County  
115 Main Street, Smithfield

Prince George County  
6400 Courthouse Road

Southampton County  
18207 Virginia Avenue, Boykins  
23003 Main Street, Capron

Sussex County  
Main Street, Stony Creek  
630 N. County Drive, Wakefield  
Jarrett Avenue

**Bank of Virginia**

11730 Hull Street Road  
Midlothian 23112  
C.E.O.- Jack C. Zoeller, President  
Cashier- Nancy Corsiglia, Chief Financial Officer

*Offices*

Chesterfield County  
4023 West Hundred Road, Chester  
11730 Hull Street Road, Midlothian \*  
15001 Dogwood Villas Drive  
906 Branchway Road

Henrico County  
10501 Patterson Avenue

**Bank of the Commonwealth**

403 Boush Street  
Norfolk 23510  
C.E.O.- Chris E. Beisel, President  
Cashier- Cynthia A. Sabol, Chief Financial Officer

*Offices*

City of Chesapeake  
1304 Greenbrier Parkway  
2600 Taylor Road  
3343 Western Branch Boulevard  
Las Gaviotas Shopping Center, 1217 Cedar Road

City of Norfolk  
1901 East Ocean View Avenue  
229 W. Bute Street, Suite 320  
403 Boush Street \*  
4101 Granby Street

City of Portsmouth  
1020 London Boulevard  
4940 West Norfolk Road

City of Suffolk  
221 Western Avenue

City of Virginia Beach  
1124 First Colonial Road  
1870 Kempsville Road  
2261 Upton Drive  
2712 North Mall Drive

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**Banks -- List by Name**

**Bank of the Commonwealth (Continued)**

City of Virginia Beach  
3720 Virginia Beach Boulevard  
5460 Wesleyan Drive  
North Carolina  
3732 North Croatan Highway, Kitty Hawk  
562 Carotoke Highway, Moyock  
Sampat Professional Center, 8468 Caratoke Highway,  
Powells Point  
St. Waves Plaza, Unit 1, 26006 NC Highway 12,  
Waves

**Bank of the James**

828 Main Street  
Lynchburg 24505  
C.E.O.- Robert R. Chapman, III, President  
Cashier- J. Todd Scruggs, Chief Financial Officer

*Offices*

City of Bedford  
1405 Ole Dominion Boulevard  
City of Lynchburg  
4935 Boonsboro Road, Suite C  
501 V.E.S. Road  
5204 Fort Avenue  
615 Church Street  
828 Main Street \*  
Amherst County  
164 South Main Street, Amherst  
4698 S. Amherst Highway, Madison Heights  
Bedford County  
17000 Forest Road, Forest  
Campbell County  
1110 Main Street, Altavista

**Benchmark Community Bank**

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

*Offices*

Brunswick County  
220 W. Fifth Avenue, Lawrenceville  
Halifax County  
290 South Main Street, Halifax  
1135 Huell Matthews Highway, South Boston  
Lunenburg County  
100-102 South Broad Street, Kenbridge \*  
1910 Main Street, Victoria  
Mecklenburg County  
845 E. Second Street, Chase City  
133 College Street, Clarksville  
905 North Mecklenburg Avenue, South Hill  
Nottoway County  
400 Church Street, Blackstone  
1500-1508 W. Virginia Avenue, Crewe

**Benchmark Community Bank (Continued)**

Prince Edward County  
East Third Street & South Street, Farmville  
Southwest Corner of Main Street and Milnwood Road,  
Farmville

**Blue Grass Valley Bank, The**

P O Box 6  
Blue Grass 24413-0006  
C.E.O.- Anthony E. Crane, Cashier

*Offices*

Highland County  
6 Main Street, Blue Grass \*  
South Side of East Main Street, two blocks east of U.S.  
Route 220, Monterey

**Burke & Herbert Bank & Trust Company**

P O Box 268  
Alexandria 22313-0268  
C.E.O.- Edmund Hunt Burke, Chairman of the Board  
Cashier- Jeffrey L. Stryker

*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  
500 South 23rd Street  
Fairfax County  
4235 Annandale Road, Annandale  
9516 Old Keene Mill Road, Burke  
14122 Lee Highway, Centreville  
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

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**Banks -- List by Name**

**Business Bank, The**

133 Maple Avenue East  
Vienna 22180

C.E.O.- Harold C. Rauner, President  
Cashier- Lisa M. Porter, Chief Financial Officer

*Offices*

Arlington County

4300 Wilson Boulevard, Suite 102

Fairfax County

1451 Dolley Madison Boulevard, McLean

1750 Tyson's Boulevard, Suite 100, McLean

1900 Centennial Park Drive, Reston

133 Maple Avenue, Unit 100, Vienna \*

Loudoun County

44933 George Washington Boulevard, Suite 100,  
Ashburn

45975 Nokes Boulevard, Suite 130, Sterling

**Cardinal Bank**

8270 Greensboro Drive, Suite 500  
McLean 22102

C.E.O.- Bernard H. Clineburg, Chairman of the Board  
Cashier- Mark A. Wendel, Chief Financial Officer

*Offices*

City of Alexandria

1737 King Street

City of Fairfax

10641 Lee Highway

City of Fredericksburg

501 C Jefferson Davis Highway

City of Manassas

9626 Center Street

Arlington County

2100 North Glebe Road

2505 Wilson Boulevard

3434 N. Washington Boulevard

Fairfax County

4115 Annandale Road, Annandale

14000 Sullyfield Circle, Chantilly

5766 Union Mill Road, Clifton

199 Elden Street, Herndon

1313 Dolley Madison Boulevard, McLean

1650 Tysons Boulevard, Suite 100, McLean

8270 Greensboro Drive, McLean \*

8270 Greensboro Drive, Suite 500, McLean

11150 Sunset Hills Road, Reston

10695 Braddock Road

4100 Monument Corner Drive

Loudoun County

20 Catocin Circle, S. E., Leesburg

440 East Main Street, Purcellville

46005 Regal Plaza, Suite 180, Sterling

Prince William County

13870 Smoketown Road, Woodbridge

14000 Jefferson Davis Highway, Woodbridge

**Cardinal Bank (Continued)**

Stafford County

289 Garrisonville Road

District of Columbia

1776 K Street, N.W., Washington

Maryland

7315 Wisconsin Avenue, Bethesda

**Carter Bank & Trust**

1300 Kings Mountain Road

Martinsville 24112-7268

C.E.O.- Worth Harris Carter, Jr., Chairman of the Board

Cashier- Jane Ann Davis, Chief Financial Officer

*Offices*

City of Bedford

1621 Forest Road

550 Blue Ridge Avenue

City of Bristol

18 Midway Street

City of Charlottesville

1113 5th Street SW

800 Gardens Boulevard

City of Danville

110 South Market Street

141 Westover Drive

3060 North Main Street

903 South Main Street

City of Emporia

701 North Main Street

City of Galax

118 North Main Street

543 East Stuart Drive

City of Harrisonburg

2169 South Main Street

75 North Mason Street

City of Lynchburg

1728 Graves Mill Road

2018 Tate Springs Road

3515 Campbell Avenue

City of Martinsville

4 East Commonwealth Boulevard \*

City of Radford

1900 East Main Street

City of Roanoke

1722 Hershberger Road NW

2657 Peters Creek Road NW

3132 Electric Road SW

4143 Franklin Road SW

4806 Hollins Road NW

616 9th Street SE

City of Salem

1400 Electric Road

City of Staunton

478 Frontier Drive

City of Waynesboro

2701 West Main Street

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**Carter Bank & Trust (Continued)**

Albemarle County  
4430 Ivy Road

Amherst County  
221 Ambriar Drive, Amherst  
4498 South Amherst Highway, Madison Heights

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

Bath County  
Route 1, Box 543-E, Hot Springs

Bedford County  
8334 Moneta Road

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

Campbell County  
3203 Waterlick Road

Carroll County  
220 Main Street, Hillsville

Craig County  
300 Main Street, New Castle

Culpeper County  
806 Nottingham Street, Culpeper

Floyd County  
213 North Locust Street, Floyd

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

Grayson County  
449 East Main Street, Independence

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

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

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

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

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

**Carter Bank & Trust (Continued)**

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

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

Pulaski County  
998 Memorial Drive, Pulaski

Roanoke County  
1111 East Washington Avenue, Vinton

Rockbridge County  
116 East Midland Trail

Rockingham County  
317 North Main Street, Bridgewater

Russell County  
136 SE Main Street, Lebanon

Spotsylvania County  
10407 Courthouse Road, Spotsylvania  
1204 Bragg Road

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

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

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

Wise County  
3052 Fourth Avenue, St. Paul

Wythe County  
325 East Spring Street, Wytheville

North Carolina  
1425 North Fayetteville Street, Asheboro  
122 West Andrews Street, Bethel  
176 North Main Street, Bostic  
106 South Broad Street, Burlington  
1534 North Church Street, Burlington  
4251 North Roxboro Road, Durham  
630 Fagg Drive, Eden  
900 Washington Street, Eden  
123 Rowan Street, Fayetteville  
697 Country Club Drive, Fayetteville  
704 Oak Street, Forest City  
4004 West Wendover Avenue, Greensboro  
5715 High Point Road, Greensboro  
2100 West Arlington Boulevard, Greenville  
300 Dabney Drive Ext., Henderson  
821 4th Street Drive SW, Hickory  
345 North Bridge Street, Jonesville

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**Banks -- List by Name**

**Carter Bank & Trust (Continued)**

North Carolina  
127 Main Street NW, Lenoir  
341 East Main Street, Lincolnton  
205 South Bickett Boulevard, Louisburg  
4601 Fayetteville Road, Lumberton  
604 North Chestnut Street, Lumberton  
231 East Plaza Drive, Mooresville  
301 Carbon City Road, Morganton  
507 Willow Street, Mount Airy  
215 North Center Street, Mt. Olive  
100 Turner Drive, Reidsville  
305 South Main Street, Reidsville  
823 North Main Street, Roxboro  
1001 South Horner Boulevard, Sanford  
2009 East Dixon Boulevard, Shelby  
101 East Raleigh Street, Siler City  
107 South Henry Street, Stoneville  
1606 Curtis Bridge Road, Wilkesboro  
200 Forest Hills Road, Wilson

**Central Virginia Bank**

P O Box 39  
Powhatan 23139-0039  
C.E.O.- Ralph Larry Lyons, President  
Cashier- Charles F. Catlett, III, CFO

*Offices*

Chesterfield County  
2500 Promenade Parkway, Midlothian  
4901 Millridge Parkway East, Midlothian  
Village Marketplace Shopping Center, Midlothian  
Turnpike & Old Buckingham, Midlothian  
Cumberland County  
2288 Cartersville Road, Cartersville  
1422 Anderson Highway  
Henrico County  
3490 Lauderdale Drive  
Powhatan County  
2351 Anderson Highway, Powhatan \*  
2036 New Dorset Road  
2490 Anderson Highway

**Chesapeake Bank**

P O Box 1419  
Kilmarnock 22482-1419  
C.E.O.- Jeffrey M. Szyperski, President  
Cashier- John H. Hunt, II, Chief Financial Officer

*Offices*

City of Williamsburg  
1229 Lafayette Street  
Gloucester County  
6793 George Washington Memorial Hwy, Gloucester  
3029 George Washington Memorial Hwy, Hayes  
James City County  
6619 Richmond Road, Lightfoot

**Chesapeake Bank (Continued)**

James City County  
4492 John Tyler Highway  
5700 Williamsburg Landing Drive  
Lancaster County  
10 Lancaster Drive, Irvington  
King Carter Drive and Tavern Road, Irvington  
97 North Main Street, Kilmarnock \*  
State Routes 3 and 201, Lively  
Mathews County  
State Routes 198 and 14, Mathews

**Citizens Bank and Trust Company**

126 South Main Street  
Blackstone 23824-1842  
C.E.O.- Joseph D. Borgerding, President  
Cashier- Ronald E. Baron, Chief Financial Officer

*Offices*

City of Colonial Heights  
497 Southpark Circle  
Amelia County  
State Route 38 & Church Street, Amelia  
Chesterfield County  
10001 Courtview Lane  
Mecklenburg County  
622 E. Atlantic Street, South Hill  
Nottoway County  
101 N Main Street(D-I), Blackstone  
126 S Main Street, Blackstone \*  
State Routes 40 & 46, Blackstone  
Agnew Street & Namozine Avenue, Burkeville  
210 Carter Street, Crewe  
Prince Edward County  
1517 West Third Street, Farmville  
1712 S. Main Street, Farmville

**Citizens Community Bank**

P.O. Box 490  
South Hill 23970-0490  
C.E.O.- Thomas C. Manson, President  
Cashier- James R. Black, Chief Financial Officer

*Offices*

Brunswick County  
4200 Gasburg Road, Gasburg  
Mecklenburg County  
581 Madison Street, Boydton  
800 North Mecklenburg Avenue, South Hill \*  
North Carolina  
138 Roanoke Rapids Road, Gaston  
778 Old Farm Road South, Roanoke Rapids

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**Banks -- List by Name**

**Citizens and Farmers Bank**

P O Box 391  
West Point 23181-0391  
C.E.O.- Larry G. Dillon, President  
Cashier- Thomas F. Cherry, Chief Financial Officer

*Offices*

City of Hampton  
1927 C&F Drive,  
City of Newport News  
698 Town Center Drive  
City of Williamsburg  
1167 Jamestown Road  
Chesterfield County  
4820 West Hundred Road, Chester  
1400 Alverser Plaza, Midlothian  
Goochland County  
12308 Patterson Avenue  
Hanover County  
7021 Mechanicsville Turnpike, Mechanicsville  
Henrico County  
100 East Williamsburg Road, Sandston  
State Route 5 and Strath Road, Varina  
8001 West Broad Street  
James City County  
N.E. Corner of U.S. Route 60 and State Route 607,  
Norge  
4780 Longhill Road  
King William County  
14th & Main Streets, West Point  
802 Main Street, West Point \*  
Middlesex County  
SW Corner of the Intersection of State Route 33 &  
State Route 227  
New Kent County  
U.S. Route 60 & State Route 155, Providence Forge  
State Route 249, Quinton  
York County  
2800 George Washington Memorial Hwy

**Colonial Virginia Bank**

P O Box 2120  
Gloucester 23061-2120  
C.E.O.- William J. Farinholt, President  
Cashier- Kenneth E. Smith, Chief Financial Officer

*Offices*

Gloucester County  
6720 Sutton Road, Gloucester \*  
1553 George Washington Memorial Hwy, Gloucester  
Point  
New Kent County  
7791 Invicta Lane, New Kent

**Community Bankers' Bank**

P O Box 268  
Midlothian 23113-0268  
C.E.O.- William H. McFaddin, President  
Cashier- Stephen R. Kinnier, Chief Financial Officer

*Offices*

Chesterfield County  
2601 Promenade Parkway, Midlothian \*

**Community Capital Bank of Virginia**

990 Cambria Street, N.E.  
Christiansburg 24073-1602  
C.E.O.- Jane N. Henderson, President  
Cashier- Clyde A. Cornett, Jr., Chief Financial Officer

*Offices*

Montgomery County  
990 Cambria Street, N.E., Christiansburg \*

**Consolidated Bank and Trust Company**

P. O. Box 26823  
Richmond 23261  
C.E.O.- Darius A. Johnson, President  
Cashier- Shanna Ragland

*Offices*

City of Hampton  
101 N Armstead Ave  
City of Richmond  
320 N First Street \*

**EVB**

P O Box 1455  
Tappahannock 22560  
C.E.O.- Joe A. Shearin, President  
Cashier- Douglas C. Haskett, II, Chief Financial Officer

*Offices*

City of Colonial Heights  
3400 Boulevard  
Caroline County  
202 North Main Street, Bowling Green  
Essex County  
307 Church Lane, Tappahannock \*  
Essex Square Shopping Center, 1665 Tappahannock  
Boulevard, Tappahannock  
Gloucester County  
14833 George Washington Memorial Hwy, Glens  
7132 George Washington Memorial Hwy, Gloucester  
1953 George Washington Memorial Hwy., Gloucester  
Point  
Hanover County  
201 N. Washington Highway, Ashland  
4241 Mechanicsville Turnpike, Mechanicsville  
8123 Mechanicsville Turnpike, Mechanicsville  
9495 Charter Gate Drive, Mechanicsville  
Henrico County  
8821 West Broad Street

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**Banks -- List by Name**

**EVB (Continued)**

King William County  
20 Commerce Lane  
Lancaster County  
437 North Main Street, Kilmarnock  
Middlesex County  
16273-D General Puller Highway, Deltaville  
11290 General Puller Highway, Hartfield  
291 Virginia Street, Urbanna  
New Kent County  
2599 New Kent Highway, Quinton  
Northumberland County  
14954 Northumberland Highway, Burgess  
110 Northumberland Highway, Callao  
6958 Northumberland Highway, Heathsville  
Southampton County  
22241 Main Street, Courtland  
22510 Linden Street, Courtland  
Surry County  
176 Colonial Trail East, Surry  
Sussex County  
209 West Main Street, Waverly  
233 South County Drive, Waverly

**Essex Bank**

4235 Innslake Drive, Suite 200  
Glen Allen 23060  
C.E.O.- Rex L. Smith, III, President  
Cashier- Bruce E. Thomas, Chief Financial Officer  
*Offices*  
Essex County  
1325 Tappahannock Boulevard, Tappahannock \*  
323 Prince Street, Tappahannock  
Goochland County  
1949 Sandy Hook Road, Goochland  
100 Broad Street Road, Manakin-Sabot  
Hanover County  
6315 Mechanicsville Pike, Mechanicsville  
Henrico County  
9951 Brook Road, Glen Allen  
King William County  
U.S. Route 360, Central Garage  
1681 Main Street, West Point  
Louisa County  
217 East Main Street, Louisa  
Northumberland County  
14598 Northumberland Highway, Burgess  
654 Northumberland Highway, Callao  
Powhatan County  
2320 Anderson Highway, Powhatan  
Winterfield Place, 3740 Winterfield Road  
Rockbridge County  
744 North Lee Highway  
Georgia  
10105 Highway 142, Covington  
2001 Grayson Highway, Grayson

**Essex Bank (Continued)**

Georgia  
4581 Atlanta Highway, Loganville  
2238 Main Street East, Snellville  
Maryland  
1460 Ritchie Highway, Arnold  
1000 Ingleside Avenue, Catonsville  
9023 Woodyard Road, Clinton  
2120 Baldwin Avenue, Crofton  
7467 Annapolis Road, Landover Hills  
1101 Nelson Street, Rockville  
1230 Race Road, Rosedale

**Farmers & Merchants Bank**

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

**Farmers & Merchants Bank of Craig County, The**

P O Box 400  
New Castle 24127-0400  
C.E.O.- Sandra K. Dudding, Chief Executive Officer and  
Cashier  
*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

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**Banks -- List by Name**

**Farmers Bank of Appomattox, The (Continued)**

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., President  
Cashier- Donald Fulton

*Offices*

City of Suffolk  
1008 West Washington Street  
3100 Godwin Boulevard  
6255 College Drive, Suite L  
Isle of Wight County  
1119 South Church Street, Smithfield  
50 E Windsor Boulevard, Windsor \*

**Farmers and Miners Bank**

41526 West Morgan Avenue  
Pennington Gap 24277-2319  
C.E.O.- Terry M. Estep, President  
Cashier- Beverly Graham

*Offices*

Dickenson County  
North side of State Route 83, 500 yards West of Brush  
Creek Road, Clintwood  
Lee County  
U.S. Route 58 & State Route 694, Cumberland Gap  
403 W Morgan Avenue, Pennington Gap \*  
State Route 673 & U.S. Route 58, Rose Hill  
Scott County  
U.S. Route 23 and State Route 421, Weber City  
Wise County  
331 East Main Street, Wise

**Fauquier Bank, The**

P O Box 561  
Warrenton 20188-0561  
C.E.O.- Randy K. Ferrell, President  
Cashier- Eric P. Graap, Chief Financial Officer

*Offices*

City of Manassas  
9071 Center Street  
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 \*

**Fauquier Bank, The (Continued)**

Fauquier County  
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  
15240 Washington Street, Haymarket  
8091 Sudley Road

**First Bank**

112 West King Street  
Strasburg 22657-2220  
C.E.O.- Harry S. Smith, President  
Cashier- M. Shane Bell, Chief Financial Officer

*Offices*

City of Winchester  
1835 Valley Avenue  
Frederick County  
695 Fairfax Pike, Stephens City  
208 Crock Wells Mill Drive  
3143 Valley Pike  
Shenandoah County  
5304 Main Street, Mt. Jackson  
112 West King Street, Strasburg \*  
300 West Reservoir Road, Woodstock  
496 North Main Street, Woodstock  
860 South Main Street, Woodstock  
Warren County  
1717 Shenandoah Avenue, Front Royal  
508 North Commerce Avenue, Front Royal

**First Bank and Trust Company, The**

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

*Offices*

City of Bristol  
1419 West State Street  
38 East Valley Drive  
City of Harrisonburg  
1880 East Market Street  
396 South High Street  
City of Norton  
1026 Park Avenue  
City of Staunton  
1030 Richmond Road  
Augusta County  
1563 Commerce Road, Verona  
851 Lew Dewitt Boulevard  
Bedford County  
17011 Forest Road, Forest  
Montgomery County  
150 Peppers Ferry Road, Christiansburg

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**Banks -- List by Name**

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

Russell County  
236 West Main Street, Lebanon \*  
970 East Main Street, Lebanon

Washington County  
933 East Main Street, Abingdon  
Intersection of US Routes 19 and 11

Wise County  
303 West Main Street

Wythe County  
1290 N. 4th Street, Wytheville

Tennessee  
1314 Volunteer Parkway, Bristol  
2100 Forest Drive, Gray  
1185 North State of Franklin Road, Johnson City  
1108 East Stone Drive, Kingsport

**First Capital Bank**

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

*Offices*

City of Richmond  
1776 Staples Mill Road  
7100 Three Chopt Road  
One James Center, 901 East Cary St.

Chesterfield County  
1580 Koger Center Boulevard  
2810 Buford Road

Hanover County  
409 South Washington Highway, Ashland

Henrico County  
11001 West Broad Street, Glen Allen \*

**First Sentinel Bank**

P. O. Box 1050  
Richlands 24641-1050  
C.E.O.- J. Robert Buchanan, President and Chief Financial Officer

*Offices*

Russell County  
66 Townview Drive, Lebanon

Tazewell County  
810 S. College Avenue, Bluefield  
315 Railroad Ave, Richlands \*  
East Riverside Drive and Valley View  
U.S. Routes 19 and 460, one mile east of Claypool Hill

**First State Bank**

P O Box 6400  
Danville 24541-6400  
C.E.O.- Kelvin G. Perry, President  
Cashier- Alan A. Howard, Chief Operating Officer

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

**First Virginia Community Bank**

11325 Random Hills Road, Suite 240  
Fairfax 22030-6043  
C.E.O.- David W. Pijor, Chairman of the Board  
Cashier- Patricia Ferrick, Chief Financial Officer

*Offices*  
Fairfax County  
11325 Random Hills Road \*  
Prince William County  
7900 Sudley Road

**First and Citizens Bank**

P O Box 529  
Monterey 24465-0529  
C.E.O.- Vernon D. Wooddell, President  
Cashier- Tracey S. McCray, Chief Financial Officer

*Offices*  
Augusta County  
23 Scenic Highway, Churchville

Bath County  
East side of U S Route 220, Mitchelltown

Highland County  
195 W. Main Street, Monterey \*

**Freedom Bank of Virginia, The**

10555 Main Street  
Fairfax 22030  
C.E.O.- John T. Rohrback, President  
Cashier- Karin Johns, Senior Vice President

*Offices*  
City of Fairfax  
10555 Main Street  
Fairfax County  
502 Maple Avenue West, Vienna \*

**Frontier Community Bank**

400 Lew Dewitt Blvd  
Waynesboro 22980-1666  
C.E.O.- Alan J. Sweet, President  
Cashier- Frederick Galway, Jr., Chief Financial Officer

*Offices*  
City of Waynesboro  
400 Lew Dewitt Boulevard \*

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**Banks -- List by Name**

**Heritage Bank**

150 Granby Street, Suite 150  
Norfolk 23510  
C.E.O.- Michael S. Ives, President  
Cashier- John O. Guthrie, Chief Financial Officer

*Offices*

City of Norfolk  
150 Granby Street, Suite 175  
4807 Colley Avenue  
735 E. Ocean View Avenue  
841 North Military Highway \*  
City of Virginia Beach  
1756 Laskin Road  
601 Lynnhaven Parkway

**Highlands Community Bank**

P O Box 1059  
Covington 24426-5059  
C.E.O.- H. C. Rhodes, Jr., President  
Cashier- Sally Gilbert

*Offices*

City of Covington  
307 Thacker Avenue \*  
Alleghany County  
1501 Main Street, Clifton Forge

**Highlands Union Bank**

P O Box 1128  
Abingdon 24212-1128  
C.E.O.- Samuel L. Neese  
Cashier- James R. Edmondson, Vice President

*Offices*

City of Bristol  
821 Commonwealth Avenue  
999 Old Airport Road  
Smyth County  
1425 North Main Street, Marion  
Washington County  
164 Jonesborough Road, Abingdon  
24412 Maringo Road, Abingdon  
340 West Main Street, Abingdon \*  
506 Maple Street, Glade Spring  
North Carolina  
100 West Main Street, Banner Elk  
1013 Highway 105, Boone  
Tennessee  
The NW corner of State Highway 394 and Blountville  
Boulevard, Bristol  
Corner of Mountain Grove Road and Majestic Road,  
Knoxville  
4020 Highway 66 South, Rogersville  
113 Hardin Lane, Sevierville  
1824 Veterans Boulevard, Sevierville

**HomeTown Bank**

202 S. Jefferson Street  
Roanoke 24011-1702  
C.E.O.- Susan K. Still, President  
Cashier- Charles W. Maness, Jr., Chief Financial Officer

*Offices*

City of Roanoke  
202 South Jefferson Street \*  
3521 Franklin Road, S.W.  
Franklin County  
13400 Booker T. Washington Highway, Moneta  
Montgomery County  
1540 Roanoke Street, Christiansburg  
Roanoke County  
4225 Colonial Avenue

**John Marshall Bank**

6601 Little River Turnpike, Ste. 110  
Alexandria 22312-1303  
C.E.O.- John R. Maxwell, Chairman of the Board  
Cashier- Carl E. Dodson, Chief Operating Officer

*Offices*

Arlington County  
2300 Wilson Boulevard  
Fairfax County  
5860 Columbia Pike, Suite 104, Baileys Crossroads \*  
Loudoun County  
842 South King Street, Leesburg  
District of Columbia  
4315 50th Street, NW, Suite 4, Washington  
Maryland  
11 N. Washington Street, Rockville

**Lee Bank & Trust Company**

P O Box 100  
Pennington Gap 24277-0100  
C.E.O.- Lewis S. Oatts, President  
Cashier- Deborah Pendleton, Controller

*Offices*

City of Bristol  
707 Gate City Highway  
Lee County  
32739 Main Street, Jonesville  
600 West Morgan Avenue, Pennington Gap \*  
Washington County  
17510 Lee Highway, Abingdon

**MainStreet Bank**

727 Elden Street  
Herndon 20170  
C.E.O.- Jeff W. Dick, President  
Cashier- Thomas J. Chmelik, Chief Financial Officer

*Offices*

City of Fairfax  
4029 Chain Bridge Road

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**MainStreet Bank (Continued)**

Arlington County  
1000 N. Highland Street  
Fairfax County  
727 Elden Street, Herndon \*  
6832 Old Dominion Drive, Suite 105, McLean

**Middleburg Bank**

P O Box 5  
Middleburg 20118-0005  
C.E.O.- Gary R. Shook, President  
Cashier- Raj Mehra, Chief Financial Officer  
*Offices*  
Fairfax County  
1779 Fountain Drive, Reston  
Fauquier County  
8383 West Main Street, Marshall  
530 Blackwell Road, Warrenton  
James City County  
5372 Discovery Park Boulevard, Suite 101  
Loudoun County  
43325 Junction Plaza, Ashburn  
102 SE Catoctin Circle, Leesburg  
4 South King Street, Leesburg  
538 Fort Evans Road, NE, Leesburg  
111 West Washington St, Middleburg \*  
431 East Main Street, Purcellville  
Prince William County  
8190 Stonewall Shops Square, Gainesville

**Miners Exchange Bank**

P O Box 1197  
Coeburn 24230-1197  
C.E.O.- Charles R. Ward, President  
Cashier- Jeffrey Johnson, Chief Financial Officer  
*Offices*  
City of Norton  
Norton Square Shopping Center, Route 58, Norton  
Wise County  
102 West Main Street, Appalachia  
201 Laurel Avenue, Coeburn  
483 Front Street, Coeburn \*  
Wise Street, Ridgeview Shopping Center, St Paul  
Tennessee  
5575 Bobby Hicks Highway, Johnson City  
1221 Lynn Garden Drive, Kingsport

**Monarch Bank**

1435 Crossways Boulevard, Suite 301  
Chesapeake 23320-2896  
C.E.O.- Brad E. Schwartz  
Cashier- Lynette Harris, Chief Financial Officer  
*Offices*  
City of Chesapeake  
1034 S. Battlefield Boulevard

**Monarch Bank (Continued)**

City of Chesapeake  
750 Volvo Parkway \*  
City of Norfolk  
150 Boush Street, Suite 100  
318 West 21st Street  
City of Virginia Beach  
100 Lynnhaven Parkway  
1635 Laskin Road  
3701 Pacific Avenue  
4216 Virginia Beach Boulevard, Suite 180  
5225 Providence Road  
North Carolina  
3708 Croatan Highway N., Unit 1, Kitty Hawk  
2525 S. Croatan Highway, Nags Head

**New Peoples Bank, Inc.**

53 Commerce Drive  
P O Box 1810  
Honaker 24260-1810  
C.E.O.- Jonathan H. Mullins, President  
Cashier- C. Todd Asbury, Chief Financial Officer  
*Offices*  
City of Bristol  
102 Linden Square Drive  
75 Commonwealth Avenue  
City of Norton  
600 Trent Street  
Bland County  
427 Main Street, Bland  
Buchanan County  
20445 Riverside Drive, Grundy  
Dickenson County  
198 Colley Shopping Center, Hwy 83, Clintwood  
111 Haysi Main Street, Haysi  
Lee County  
108 Fisher Road, Jonesville  
700 East Morgan Avenue, Pennington Gap  
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  
2302 Second Street, Richlands  
157 Tazewell Mall Circle, Tazewell  
514 Commerce Drive  
Washington County  
350 West Main Street, Abingdon  
Wise County  
419 Shawnee Avenue East, Big Stone Gap

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**Banks -- List by Name**

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

Wise County  
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  
3996 Coal Heritage Road, Bluewell  
1221 Stafford Drive, Princeton

**Page Valley Bank, The**

P O Box 609  
Luray 22835-0609  
C.E.O.- Monte L. Layman, President  
Cashier- Brian K. Plum, Chief Financial Officer  
*Offices*  
Page County  
17 West Main Street, Luray \*  
612 East Main Street, Luray  
600 S. 3rd Street, Shenandoah  
Rockingham County  
9972 Spotswood Trail, McGaheysville

**Peoples Bank of Virginia**

2702 N. Parham Road  
Richmond 23294  
C.E.O.- James H. Atkinson, Jr.  
Cashier- Vera H. Primm, Chief Financial Officer  
*Offices*  
Chesterfield County  
14441 Sommerville Court, Midlothian  
5734 Hopkins Road  
6951 Commons Plaza  
Henrico County  
2702 North Parham Road \*

**Peoples Bank, The**

419 Erin Dr.  
Knoxville 37919-6206  
C.E.O.- Tracy E. Thompson, President  
Cashier- Jason B. Wilkinson, Senior Vice President  
*Offices*  
Lee County  
Highway 58, Ewing \*  
Northside of U.S. Route 58, Gibson Station  
200 Main Street, Rose Hill  
Tennessee  
419 Erin Drive, Knoxville  
100 West Emory Road, Powell

**Peoples Community Bank**

P O Box 306  
Montross 22520-0306  
C.E.O.- Robert K. Bailey III, President  
Cashier- Zirkle Blakey, III, Chief Financial Officer  
*Offices*  
King George County  
5082 James Madison Parkway  
State Route 3, one-third mile west of State Route 206  
Richmond County  
U.S. Route 360 at State Route 624, Warsaw  
Stafford County  
Southeast corner of the intersection of State Route 3  
and State Route 607  
Westmoreland County  
15960 Kings Highway, Montross \*  
2875 Kings Highway, Oak Grove

**Pioneer Bank**

P O Box 10  
Stanley 22851-0010  
C.E.O.- Thomas R. Rosazza, President  
Cashier- Lori G. Hassett, Chief Financial Officer  
*Offices*  
City of Charlottesville  
257 Ridge McIntire Road  
City of Harrisonburg  
890 West Market Street  
Greene County  
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, President  
Cashier- T. Clay Davis, Chief Financial Officer  
*Offices*  
City of Lynchburg  
7113 Timberlake Road  
Bedford County  
211 Gristmill Drive \*

**Shore Bank**

P O Box 920  
Onley 23418-0920  
C.E.O.- Steven M. Belote, Chief Financial Officer  
*Offices*  
Accomack County  
6350 Maddox Boulevard, Chincoteague  
25253 Lankford Highway, Onley \*  
18426 Dunne Avenue, Parksley

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**Banks -- List by Name**

**Shore Bank (Continued)**

Northampton County  
22468 Lankford Highway, Cape Charles  
4071 Lankford Highway, Exmore  
Maryland  
103 Pocomoke Marketplace, Pocomoke  
100 West Main Street, Salisbury  
1503 S. Salisbury Boulevard, Salisbury

**Sonabank**

550 Broadview Avenue  
Warrenton 20186  
C.E.O.- Georgia S. Derrico, Chairman of the Board  
Cashier- William H. Lagos, Chief Financial Officer  
*Offices*  
City of Fairfax  
10855 Fairfax Boulevard  
Albemarle County  
1770 Timberwood Boulevard  
Alleghany County  
511 Main Street, Clifton Forge  
Fairfax County  
6830 Old Dominion Drive, McLean \*  
11527 Sunrise Valley Drive, Reston  
Fauquier County  
11-A Main Street, Warrenton  
550 Broadview Avenue, Warrenton  
Loudoun County  
1 East Market Street, Leesburg  
10 West Market Street, Leesburg  
43086 Peacock Market Plaza, South Riding  
Shenandoah County  
9484 Congress Street, New Market  
Warren County  
1 South Royal Avenue, Front Royal  
Maryland  
11834 Rockville Pike, Rockville

**StellarOne Bank**

105 Arbor Drive  
Christiansburg 24073  
C.E.O.- Gregory W. Feldmann, President  
Cashier- Jeffrey W. Farrar, Chief Financial Officer  
*Offices*  
City of Bedford  
125 West Main Street  
City of Buena Vista  
2101 Forest Avenue  
City of Covington  
450 West Main Street  
City of Fredericksburg  
1016 Charles Street  
City of Harrisonburg  
1391 S. High Street  
390 University Boulevard

**StellarOne Bank (Continued)**

City of Lynchburg  
2102 Langhorne Road  
City of Radford  
50 West Main Street  
City of Roanoke  
111 Franklin Road, SE, Suite 110  
1611 Hershberger Road, NW  
3804 Brandon Avenue, SW  
City of Salem  
1251 West Main Street  
220 East Main Street  
City of Staunton  
2307 West Beverly Street  
24 South Augusta Street  
2813 N. Augusta Street  
City of Waynesboro  
100 Lucy Lane  
251 North Poplar Avenue  
Albemarle County  
1330 Parham Circle  
2021 Seminole Trail  
Augusta County  
12 Parkway Lane, Fishersville  
2600 Stuarts Draft Highway, Stuarts Draft  
374 Lee Highway, Verona  
115 Lee Jackson Highway  
Bedford County  
14915 Forest Road, Forest  
14739 Moneta Road, Moneta  
Caroline County  
18121 Jefferson Davis Highway, Ruther Glen  
Culpeper County  
102 S Main Street, Culpeper  
231 Southgate Shopping Center, Culpeper  
Dominion Square Shopping Center, 717 James  
Madison Highway, Culpeper  
Floyd County  
680 East Main Street, Floyd  
Franklin County  
369 Franklin Street, Rocky Mount  
Giles County  
605 Wenonah Avenue, Pearisburg  
Henrico County  
3900 Westerre Parkway, Suite 102  
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, SE, Christiansburg  
50 North Franklin Street, Christiansburg  
4055 Riner Road, Riner  
250 Alleghany Spring Road, Shawsville

\* Legal main office

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**Banks -- List by Name**

**StellarOne Bank (Continued)**

Orange County  
36081 Goodwin Drive, Locust Grove  
134-136 West Main Street, Orange

Pulaski County  
2 Town Center Drive, Dublin

Roanoke County  
1006 Hardy Road, Vinton  
2103 Electric Road  
4203 Electric Road  
7337 Williamson Road

Rockbridge County  
1197 North Lee Highway

Rockingham County  
106 Sixth Street, Grottoes

Spotsylvania County  
4109 Plank Road  
4805 Lassen Lane  
5996 Plank Road

Stafford County  
25 Greenbank Road

Wythe County  
320 West Main Street, Wytheville  
900 North 4th Street, Wytheville

**Towne Bank**

6001 Harbour View Boulevard  
Suffolk 23435-2767  
C.E.O.- G. Robert Aston Jr., Chairman of the Board  
Cashier- Clyde E. McFarland, Executive Vice President

*Offices*

City of Chesapeake  
1312 Greenbrier Parkway  
137 Mount Pleasant Road

City of Hampton  
550 Settlers Landing Road

City of Newport News  
1 Old Oyster Point Road  
1030 Loftis Boulevard, Suite 100  
11001 Warwick Boulevard

City of Norfolk  
1 Colley Avenue, Suite 100  
109 E. Main Street

City of Portsmouth  
200 High Street  
5716 High Street \*  
6201 Portsmouth Boulevard

City of Suffolk  
5806 Harbour View Boulevard

City of Virginia Beach  
2539 Princess Anne Road  
297 Constitution Drive  
600 22nd Street, Suite 100  
984 First Colonial Road

City of Williamsburg  
1510 Quarterpath Road

**Towne Bank (Continued)**

James City County  
5216 Monticello Avenue  
6000 Patriots Colony Drive

York County  
6515 George Washington Memorial Hwy, Yorktown

North Carolina  
178 U.S. 158 West, Camden  
824 Ocean Trail, Corolla  
6670 Caratoke Highway, Grandy  
3105 N. Croatan Road, Kill Devil Hills  
250 Caratoke Highway, Moyock  
5531 N. Croatan Highway, Southern Shores

**TruPoint Bank**

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

*Offices*

City of Bristol  
1897 Lee Highway

Buchanan County  
U.S. Route 460 East, Grundy  
Walnut Street & Main Street, Grundy \*  
U.S. Route 460, 0.2 miles east of State Rt. 624,  
Oakwood  
Anchorage Shopping Center, Vansant

Russell County  
16-18 Main Street, Lebanon

Tazewell County  
1320 Governor George C. Peery Hwy, Pounding Mill  
1425 Second Street, Richlands

Washington County  
600 East Main Street, Abingdon  
914 W. Main Street, Abingdon

Wise County  
28 Russell Street, St. Paul

Tennessee  
709 Med Tech Parkway, Johnson City

**Union First Market Bank**

111 Virginia Street, Suite 200  
Richmond 23219  
C.E.O.- John C. Neal, President  
Cashier- D. Anthony Peay, Chief Financial Officer

*Offices*

City of Charlottesville  
2151 Barracks Road  
400 East Main Street

City of Colonial Heights  
3107 Boulevard, Suite 15

City of Fredericksburg  
1975 Jeff Davis Highway  
2811 Fall Hill Avenue  
725 Kenmore Avenue

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**Banks -- List by Name**

**Union First Market Bank (Continued)**

City of Newport News  
603 Pilot House Drive  
City of Richmond  
111 Virginia Street, Suite 200 \*  
3000 Stony Point Road  
3556 W. Cary Street  
7035 Three Chopt Road  
7045 Forest Hill Avenue  
City of Williamsburg  
171 Monticello Avenue  
Albemarle County  
3290 Worth Crossing, Forest Lakes  
1658 State Farm Boulevard  
1700 Seminole Trail  
2208 Ivy Road  
Caroline County  
211 N Main Street, Bowling Green  
7349 Ladysmith Road, Ladysmith  
506 Main Street, Port Royal  
Chesterfield County  
12601 Jefferson Davis Highway, Chester  
6401 Centralia Road, Chester  
11101 Hull Street Road, Midlothian  
1220 Sycamore Square Drive, Midlothian  
13700 Hull Street Road, Midlothian  
13700 Midlothian Turnpike, Midlothian  
6030 Harbour Park Drive, Midlothian  
11101 Midlothian Turnpike  
11361 Midlothian Turnpike  
5201 Chippenham Crossing Center  
9027 Forest Hill Avenue  
Essex County  
1649 Tappahannock Boulevard, Tappahannock  
1660 Tappahannock Boulevard, Tappahannock  
Fairfax County  
6050 A Burke Commons Road, Burke  
5803 Rolling Road, Springfield  
6975-A Springfield Blvd, Springfield  
Fauquier County  
216 Broadview Avenue, Warrenton  
37 E. Main Street, Warrenton  
Fluvanna County  
5980 Thomas Jefferson Parkway, Palmyra  
Frederick County  
1095 Millwood Pike  
Hanover County  
253 North Washington Highway, Ashland  
302 Ashcake Road, Ashland  
9665 Sliding Hill Road, Ashland  
6479 Mechanicsville Turnpike, Mechanicsville  
7279 Bell Creek Road, Mechanicsville  
7324 Bell Creek Road South, Mechanicsville  
8300 Bell Creek Road, Mechanicsville  
9534 Chamberlayne Road, Mechanicsville

**Union First Market Bank (Continued)**

Henrico County  
10150 Brook Road, Glen Allen  
10250 Staples Mill Road, Glen Allen  
11163 Nuckols Road, Glen Allen  
11263 West Broad Street, Glen Allen  
9645 West Broad Street, Glen Allen  
1601 Willow Lawn Drive, Suite 701  
1773 Parham Road  
2250 John Rolfe Parkway  
3460 Pump Road  
4390 S. Laburnum Avenue  
4591 S. Laburnum Avenue  
5700 Brook Road  
7129 Staples Mill Road  
8983 Staples Mill Road  
9782 Gayton Road  
James City County  
4660 Monticello Avenue  
4960 Monticello Avenue  
5125 John Tyler Highway  
King George County  
10045 Kings Highway, King George  
King William County  
3708 Richmond Tappahannock Hwy, Manquin  
Lancaster County  
284 North Main Street, Kilmarnock  
485 Chesapeake Drive, White Stone  
Loudoun County  
101 W. Washington Street, Middleburg  
Nelson County  
124 Main Street, Lovingston  
Northumberland County  
15043 Northumberland Highway, Burgess  
876 Main Street, Reedville  
Rappahannock County  
7 Bank Road, Washington  
Richmond County  
4256 Richmond Road, Warsaw  
5839 Richmond Road, Warsaw  
Roanoke County  
3605 Electric Road  
Spotsylvania County  
5510 Morris Road, Thornburg  
10131 Jefferson Davis Highway  
10415 Courthouse Road  
3301 Shannon Park Drive  
4210 Plank Road  
4540 Lafayette Boulevard  
5831 Plank Road  
Stafford County  
622 Cambridge Street  
Warren County  
473 South Street, Front Royal  
Westmoreland County  
840 McKinney Boulevard, Colonial Beach

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**Banks -- List by Name**

**Union First Market Bank (Continued)**

Westmoreland County  
17191 King's Highway, Montross  
York County  
5030 George Washington Memorial Hwy, Grafton

**United Bank**

2071 Chain Bridge Rd., Suite 600  
Vienna 22182  
C.E.O.- James J. Consagra, Jr., President  
Cashier- Harold Manner, Controller  
*Offices*  
City of Alexandria  
302 South Washington Street  
City of Charlottesville  
100 5th Street, SE  
City of Fairfax  
11185 Main Street \*  
City of Harrisonburg  
110 University Boulevard  
1980 South Main Street  
624 Chicago Avenue  
677 Chicago Avenue  
City of Manassas  
9872 Liberia Avenue  
City of Winchester  
1041 Berryville Avenue  
139 N. Cameron Street  
2252 Valley Avenue  
Albemarle County  
1265 Seminole Trail  
Arlington County  
2300 Ninth Street, South  
5335 Lee Highway  
6402 Williamsburg Blvd  
Quincy Plaza, 907 N. Quincy Street  
Augusta County  
54 Franklin Street, Suite 102, Weyers Cave  
2556 Jefferson Highway, Suite 110  
49 Lee Jackson Highway, Suite 101  
Fairfax County  
3289 Woodburn Road, Annandale  
4501 Daly Drive, Chantilly  
1320 Old Chain Bridge Road, McLean  
1498 North Point Village Center, Reston  
1801 Reston Parkway, Reston  
2071 Chain Bridge Road, Vienna  
226 Maple Ave West, Vienna  
13060 Fair Lakes Blvd  
7787 Leesburg Pike  
Chesterbrook Residences, 2030 Westmoreland Street  
Frederick County  
4095 Valley Pike, Stephens City  
1447 North Frederick Pike  
199 Front Royal Pike  
2051 Northwestern Pike

**United Bank (Continued)**

Greene County  
8260 Seminole Trail, Ruckersville  
Loudoun County  
531-A East Market Street, Leesburg  
21036 Triple Seven Road, Sterling  
Rockingham County  
309 North Main Street, Bridgewater  
361 South Main Street, Broadway  
410 West Spotswood Trail, Elkton  
Shenandoah County  
120 Oxbow Drive, Strasburg  
1014 South Main Street, Woodstock  
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  
1275 Pennsylvania Avenue, N. W., Washington  
1667 K Street, N.W., Washington  
1875 Eye Street, N. W., Washington  
2301 M Street, N.W., Washington  
3050 Military Road, N.W., Washington  
4900 Massachusetts Avenue, N.W., Washington  
Maryland  
5272 River Road, Bethesda  
7250 Wisconsin Avenue, Bethesda  
7535 Old Georgetown Road, Bethesda  
16268 Frederick Road, Gaithersburg  
12127 Rockville Pike, Rockville  
One Montrose Metro, 11921 Rockville Pike, Suite 110,  
Rockville  
8630 Fenton Street, Silver Spring

**Valley Bank**

P O Box 2740  
Roanoke 24001-2740  
C.E.O.- Ellis L. Gutshall, President  
Cashier- Kimberly B. Snyder, Senior Vice President  
*Offices*  
City of Roanoke  
110 McClanahan Street, SW  
1327 Grandin Road, SW  
1518 Hershberger Road, N.W.  
36 Church Avenue, SW \*  
3850 Keagy Road Southwest  
City of Salem  
8 East Main Street  
Roanoke County  
1003 Hardy Road, Vinton  
4467 Starkey Road, SW

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**Banks -- List by Name**

**Village Bank**

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

*Offices*

Chesterfield County  
4221 West Hundred Road, Chester  
1120 Huguenot Road, Midlothian  
13531 Midlothian Turnpike, Midlothian  
15521 Midlothian Turnpike, Midlothian \*  
6736 Southshore Drive, Midlothian  
11450 Robious Road  
13521 Waterford Place  
6551 Centralia Road  
Hanover County  
10374 S. Ledbetter Road, Ashland  
6127 Mechanicsville Turnpike, Mechanicsville  
8051 Mechanicsville Turnpike, Mechanicsville  
Henrico County  
109 E. Nine Mile Road, Highland Springs  
1401 Santa Rosa Road  
1650 Willow Lawn Drive  
Powhatan County  
1793 South Creek One

**Virginia Bank and Trust Company**

P O Box 3447  
Danville 24543-3447  
C.E.O.- Roger C. Gillispie, President  
Cashier- Gilbert Collins, Vice President

*Offices*

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

**Virginia Business Bank**

9020 Stony Point Parkway, Suite 225  
Richmond 23235  
C.E.O.- John Jordan O'Neill, III, President  
Cashier- Geoffrey C. Warner, Chief Financial Officer

*Offices*

City of Richmond  
9020 Stony Point Parkway, Suite 225 \*

**Virginia Commerce Bank**

5350 Lee Highway  
Arlington 22207-1608  
C.E.O.- Peter A. Converse, President  
Cashier- William K. Beauchense, Chief Financial Officer

*Offices*

City of Alexandria  
1414 Prince Street  
2401 Mount Vernon Avenue  
506 King Street  
5140 Duke Street  
City of Fairfax  
4021 University Drive  
City of Fredericksburg  
Central Park Town Center, 1304 Central Park  
Boulevard  
City of Manassas  
9161 Liberia Avenue  
Arlington County  
2930 Wilson Boulevard  
5350 Lee Highway \*  
6500 Williamsburg Boulevard  
Fairfax County  
4230 John Marr Drive, Annandale  
Centreridge Market Place, 6375 Multiplex Drive,  
Centreville  
13881G Metrotech Drive, Chantilly  
4221 Walney Road, Suite 120, Chantilly  
1356 Chain Bridge Road, McLean  
8251 Greensboro Drive, McLean  
11820 Spectrum Center, Reston  
7830 Backlick Road, Suite 101, Springfield  
374 Maple Avenue, Vienna  
7115 Leesburg Pike  
7901 Richmond Highway  
Loudoun County  
21885 Ryan Center Way, Ashburn  
Dulles 606 Retail Center, 23510 Overland Drive,  
Dulles  
341 East Market Street, Leesburg  
Prince William County  
17054 Jefferson Davis Highway, Dumfries  
2030 Old Bridge Road, Lake Ridge  
10830 Balls Ford Road  
Spotsylvania County  
10800-A Courthouse Road

**Virginia Commonwealth Bank**

P O Box 1777  
Petersburg 23805-0777  
C.E.O.- C. Franklin Scott, III, President  
Cashier- James A. Wilson, Jr., Chief Financial Officer

*Offices*

City of Colonial Heights  
3209 Boulevard

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**Banks -- List by Name**

**Virginia Commonwealth Bank (Continued)**

City of Hopewell  
1421 City Point Road  
City of Petersburg  
1955 South Sycamore Street  
1965 Wakefield Street \*

City of Suffolk  
1703 North Main Street

Chesterfield County  
4600 West Hundred Road, Chester  
1118 Courthouse Road  
4222 Bonniebank Road

Henrico County  
405 North Ridge Road

**Virginia Community Bank**

P O Box 888  
Louisa 23093-0888

C.E.O.- A. Pierce Stone, President  
Cashier- James M Fisher, Chief Financial Officer

*Offices*

Culpeper County  
701 South Main Street, Culpeper

Goochland County  
3009 River Road West

Louisa County  
Main Street & Cutler Avenue, Louisa  
State Route 22 & U.S. Route 33, Louisa \*  
Mineral Avenue & Fourth Street, Mineral  
NE Corner Intersection of U.S. Route 15 and U.S.  
Route 250, Zion Crossroads

Orange County  
185 Madison Rd

Spotsylvania County  
10645 Courthouse Road

**Virginia Company Bank**

601 Thimble Shoals Blvd., Ste. 201  
Newport News 23606

C.E.O.- Mark C. Hanna, President  
Cashier- Michael R. McAllister, Treasurer

*Offices*

James City County  
5360 Discovery Park Boulevard, Suite 102

City of Newport News  
601 Thimble Shoals Boulevard \*

**Virginia Heritage Bank**

11166 Fairfax Boulevard, Suite 100  
Fairfax 22030

C.E.O.- David P. Summers, President  
Cashier- Charles C. Brockett, Chief Financial Officer

*Offices*

City of Fairfax  
11166 Fairfax Boulevard, Suite 100 \*

**Virginia Heritage Bank (Continued)**

Fairfax County  
13986 Metrotech Drive, Chantilly  
8245 Boone Boulevard, Vienna  
Prince William County  
7905 Heritage Village Plaza, Gainesville

**Virginia Partners Bank**

Post Office Box 8029  
Fredericksburg 22404-8029

C.E.O.- William B. Young  
Cashier- Catherine Phillips

*Offices*

City of Fredericksburg  
2101 Plank Road  
317-319 William Street  
410 William Street \*

**WashingtonFirst Bank**

11636 Plaza America Drive  
Reston 20190

C.E.O.- Shaza L. Andersen  
Cashier- Matthew R. Johnson, Chief Financial Officer

*Offices*

City of Fairfax  
10777 Main Street  
Fairfax County  
9851 Georgetown Pike, Great Falls  
11636 Plaza America Drive, Reston \*

Loudoun County  
46901 Cedar Lakes Plaza, Sterling

District of Columbia  
1025 Connecticut Avenue, NW, Washington  
1146 19th Street, NW, Washington  
1500 K Street, NW, Washington

Maryland  
7708 Woodmont Avenue, Bethesda  
6329 Greenbelt Road, College Park  
6089 Oxon Hill Road, Oxon Hill

**Xenith Bank**

901 E. Cary Street, Suite 1700  
Richmond 23219

C.E.O.- T. Gaylon Layfield, III, President  
Cashier- Thomas W. Osgood, Chief Financial Officer

*Offices*

City of Richmond  
901 East Cary Street, Suite 1700 \*

City of Suffolk  
100 Bosley Avenue  
1000 N. Main Street  
3535 Bridge Road

Fairfax County  
8200 Greensboro Drive, Suite 1400, McLean

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**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, Chantilly, VA

Alliance Bankshares Corporation, 14200 Park Meadow Drive, Suite 200S, Chantilly, VA 20151

C.E.O. - William E. Doyle, Jr., President  
Alliance Bank Corporation, Chantilly, VA

American National Bankshares Inc., 628 Main Street, Danville, VA 24541

C.E.O. - Charles H. Majors, President  
American National Bank and Trust Company, Danville, VA

BCC Bankshares, Inc., P. O. Box 336, Phenix, VA 23959-0336

C.E.O. - Bobby A. Howard, President  
Bank of Charlotte County, The, Phenix, VA

Bank of Southside Virginia Corporation, The, P. O. Box 40, Carson, VA 23830-0040

C.E.O. - J. Peter Clements, President  
Bank of Southside Virginia, The, Carson, VA

Bank of the James Financial Group, Inc., 828 Main Street, Lynchburg, VA 24504-1525

C.E.O. - Robert R. Chapman, III, President  
Bank of the James, Lynchburg, VA

Bay Banks of Virginia, Inc., P. O. Box 1869, Kilmarnock, VA 22482-1869

C.E.O. - Austin L. Roberts, III, President  
Bank of Lancaster, Kilmarnock, VA  
Bay Trust Company, Kilmarnock, VA

Benchmark Bankshares Inc, 100 S. Broad Street, Kenbridge, VA 23934

C.E.O. - Michael O. Walker, President  
Benchmark Community Bank, Kenbridge, VA

Blue Ridge Bankshares, Inc., P. O. Box 609, Luray, VA 22835-0609

C.E.O. - Monte L. Layman, President  
Page Valley Bank, The, Luray, VA

Botetourt Bankshares, Inc., P O Box 339, Buchanan, VA 24066-0339

C.E.O. - H. Watts Steger, III  
Bank of Botetourt, Buchanan, VA

C&F Financial Corporation, P O Box 391, West Point, VA 23181-0391

C.E.O. - Larry G. Dillon, President  
Citizens and Farmers Bank, West Point, VA

CBB Financial Corp., 2601 Promenade Parkway, Midlothian, VA 23113

C.E.O. - Charles K. Collum, Jr., Chairman of the Board  
Community Bankers' Bank, Midlothian, VA

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**Holding Companies with Bank Subsidiaries Headquartered in Virginia**

CNB Bancorp, Inc., P O Box 100, Windsor, VA 23487

C.E.O. - Jeffrey H. Noblin  
Citizens National Bank, Windsor, VA

Capital One Financial Corporation, 1680 Capital One Drive, McLean, VA 22102-3491

C.E.O. - Richard D. Fairbank, Chairman of the Board  
Capital One Bank (USA), National Association, Glen Allen, VA

Cardinal Bankshares Corporation, P. O. Box 215, Floyd, VA 24091-0215

C.E.O. - R. Leon Moore, Chairman of the Board  
Bank of Floyd, Floyd, VA

Cardinal Financial Corporation, 8270 Greensboro Drive Suite 500, McLean, VA 22102

C.E.O. - Bernard H. Clineburg, Chairman of the Board  
Cardinal Bank, McLean, VA

Central Virginia Bankshares, Inc., P O Box 39, Powhatan, VA 23139-0039

C.E.O. - Ralph Larry Lyons  
Central Virginia Bank, Powhatan, VA

Chain Bridge Bancorp, Inc., 1445-A Laughlin Avenue, McLean, VA 22101

C.E.O. - John J. Brough, President  
Chain Bridge Bank, N.A., McLean, VA

Chesapeake Financial Shares, Inc., P O Box 1419, Kilmarnock, VA 22482-1419

C.E.O. - Jeffrey M. Szyperski  
Chesapeake Bank, Kilmarnock, VA  
Chesapeake Trust Company, Kilmarnock, VA

Citizens Bancorp of Virginia, Inc., 126 South Main Street, Blackstone, VA 23824-1842

C.E.O. - Joseph D. Borgerding, President  
Citizens Bank and Trust Company, Blackstone, VA

Commonwealth Bankshares, Inc., P O Box 1177, Norfolk, VA 23501-1177

C.E.O. - Chris Biesel, President  
Bank of the Commonwealth, Norfolk, VA

Community Bankers Trust Corporation, 4235 Innslake Drive Suite 200, Glen Allen, VA 23060

C.E.O. - Rex L. Smith, III, President  
Essex Bank, Tappahannock, VA

Cordia Bancorp Inc., 607 14th Street, NW, Suite 900, Washington, DC 20005

C.E.O. - Jack C. Zoeller, President  
Bank of Virginia, Midlothian, VA

Eagle Financial Services, Inc., 2 E. Main Street, Berryville, VA 22611

C.E.O. - John R. Milleson, President  
Bank of Clarke County, Berryville, VA

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**Holding Companies with Bank Subsidiaries Headquartered in Virginia**

Eastern Virginia Bankshares, Inc., P O Box 1455, Tappahannock, VA 22560-1455

C.E.O. - Joe A. Shearin, President  
EVB, Tappahannock, VA

F & M Bank Corp, P O Box 1111, Timberville, VA 22853-1111

C.E.O. - Dean W. Withers, President  
Farmers & Merchants Bank, Timberville, VA

Fauquier Bankshares, Inc., P O Box 561, Warrenton, VA 20188-0561

C.E.O. - Randy K. Ferrell, President  
The Fauquier Bank, 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 Capital Bancorp, Inc., 4222 Cox Road, Suite 200, Glen Allen, VA 23060

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

First Community Bancshares, Inc., P. O. Box 989, Bluefield, VA 24605-0989

C.E.O. - John M. Mendez, President  
First Community Bank, National Association, Bluefield, VA

First National Corporation, 112 West King Street, Strasburg, VA 22657-2220

C.E.O. - Harry S. Smith, President  
First Bank, Strasburg, VA

First Region Bancshares, Inc., P. O. Box 1050, Richlands, VA 24641-1050

C.E.O. - J. Robert Buchanan  
First Sentinel Bank, Richlands, VA

GNB Bankshares Corporation, P O Box 2080, Grundy, VA 24614-2080

C.E.O. - Bobby G. Reese, President  
Grundy National Bank, Grundy, VA

Grayson Bankshares, Inc., P O Box 186, Independence, VA 24348-0186

C.E.O. - Jacky K. Anderson  
Grayson National Bank, Independence, VA

Hampton Roads Bankshares, Inc., 999 Waterside Drive, Suite 200, Norfolk, VA 23510

C.E.O. - John A.B. Davies, Jr., President  
Bank of Hampton Roads, The, Norfolk, VA  
Shore Bank, Onley, VA

Heritage Bankshares, Inc., 150 Granby Street, Suite 150, Norfolk, VA 23510

C.E.O. - Michael S. Ives, President  
Heritage Bank, Norfolk, VA

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**Holding Companies with Bank Subsidiaries Headquartered in Virginia**

Highland County Bankshares, Inc., P. O. Box 529, Monterey, VA 24465-0529

C.E.O. - Vernon D. Woodell, President  
First and Citizens Bank, Monterey, VA

Highlands Bankshares, Inc., P. O. Box 1128, Abingdon, VA 24212-1128

C.E.O. - Samuel L. Neese  
Highlands Union Bank, Abingdon, VA

HomeTown Bankshares Corporation, Roanoke, VA

C.E.O. - Susan K. Still  
HomeTown Bank, Roanoke, VA

MainStreet Bankshares, Inc., 1075 Spruce Street, Martinsville, VA 24112

C.E.O. - Larry A. Heaton, President  
Franklin Community Bank, N. A., Rocky Mount, VA

Middleburg Financial Corporation, P O Box 5, Middleburg, VA 20118-0005

C.E.O. - Gary R. Shook, President  
Middleburg Bank, Middleburg, VA  
Middleburg Trust Company, Richmond, VA

Millennium Bankshares Corporation, 21430 Cedar Drive, Suite 200, Sterling, VA 20164-0000

C.E.O. - John F. (Jack) Novak, President  
Millennium Bank, National Association, Reston, VA

Miners and Merchants Bancorp, Inc., P O Box 1010, Grundy, VA 24614-1010

C.E.O. - Barry C. Elswick, President  
TruPoint Bank, Grundy, VA

Monarch Financial Holdings, Inc., 1435 Crossways Boulevard, Chesapeake, VA 23320

C.E.O. - Brad E. Schwartz  
Monarch Bank, Chesapeake, VA

National Bankshares, Inc., P O Box 90002, Blacksburg, VA 24062-9002

C.E.O. - James G. Rakes, Chairman of the Board  
National Bank of Blacksburg, The, Blacksburg, VA

New Peoples Bankshares, Inc., 64 Commerce Drive, Honaker, VA 24260-1810

C.E.O. - Jonathan Mullins  
New Peoples Bank, Inc., Honaker, VA

Old Point Financial Corporation, 10 South Mallory Street, Hampton, VA 23663

C.E.O. - R. F. Shuford, Chairman of the Board  
Old Point National Bank of Phoebus, The, Hampton, VA

Peoples Bankshares, Incorporated, P. O. Box 306, Montross, VA 22520-0306

C.E.O. - Robert K. Bailey, III, President  
Peoples Community Bank, Montross, VA

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**Holding Companies with Bank Subsidiaries Headquartered in Virginia**

Pinnacle Bankshares Corporation, P.O. Box 29, Altavista, VA 24517

C.E.O. - Robert H. Gilliam, Jr., President  
First National Bank of Altavista, The, Altavista, VA

Pioneer Bankshares, Inc., P O Box 10, Stanley, VA 22851-0010

C.E.O. - Thomas R. Rosazza, President  
Pioneer Bank, Stanley, VA

Powell Valley Bankshares, Inc., P O Box 100, Jonesville, VA 24263-0100

C.E.O. - Lloyd C. Martin, President  
Powell Valley National Bank, Jonesville, VA

Premier Financial Bancorp, Inc., 2883 5th. Avenue, Huntington, WV 25702

C.E.O. - Robert W. Walker  
Consolidated Bank and Trust Company, Richmond, VA  
The Adams National Bank, Washington, DC  
Traders Bank, Inc., Ravenswood, WV  
Citizens Deposit Bank & Trust, Inc., Vanceburg, KY  
Farmers Deposit Bank, Eminence, KY  
Ohio River Bank, Ironton, OH  
Boone County Bank, Inc., Madison, WV  
First Central Bank, Inc., Philippi, WV

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

Southern National Bancorp of Virginia, Inc., 550 Broadview Avenue, Warrenton, VA 20186

C.E.O. - Georgia S. Derrico, Chairman of the Board  
Sonabank, McLean, 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

StellarOne Corporation, 590 Peter Jefferson Parkway, Charlottesville, VA 22911-0000

C.E.O. - O.R. Barham, Jr., President  
StellarOne Bank, Christiansburg, VA

Union First Market Bankshares Corporation, 111 Virginia Street, Suite 200, Richmond, VA 23219

C.E.O. - G. William Beale  
Union First Market Bank, Richmond, VA

United Bankshares, Inc., 514 Market Street, Parkersburg, WV 26101

C.E.O. - Richard M. Adams, Chairman of the Board  
United Bank, Vienna, VA

United Financial Banking Companies, Inc., 133 Maple Avenue East, Vienna, VA 22180

C.E.O. - Harold C. Rauner, President  
Business Bank, The, Vienna, VA

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**Holding Companies with Bank Subsidiaries Headquartered in Virginia**

Valley Financial Corporation, P. O. Box 2740, Roanoke, VA 24001-2740

C.E.O. - Ellis L. Gutshall, President  
Valley Bank, Roanoke, VA

Village Bank and Trust Financial Corp., P O Box 330, Midlothian, VA 23113

C.E.O. - Thomas W. Winfree, President  
Village Bank, Midlothian, VA

Virginia BanCorp, Inc., 407 N. Ridge Road, Richmond, VA 23229

C.E.O. - C. Franklin Scott, Jr., Chairman of the Board  
Virginia Commonwealth Bank, Petersburg, VA

Virginia Bank Bankshares, Inc., P. O. Box 3447, Danville, VA 24543-3447

C.E.O. - Roger C. Gillispie, President  
Virginia Bank and Trust Company, Danville, VA

Virginia Commerce Bancorp, Inc., 5350 Lee Highway, Arlington, VA 22207-1608

C.E.O. - Peter A. Converse  
Virginia Commerce Bank, Arlington, VA

Virginia Community Bankshares, Inc., P O Box 888, Louisa, VA 23093-0888

C.E.O. - A. Pierce Stone, Chairman of the Board  
Virginia Community Bank, Louisa, VA

Virginia Community Capital, Inc., 990 Cambria Street, NE, Christiansburg, VA 24073-1602

C.E.O. - Jane N. Henderson, President  
Community Capital Bank of Virginia, Christiansburg, VA

WashingtonFirst Bankshares, Inc., 11636 Plaza America Drive, Reston, VA 20190

C.E.O. - Shaza L. Andersen  
WashingtonFirst Bank, Reston, VA

Xenith Bankshares, Inc., 901 East Cary Street, Richmond, VA 23219

C.E.O. - T. Gaylon Layfield, III, President  
Xenith Bank, Richmond, VA

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**Trust Companies -- Applications Received and/or Acted Upon**

**Branch Openings**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
11/30/09	Davenport Trust Company Greensboro, NC	10 Franklin Road, SE, Suite 450 City of Roanoke, VA	No Objection 01/04/10
11/30/09	Davenport Trust Company Greensboro, NC	600 East Water Street City of Charlottesville, VA	No Objection 01/04/10
11/30/09	Davenport Trust Company Greensboro, NC	One James Center 901 East Cary Street, 11th Floor City of Richmond, VA	No Objection 01/04/10
11/30/09	Davenport Trust Company Greensboro, NC	105 West Fourth Avenue City of Franklin, VA	No Objection 01/04/10
11/30/09	Davenport Trust Company Greensboro, NC	44 First Street White Stone, VA	No Objection 01/04/10
11/30/09	Davenport Trust Company Greensboro, NC	World Trade Center 101 W. Main Street, Suite 4000 City of Norfolk, VA	No Objection 01/04/10
11/30/09	Davenport Trust Company Greensboro, NC	2725 Franklin Turnpike Pittsylvania County, VA	No Objection 01/04/10
11/30/09	Davenport Trust Company Greensboro, NC	1104 Commerce Street City of Lynchburg, VA	No Objection 01/04/10
11/30/09	Davenport Trust Company Greensboro, NC	Pinehurst Centre 477 Viking Drive, Suite 200 City of Virginia Beach, VA	No Objection 01/04/10
11/30/09	Davenport Trust Company Greensboro, NC	904 Princess Anne Street City of Fredericksburg, VA	No Objection 01/04/10
11/30/09	Davenport Trust Company Greensboro, NC	469 McLaws Circle James City County, VA	No Objection 01/04/10
11/30/09	Davenport Trust Company Greensboro, NC	101 North Main Street Prince Edward County, VA	No Objection 01/04/10

**Branch Relocations**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
10/28/10	Exeter Trust Company Exeter, NH	From: Willow Oaks Executive Suites Richmond, VA To: BusinesSuites West End 3900 Westerre Parkway, Suite 300 Richmond, VA	No Objection 12/03/10

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS  
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**Trust Companies -- Status Changes**

**Branch Openings**

January 04 Middleburg Trust Company, VA opened a branch office at 1901 N. Beauregard Street, Suite 300, City of Alexandria, VA

**Branch Relocations**

December 03 Exeter Trust Company, Exeter, NH relocated a branch office from Willow Oaks Executive Suites, Richmond, VA to BusinessSuites West End, 3900 Westerre Parkway, Suite 300, Richmond, VA

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**Savings Institutions -- List by Name**

**Elizabeth Building and Loan Association,  
Incorporated**

519 Washington Street  
Portsmouth, VA

C.E.O.- Charles O. Barclay, Jr., MD

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
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**Consolidated Report of Condition for Credit Unions  
As of December 31**

	2009	2010
<b>ASSETS</b>		
Loans.....	\$3,567,015,411	\$3,529,080,059
LESS: Allowance for loan losses .....	42,814,469	48,853,141
Cash.....	271,662,592	237,017,733
Available for Sale securities.....	553,732,732	746,141,429
Held to Maturity securities.....	479,383,932	739,806,630
Shares, deposits & certificates in Corporate Centrals .....	227,898,883	100,571,677
Shares, deposits & certificates in banks, S&L's & MSB's .....	167,475,467	175,857,980
Shares, deposits & certificates in other credit unions.....	10,039,855	10,163,972
All other investments .....	47,119,130	39,920,168
Land and buildings (net of depreciation) .....	99,549,578	103,681,111
Other fixed assets (net of depreciation).....	20,289,032	19,167,895
Share insurance capitalization deposit .....	45,131,211	48,162,888
All other assets .....	70,106,239	83,146,911
<b>TOTAL ASSETS .....</b>	<b>\$5,516,589,593</b>	<b>\$5,783,865,312</b>
<b>LIABILITIES &amp; SAVINGS EQUITY</b>		
Notes/interest payable .....	\$115,028,206	\$124,565,589
Accounts payable .....	48,564,899	54,329,934
Dividends payable.....	940,318	653,731
<b>TOTAL LIABILITIES.....</b>	<b>\$164,533,423</b>	<b>\$179,549,254</b>
Share certificates .....	\$1,606,099,487	\$1,543,338,318
Share draft accounts .....	606,792,364	623,994,940
IRA accounts.....	533,966,678	553,631,947
Other shares.....	2,060,282,028	2,309,769,369
<b>TOTAL SHARES .....</b>	<b>\$4,807,140,557</b>	<b>\$5,030,734,574</b>
Regular/statutory reserve.....	\$85,622,361	85,701,263
Other reserves .....	74,942,757	74,928,991
Unrealized Gains (Losses) on available for sale securities .....	8,698,799	6,094,573
Other comprehensive Income	(21,474,308)	(23,339,230)
Undivided earnings .....	397,126,004	430,195,887
<b>TOTAL EQUITY.....</b>	<b>\$544,915,613</b>	<b>\$573,581,484</b>
<b>TOTAL LIABILITIES &amp; EQUITY .....</b>	<b>\$5,516,589,593</b>	<b>\$5,783,865,312</b>
Number of credit unions in operation.....	50	50

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
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**Consolidated Report of Income for Credit Unions  
For the Year Ended December 31**

	2009	2010
<b>INCOME</b>		
Interest on loans (gross).....	\$233,052,426	\$231,694,989
LESS: Interest refunded.....	0	0
Income from investments.....	40,028,649	39,128,536
Fee income.....	44,528,807	43,008,320
Other operating income.....	32,044,344	35,554,345
<b>TOTAL GROSS INCOME.....</b>	<b>\$349,654,226</b>	<b>\$349,386,190</b>
<b>EXPENSES</b>		
Employee compensation & benefits.....	\$92,921,266	\$97,344,307
Travel & conference expense.....	1,876,617	1,833,510
Office occupancy expense.....	10,111,870	10,328,593
Office operations expense.....	40,137,250	39,319,918
Education & promotional expenses.....	5,482,148	5,284,386
Loan servicing expense.....	17,560,475	17,922,839
Professional & outside services.....	10,057,371	9,567,906
Provision for loan losses.....	53,143,479	43,352,633
Members insurance.....	26,026,885	13,702,124
Operating fees (examination & supervision fees).....	1,177,815	1,279,087
Miscellaneous operating expenses.....	3,232,182	3,527,989
<b>TOTAL OPERATING EXPENSES BEFORE DIVIDENDS.....</b>	<b>\$261,727,358</b>	<b>\$243,463,292</b>
<b>NET INCOME (LOSS) BEFORE DIVIDENDS.....</b>	<b>\$87,926,868</b>	<b>\$105,922,898</b>
Gains (losses) on investments.....	(4,877,208)	143,506
Gains (losses) on disposition of fixed assets.....	19,435	(430,630)
Other non-operating income (expense).....	26,653,354	1,545,807
<b>TOTAL NON-OPERATING GAINS (LOSSES).....</b>	<b>\$21,795,581</b>	<b>\$1,258,683</b>
Total net income (loss) before dividends.....	\$109,722,449	\$107,181,581
Interest on borrowed money.....	3,073,148	4,014,689
Dividends.....	95,612,464	69,719,676
Net income (loss) after dividends.....	\$11,036,837	\$33,447,216
LESS: Required transfer to statutory reserve (net).....		
Change to undivided earnings as a result of operations.....	\$11,036,837	\$33,447,216

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
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**Selected Data For Virginia State Chartered-Credit Unions  
As of December 31, 2010**

<b>Credit Union Name</b>	<b>Principal Location</b>	<b>Assets (\$000)</b>	<b>Deposits (\$000)</b>	<b>Equity (\$000)</b>
A B & W Credit Union, Incorporated	Alexandria	26,806	22,349	4,289
Augusta Health Care Credit Union, Incorporated	Fishersville	10,470	9,667	781
Beacon Credit Union, Incorporated	Lynchburg	76,892	69,351	7,289
Belt Line Employees Credit Union, Incorporated	Portsmouth	3,386	2,971	415
C.C.C. Martinsville Employees Credit Union, Incorporated	Martinsville	870	759	111
Cadmus Credit Union, Incorporated	Richmond	2,442	1,822	614
Campbell County Employee's Credit Union, Inc.	Concord	686	590	96
Centra Health Credit Union	Lynchburg	7,217	5,663	1,552
Chesapeake City Employees Credit Union	Chesapeake	4,384	4,139	471
Chesapeake Public School Employee's Credit Union, Inc.	Chesapeake	9,223	8,136	1,076
Dominion Credit Union	Richmond	225,232	200,520	23,625
DuPont Community Credit Union	Waynesboro	740,179	619,246	67,620
Goodyear-Danville Family Credit Union	Danville	9,674	8,228	1,418
Hampton City Employees Credit Union, Incorporated	Hampton	6,889	6,331	523
Hampton Roads Educators Credit Union, Inc.	Hampton	27,445	26,184	1,853
Hampton Roads Postal Credit Union, Inc.	Hampton	3,288	3,000	267
Home Town Community Credit Union	Smithfield	1,723	1,306	390
Klann Employees Credit Union, Incorporated	Waynesboro	89	37	51
Life Line Credit Union, Inc.	Richmond	8,754	8,197	550
Loudoun Credit Union	Leesburg	25,394	21,759	3,323
Martinsville Du Pont Employees Credit Union, Incorporated	Martinsville	260,611	223,903	36,243
Martinsville Postal Credit Union, Incorporated	Martinsville	522	461	61
membersTrust Credit Union	Virginia Beach	51,477	46,503	4,362
N.C.S.E. Credit Union, Inc.	Lovingston	1,144	965	178
Nabisco Employees Credit Union	Richmond	7,629	5,086	2,528
Newport News Municipal Employees Credit Union, Incorporated	Newport News	40,692	36,838	3,725

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**Selected Data For Virginia State Chartered-Credit Unions  
As of December 31, 2010**

<b>Credit Union Name</b>	<b>Principal Location</b>	<b>Assets (\$000)</b>	<b>Deposits (\$000)</b>	<b>Equity (\$000)</b>
Newport News Shipbuilding Employee's Credit Union, Inc. d/b/a Bayport Credit Union	Newport News	1,132,027	959,767	133,706
Norfolk Southern Employees' Credit Union, Incorporated	Chesapeake	2,054	1,732	320
Norfolk, Va., Postal Credit Union, Incorporated	Norfolk	6,684	5,801	873
Northern Star Credit Union, Incorporated	Portsmouth	87,082	77,551	8,122
Old Dominion University Credit Union, Inc.	Norfolk	23,215	21,018	2,127
P.W.C. Employees Credit Union	Woodbridge	39,357	34,350	4,981
Petersburg Federal Reformatory Credit Union, Incorporated	Petersburg	2,721	2,030	691
PFD Firefighters Credit Union, Incorporated	Portsmouth	21,319	19,413	1,802
Piedmont Credit Union	Danville	44,657	40,656	3,886
Portsmouth Police Credit Union, Incorporated	Portsmouth	1,584	1,246	334
Prime Care Credit Union, Incorporated	Norfolk	14,514	12,753	1,715
Richmond Fire Department Credit Union, Incorporated	Richmond	15,461	13,526	1,935
Richmond Police Department Credit Union, Incorporated	Richmond	5,202	4,471	728
Richmond Postal Credit Union Incorporated, The	Richmond	83,178	72,449	10,247
Riverside Health System Employees' Credit Union, Incorporated	Newport News	7,810	6,430	1,290
Spruance Cellophane Credit Union	Richmond	5,775	5,079	693
University of Virginia Community Credit Union, Inc.	Charlottesville	496,882	437,475	54,751
Valley Industrial Credit Union	Waynesboro	6,323	5,665	654
Virginia Credit Union, Inc.	Richmond	2,094,079	1,851,696	165,092
Virginia Educators' Credit Union	Newport News	48,847	42,683	5,934
Virginia Gas, Credit Union, Incorporated	Staunton	3,368	2,888	450
Virginia United Methodist Credit Union, Inc.	Richmond	19,169	17,755	1,385
Waynesboro Employees Credit Union, Inc.	Waynesboro	3,955	3,415	528
WECCU Credit Union	Covington	65,484	56,874	7,926

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**Credit Unions -- Applications Received and/or Acted Upon**

**Mergers**

<u>Received</u>	<u>Description</u>	<u>Activity</u>
12/06/10	Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA to merge into it Home Town Community Credit Union, Smithfield, VA	Pending

**New Service Facilities**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
04/06/10	University of Virginia Community Credit Union, Inc.	2775 Hydraulic Road Charlottesville, VA	Approved 04/28/10
05/18/10	DuPont Community Credit Union	1925 Reservoir Street Harrisonburg, VA	Approved 06/07/10
06/25/10	Beacon Credit Union, Incorporated	Mohawk Industries, 404 Anderson Street Glasgow, VA	Approved 08/17/10
07/16/10	Virginia Credit Union, Inc.	Eastern State Hospital, Building 2, 4601 Ironbound Road Williamsburg, VA	Approved 08/09/10
09/08/10	Eastman Credit Union	127 Tempurpedic Drive Duffield, VA	Approved 10/05/10
11/04/10	Virginia Credit Union, Inc.	5285 South Laburnum Avenue Richmond, VA	Approved 11/22/10

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**Credit Unions -- Status Changes**

**Mergers**

August 26 Norfolk, Va., Postal Credit Union, Incorporated, Norfolk, VA merged into it Landmark Communications Employees Credit Union, Inc. Norfolk, VA

**Office Relocations**

August 30 membersTrust Credit Union, Virginia Beach, VA moved its branch office from 5648 Southern Boulevard, Virginia Beach, VA to 4388 Holland Road, Suite 100, Virginia Beach, VA

September 27 University of Virginia Community Credit Union, Inc., Charlottesville, VA moved its branch office from 1936 Arlington Boulevard, Charlottesville, VA to 1932 Arlington Boulevard, Charlottesville, VA

November 08 Hampton Roads Postal Credit Union, Inc., Hampton, VA moved its branch office from 4013 W. Mercury Boulevard, Hampton, VA to 1168 Big Bethel Road, Hampton, VA

December 10 Loudoun Credit Union, Leesburg, VA moved its branch office from 112-A South Street, S.E., Leesburg, VA to 803 Sycolin Road, Suite 105, Leesburg, VA

**New Service Facilities**

January 11 Virginia Credit Union, Inc. opened a service facility at Goodwill Headquarters, 6301 Midlothian Turnpike, Richmond, VA

August 25 Virginia Credit Union, Inc. opened a service facility at Eastern State Hospital Building 2, 4601 Ironbound Road, Williamsburg, VA

September 14 University of Virginia Community Credit Union, Inc. opened a service facility at 2775 Hydraulic Road, Charlottesville, VA

October 07 Beacon Credit Union, Incorporated opened a service facility at Mohawk Industries, 404 Anderson Street, Glasgow, VA

December 13 Virginia Credit Union, Inc. opened a service facility at 5285 South Laburnum Avenue, Richmond, VA

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**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- Julie Melampy

**Beacon Credit Union, Incorporated**

6320 Logans Lane  
P O Box 4319  
Lynchburg, VA 24502  
Treasurer- Wesley Gordon  
*Service Facilities -*  
1013 Mountain View Heights Road  
Big Island, VA 24526  
2293 Magnolia Avenue  
Buena Vista, VA 24416  
Mohawk Industries, 404 Anderson Street  
Glasgow, VA 24555  
19029 Forest Road  
Lynchburg, VA 24502  
2000 Main Street  
Lynchburg, VA 24501

**Belt Line Employees Credit Union,  
Incorporated**

3220 Academy Avenue  
Portsmouth, VA 23703  
Treasurer- P. D. Nelson

**C.C.C. Martinsville Employees Credit Union,  
Incorporated**

2412 Greensboro Road  
Martinsville, VA 24112  
Treasurer- Russell Joyce

**Cadmus Credit Union, Incorporated**

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

**Campbell County Employee's Credit Union,  
Inc.**

132 Kimball Road  
Concord, VA 24538  
Treasurer- Elizabeth Keaton

**Centra Health Credit Union**

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

**Chesapeake City Employees Credit Union**

401 Albemarle Drive, Suite 102  
Chesapeake, VA 23322  
Treasurer- Carol Mayo

**Chesapeake Public School Employee's  
Credit Union, Inc.**

544 Battlefield Boulevard South  
Chesapeake, VA 23320  
Treasurer- William Joe

**Dominion Credit Union**

One James River Plaza Lobby Level  
P.O. Box 26646  
Richmond, VA 23261  
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- Maurice Gresham  
*Service Facilities -*  
47 W. Kaylor Park Drive  
Harrisonburg, VA 22801  
105 Community Way  
Staunton, VA 24401  
2201 North Augusta Street  
Staunton, VA 24401  
2518 Stuarts Draft Highway  
Stuarts Draft, VA 24477  
315 Lee Highway  
Verona, VA 24482  
1140 Shenandoah Village Drive  
Waynesboro, VA 22980

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**Credit Unions -- List by Name**

**DuPont Community Credit Union (Continued)**

*Service Facilities -*

200 East Broad Street  
Waynesboro, VA 22980

2200 W. Main Street  
Waynesboro, VA 22980

1025 Woodstock Commons Drive  
Woodstock, VA 22664

**Goodyear-Danville Family Credit Union**

1901 Goodyear Boulevard  
P.O. Box 2117  
Danville, VA 24541

Treasurer- Thomas T. Walker

*Service Facility -*

2321 Riverside Drive  
Danville, VA 24540

**Hampton City Employees Credit Union,  
Incorporated**

City Hall Building 22 Lincoln Street  
Hampton, VA 23669

Treasurer- William Adams

**Hampton Roads Educators Credit Union,  
Inc.**

2130 Cunningham Drive  
Hampton, VA 23666

Treasurer- Donald O. Sandridge

**Hampton Roads Postal Credit Union, Inc.**

1168 Big Bethel Road  
Hampton, VA 23666

Treasurer- Donald Tatum

**Home Town Community Credit Union**

1921 South Church Street, Unit 6  
P. O. Box 69  
Smithfield, VA 23431

Treasurer- Beatrice R. Wise

*Service Facility -*

601 North Church Street  
Smithfield, VA 23430

**Klann Employees Credit Union,  
Incorporated**

301 Fourth Street  
Waynesboro, VA 22980

Treasurer- Sandra F Shiflett

**Life Line Credit Union, Inc.**

5855 Bremo Road, Suite 701  
Richmond, VA 23226

Treasurer- Clay Church

**Loudoun Credit Union**

803 Sycolin Road, Suite 105  
Leesburg, VA 20175

Treasurer- Norman Butts

**Martinsville Du Pont Employees Credit Union,  
Incorporated**

35 Dupont Road  
P O Box 2158

Martinsville, VA 24113

Treasurer- Steve Isley

*Service Facilities -*

5835 Virginia Avenue  
Bassett, VA 24055

41 Wheeler Avenue  
Collinsville, VA 24078

1101 Brookdale Street  
Martinsville, VA 24112

2828 Greensboro Road  
Martinsville, VA 24112

58 E. Church Street  
Martinsville, VA 24113

640 Commonwealth Drive  
Martinsville, VA 24112

8500 A. L. Philpott Highway  
Martinsville, VA 24112

679 Lake Center, Suite C-1  
Moneta, VA 24121

7176 Greensboro Road  
Ridgeway, VA 24148

1080 Old Franklin Turnpike  
Rocky Mount, VA 24151

850 Tanyard Road  
Rocky Mount, VA 24151

951 Fairystone Park Highway  
Stanleytown, VA 24168

221 Johnson Street  
Stuart, VA 24171

**Martinsville Postal Credit Union,  
Incorporated**

2412 Greensboro Road  
Martinsville, VA 24112

Treasurer- Stanley Vinson

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**Credit Unions -- List by Name**

**membersTrust Credit Union**

4388 Holland Road, Suite 100  
Virginia Beach, VA 23452

Treasurer- Robert H. Propster

*Service Facilities -*

Fort Monroe Post Exchange (PX) Bldg  
102 Griffith Street  
Fort Monroe, VA 23651  
108 West Mercury Blvd.  
Hampton, VA 23669

**N.C.S.E. Credit Union, Inc.**

6919 Thomas Nelson Highway  
P. O. Box 276  
Lovingston, VA 22949

Treasurer- Phyllis M. Drumheller

**Nabisco Employees Credit Union**

6002 S. Laburnum Avenue  
Richmond, VA 23231

Treasurer- John Thompson

**Newport News Municipal Employees Credit Union,  
Incorporated**

502 Operations Drive  
Newport News, VA 23602

Treasurer- Ronald W. Jones

*Service Facility -*

210 25th Street  
Newport News, VA 23607

**Newport News Shipbuilding Employees' Credit Union,  
Inc. d/b/a Bayport Credit Union**

3711 Huntington Avenue  
Newport News, VA 23607

Treasurer- Mary Campbell

*Service Facilities -*

2445 Old Taylor Road  
Chesapeake, VA 23321  
5028 George Washington Memorial Hwy.  
Grafton, VA 23692  
2300 Cunningham Drive  
Hampton, VA 23666  
500 West Park Lane  
Hampton, VA 23666  
5200 West Mercury Boulevard  
Hampton, VA 23605  
Gateway 2000, 22 Enterprise Parkway  
Suite 160  
Hampton, VA 23666  
2369 George Washington Memorial Hwy.  
Hayes, VA 23072  
11820 Fountain Way  
Newport News, VA 23606

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

*Service Facilities -*

12512 Warwick Boulevard  
Newport News, VA 23606  
12525 Jefferson Avenue  
Newport News, VA 23602  
230 41st Street, Building 520  
Newport News, VA 23607  
2700 Huntington Avenue, Building 902  
Newport News, VA 23607  
2900 Washington Avenue, Building 901  
Newport News, VA 23607  
35th Street Gate  
Newport News Shipyard  
Newport News, VA 23607  
4215 Marshall Avenue, Building 600  
Newport News, VA 23607  
433 Denbigh Boulevard  
Newport News, VA 23608  
5001 Huntington Avenue  
Newport News, VA 23607  
60th Street Gate  
Newport News Shipyard  
Newport News, VA 23607  
8000 Marshall Avenue  
Newport News, VA 23605  
Northrup Grumman Newport News  
Building 907, 210 47th Street  
Newport News, VA 23607  
1290 Smithfield Plaza  
Smithfield, VA 23430  
1463 North Main Street  
Suffolk, VA 23434  
4171 Ironbound Road  
Williamsburg, VA 23188

**Norfolk Southern Employees' Credit  
Union, Incorporated**

100 Volvo Parkway, Suite 310  
Chesapeake, VA 23320

Treasurer- Kevin S. Peek

**Norfolk, Va., Postal Credit Union,  
Incorporated**

600 Church Street Room 111  
Norfolk, VA 23501

Treasurer- Claudette Watkins

*Service Facility -*

150 Brambleton Avenue  
Norfolk, VA 23510

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**Credit Unions -- List by Name**

**Northern Star Credit Union, Incorporated**

5100 George Washington Highway  
P O Box 1397  
Portsmouth, VA 23705

Treasurer- Sue R. King

*Service Facilities -*

237 Hanbury Road East  
Chesapeake, VA 23322

237 Hanbury Road East, Suites 22&23  
Chesapeake, VA 23322

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**

2080 Old Bridge Road, Suite 101  
Woodbridge, VA 22192

Treasurer- Robin R. Perkins

*Service Facility -*

8807 Sudley Road, Suite 109  
Manassas, VA 22110

**PFD Firefighters Credit Union,  
Incorporated**

3209 Cedar Lane  
Portsmouth, VA 23703

Treasurer- Robert Wise, Jr.

**Petersburg Federal Reformatory Credit Union,  
Incorporated**

Federal Correctional Institution  
Petersburg, VA 23804

Treasurer- Lynetta Thompson

**Piedmont Credit Union**

366 Piney Forest Road  
P O Box 4007

Danville, VA 24540

Treasurer- Carey Wilkes

*Service Facility -*

265 Corning Drive  
Danville, VA 24541

**Portsmouth Police Credit Union,  
Incorporated**

801 Crawford Street, 5th Floor  
Portsmouth, VA 23704

Treasurer- Mary Carr Roberts

**Prime Care Credit Union, Incorporated**

600 Gresham Drive  
Norfolk, VA 23507

Treasurer- Terry J. Lambert

*Service Facilities -*

830 Kempsville Road,  
Sentara Leigh Hospital  
Norfolk, VA 23502

2800 Godwin Boulevard  
Suffolk, VA 23434

**Richmond Fire Department Credit Union,  
Incorporated**

900 Hermitage Road  
Richmond, VA 23220

Treasurer- James A. Chambers, Jr.

**Richmond Police Department Credit Union,  
Incorporated**

200 W. Grace Street  
Richmond, VA 23220-5018

Treasurer- William Friday

**Richmond Postal Credit Union  
Incorporated, The**

1601 Ownby Lane  
Richmond, VA 23220

Treasurer- Yvonne J. Baylor

*Service Facilities -*

101 South Davis Avenue  
Richmond, VA 23261

1801 Brook Road  
Richmond, VA 23260

**Riverside Health System Employees' Credit Union,  
Incorporated**

500 J. Clyde Morris Boulevard  
Newport News, VA 23601

Treasurer- Barbara LaBonte

**Spruance Cellophane Credit Union**

7119 Jefferson Davis Highway  
Richmond, VA 23237

Treasurer- George S. Fleming

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**Credit Unions -- List by Name**

**University of Virginia Community Credit Union, Inc.**

3300 Berkmar Drive  
Charlottesville, VA 22901  
Treasurer- Charles T. Gillet

*Service Facilities -*

1018 West Main Street  
Charlottesville, VA 22908  
1932 Arlington Boulevard  
Charlottesville, VA 22903  
220 Wayles Lane  
Charlottesville, VA 22911  
2775 Hydraulic Road  
Charlottesville, VA 22901  
300 Preston Avenue  
Charlottesville, VA 22902  
325 Four Leaf Lane, Suite 1  
Charlottesville, VA 22903  
5820 Railroad Avenue  
Crozet, VA 22932  
49 Sommerfield Drive  
Gordonsville, VA 22942  
757 Davis Highway  
Mineral, VA 23117  
3033 Rockfish Valley Highway  
Nellysford, VA 22958  
6042 Thomas Jefferson Parkway  
Palmyra, VA 22963  
56 Stoneridge Drive South  
Ruckersville, VA 22968

**Valley Industrial Credit Union**

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

**Virginia Credit Union, Inc.**

720 East Broad Street  
Richmond, VA 23225  
Treasurer- Neila Gunter

*Service Facilities -*

13025 Jefferson Davis Highway  
Chester, VA 23831  
9961 Iron Bridge Road  
Chesterfield, VA 23832  
301 Temple Lake Drive  
Colonial Heights, VA 23834  
100 MidTown Avenue  
Farmville, VA 23901  
1301 College Avenue  
Fredericksburg, VA 22401  
2150 Gordon W. Shelton Boulevard  
Fredericksburg, VA 22401  
9951 Jefferson Davis Highway  
Fredericksburg, VA 22408

**Virginia Credit Union, Inc. (Continued)**

*Service Facilities -*

3236 Odd Fellows Road  
Lynchburg, VA 24501  
6103 Brashier Boulevard  
Mechanicsville, VA 23111  
11030 Hull Street Road  
Midlothian, VA 23112  
13505 Tredegar Lake Parkway  
Midlothian, VA 23112  
Southside Virginia Training Center  
Building 59, 26317 W. Washington St.  
Petersburg, VA 23803  
101 N. 14th Street (Tower)  
Richmond, VA 23219  
10165 Brook Road  
Richmond, VA 23227  
1200 Koger Center Boulevard  
Richmond, VA 23235  
1302 B Gaskins Road  
Richmond, VA 23233  
2300 W Broad Street (DMV)  
Richmond, VA 23220  
4001 Lauderdale Drive  
Richmond, VA 23233  
5285 South Laburnum Avenue  
Richmond, VA 23231  
5427 Glenside Drive  
Richmond, VA 23228  
6900 Atmore Drive  
Richmond, VA 23225  
7500 Boulders View Drive  
Richmond, VA 23225  
900 East Main Street  
Pocahontas Building  
Richmond, VA 23219  
Goodwill Headquarters  
6301 Midlothian Turnpike  
Richmond, VA 23225  
J. Sargeant Reynolds Comm. College  
1651 E. Parham Road  
Richmond, VA 23228  
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

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**Virginia Educators' Credit Union (Continued)**

*Service Facilities -*

812 Main Street  
Newport News, VA 23605

**Virginia Gas, Credit Union, Incorporated**

107 South Coalter Street  
Staunton, VA 24401  
Treasurer- Darlene Thomas

**Virginia United Methodist Credit Union,  
Inc.**

10330 Staples Mill Road  
P. O. Box 9798  
Richmond, VA 23228  
Treasurer- G. Thomas Brown

**Waynesboro Employees Credit Union, Inc.**

939A Fir Street  
Waynesboro, VA 22980  
Treasurer- George W. Butler

**WECCU Credit Union**

347 North Court Avenue  
Covington, VA 24426  
Treasurer- David Vest  
*Service Facility -*  
210 Westvaco Road  
Low Moor, VA 24457