

**THE 2011 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, 2011**



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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2011 ANNUAL REPORT

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STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2011 ANNUAL REPORT

STATE CORPORATION COMMISSION

JUDITH WILLIAMS JAGDMANN, Chairman

JAMES C. DIMITRI

MARK C. CHRISTIE

JOEL H. PECK, Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 2011

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the 2011 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

WERNER A. PAUL
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

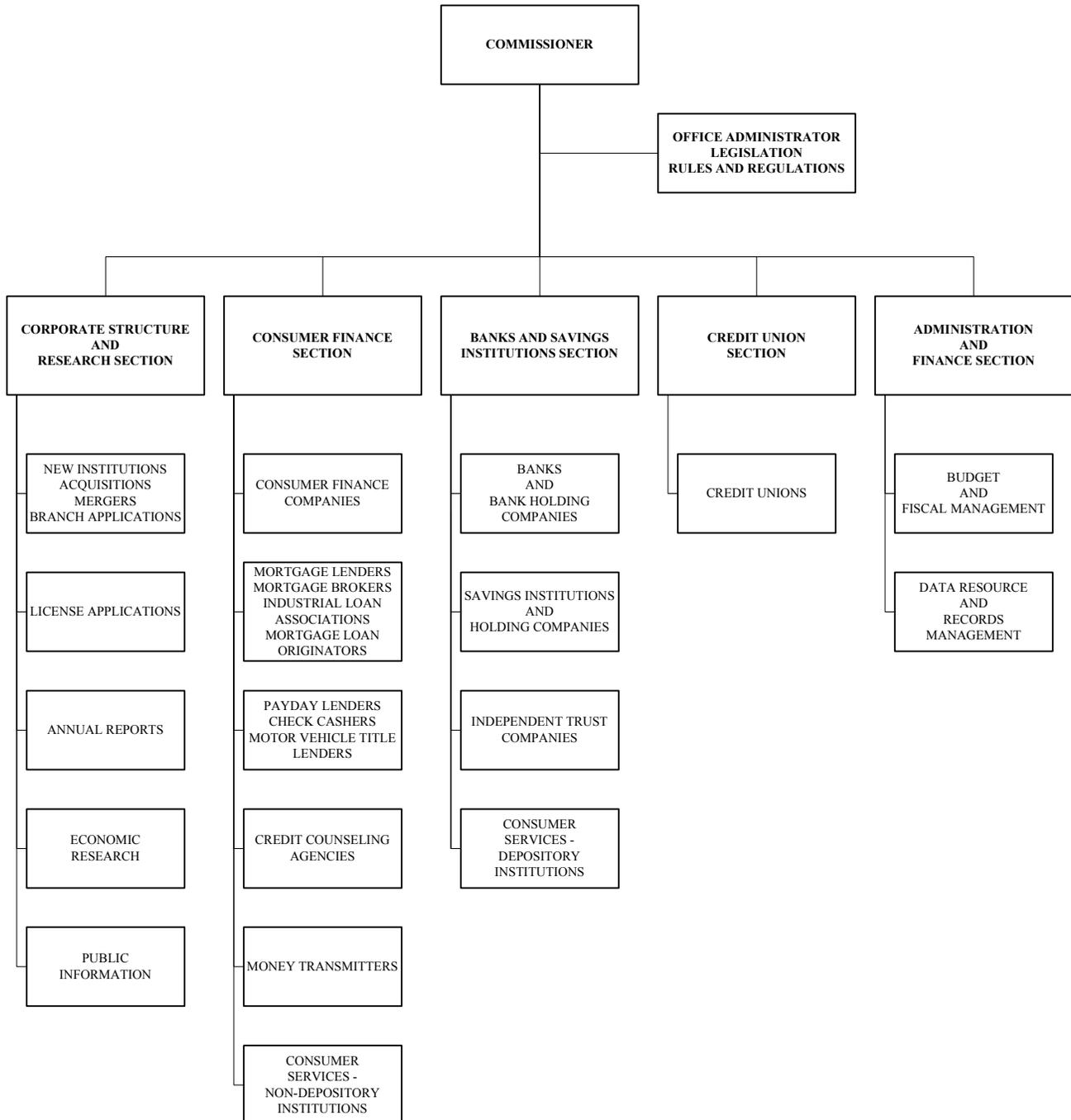
SIDNEY A. BAILEY, July 1, 1978 to June 30, 1997
E. J. FACE, JR., July 1, 1997 to Date

LEGAL HOLIDAYS

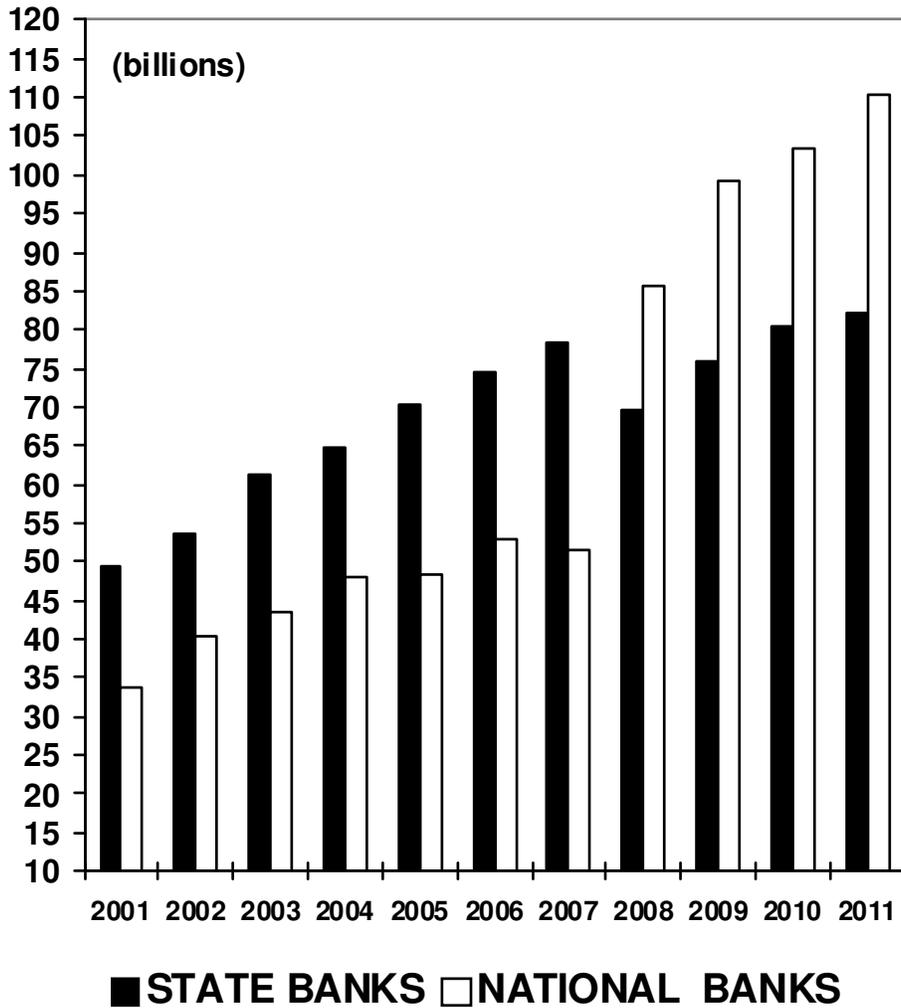
In each year, the first day of January (New Year's Day), the Friday preceding the third Monday in January (Lee-Jackson Day), the third Monday in January (Martin Luther King, Jr. Day), the third Monday in February (George Washington Day), the last Monday in May (Memorial Day), the fourth day of July (Independence 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 2.2, Chapter 33, 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 2001 – 2011**



**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, 2010 82 State Banks 977 Branches	December 31, 2011 80 State Banks 1,017 Branches
ASSETS		
Cash and balances due from depository institutions	\$ 3,314,730	\$ 3,679,778
Noninterest-bearing balances and currency and coin.....	655,959	763,062
Interest-bearing balances	2,658,771	2,916,716
Securities	8,496,109	9,867,865
Federal funds sold & securities purchased under agreement to resell	378,108	486,280
Loan and lease financing receivables:		
Loans and leases, net of unearned income	38,685,175	39,211,804
LESS: Allowance for loan and lease losses	878,556	746,767
Loans and leases, net of unearned income and allowance for losses	37,806,619	38,465,037
Assets held in trading accounts.....	2,622	12,615
Premises and fixed assets (including capitalized leases)	1,146,270	1,182,837
Other real estate owned	414,661	436,234
Intangible assets.....	828,163	882,806
Other assets.....	1,939,783	1,907,319
TOTAL ASSETS.....	\$ 54,327,065	\$56,920,771
LIABILITIES		
Deposits:		
In domestic offices	\$ 44,535,963	\$46,528,633
(1) Noninterest-bearing	5,995,865	7,252,774
(2) Interest-bearing	38,540,098	39,275,859
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	820,639	1,064,249
Other borrowed money	2,784,764	2,645,624
Notes and debentures subordinated to deposits	52,046	41,612
Other liabilities	369,961	379,995
TOTAL LIABILITIES	48,563,373	50,660,113
EQUITY CAPITAL		
Perpetual preferred stock	151,550	203,394
Common stock.....	506,758	519,476
Surplus.....	3,537,482	3,656,036
Undivided profits and capital reserves.....	1,539,611	1,855,513
Noncontrolling interests in consolidated subsidiaries.....	28,291	26,239
TOTAL EQUITY	5,763,692	6,260,658
TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 54,327,065	\$56,920,771

**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)**

	2010	2011
INTEREST INCOME:		
Interest and fees on loans	\$ 2,310,340	\$ 2,251,591
Income from lease financing receivables	172	104
Interest on balances due from depository institutions	8,712	9,863
Interest and dividends on securities	296,089	300,991
Interest from assets held in trading accounts	214	67
Interest on federal funds sold and securities purchased under agreements to resell.....	1,343	1,261
Other Interest Income.....	4,877	5,996
TOTAL INTEREST INCOME	2,621,747	2,569,873
INTEREST EXPENSE:		
Interest on deposits in domestic offices	617,924	469,177
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	7,892	9,648
Interest on trading liabilities and other borrowed money.....	99,585	87,892
Interest on notes and debentures subordinated to deposits.....	3,996	2,615
TOTAL INTEREST EXPENSE	729,397	569,332
NET INTEREST INCOME	1,892,350	2,000,541
Provision for loan and lease losses.....	631,046	333,200
NONINTEREST INCOME:		
Income from fiduciary activities	16,102	16,277
Service charges on deposit accounts	117,100	122,579
Trading revenue	(511)	(3,095)
Other fee income	47,008	0
All other noninterest income	309,061	370,120
TOTAL NONINTEREST INCOME	488,760	505,881
Realized gains (losses) on securities	15,488	22,623
NONINTEREST EXPENSE:		
Salaries and employee benefits	826,120	915,544
Expenses of premises and fixed assets (net of rental income) ..	205,685	222,504
Other noninterest expense	627,192	627,900
TOTAL NONINTEREST EXPENSE	1,658,997	1,765,948
INCOME BEFORE INCOME TAXES AND EXTRA- ORDINARY ITEMS AND OTHER ADJUSTMENTS	106,555	429,897
APPLICABLE INCOME TAXES	107,150	163,273
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	(595)	266,624
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES	0	0
NET INCOME	\$ (595)	\$ 266,624

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**Selected Data For Virginia State-Chartered Banks
As of December 31, 2011**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Alliance Bank Corporation*	Fairfax	6	510,294	380,656	43,284
Bank of Botetourt	Buchanan	10	307,278	281,532	23,575
The Bank of Charlotte County*	Phenix	4	121,029	99,485	16,324
Bank of Clarke County*	Berryville	12	561,578	448,778	59,157
The Bank of Fincastle	Fincastle	8	180,416	154,318	25,303
Bank of Floyd*	Floyd	7	258,794	234,175	23,910
The Bank of Hampton Roads*	Chesapeake	36	1,899,061	1,581,401	131,576
Bank of Lancaster*	Kilmarnock	9	314,347	265,619	26,978
The Bank of Marion*	Marion	16	348,943	303,471	36,817
Bank of McKenney*	McKenney	7	205,022	180,427	20,280
Bank of the James*	Lynchburg	10	427,040	374,958	33,408
The Bank of Southside Virginia	Carson	15	530,272	452,901	72,885
Bank of Virginia*	Midlothian	4	165,463	147,241	12,666
Benchmark Community Bank*	Kenbridge	12	416,125	370,094	43,037
The Blue Grass Valley Bank	Blue Grass	2	35,370	31,183	3,976
Blue Ridge Bank, Inc.*	Luray	5	198,924	163,455	16,659
Burke & Herbert Bank & Trust Company	Alexandria	25	2,461,748	2,022,277	248,884
The Business Bank	Vienna	8	313,850	283,999	28,743
Cardinal Bank	McLean	27	2,594,615	1,808,721	265,282
Carter Bank & Trust	Martinsville	124	3,970,407	3,609,989	339,521
Central Virginia Bank*	Powhatan	9	394,809	333,415	17,120
Chesapeake Bank*	Kilmarnock	11	633,128	541,725	63,442
Citizens and Farmers Bank	West Point	18	921,031	647,269	114,011
Citizens Bank and Trust Company*	Blackstone	11	323,006	272,009	36,236
Citizens Community Bank*	South Hill	4	161,463	134,655	22,595
Colonial Virginia Bank*	Gloucester	3	130,267	109,561	11,535

* - Member of Federal Reserve

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**Selected Data For Virginia State-Chartered Banks
As of December 31, 2011**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Community Bankers' Bank*	Midlothian	1	143,618	118,503	14,967
Community Capital Bank of Virginia*	Christiansburg	2	55,817	44,364	9,613
Essex Bank*	Tappahannock	25	1,091,224	934,012	113,789
EVB*	Tappahannock	25	1,061,468	834,270	101,801
Farmers & Merchants Bank*	Timberville	9	566,021	435,971	45,776
The Farmers & Merchants Bank of Craig County*	New Castle	2	52,395	43,077	9,163
Farmers and Miners Bank*	Pennington Gap	6	129,141	112,550	16,312
The Farmers Bank of Appomattox*	Appomattox	5	186,239	158,545	23,477
Farmers Bank, Windsor, Virginia*	Windsor	5	423,749	341,733	39,290
The Fauquier Bank*	Warrenton	10	612,914	530,924	50,118
First and Citizens Bank	Monterey	3	115,881	102,665	12,539
First Bank*	Strasburg	10	538,516	469,304	45,726
The First Bank and Trust Company*	Lebanon	20	1,246,957	1,102,907	124,902
First Capital Bank*	Glen Allen	7	541,366	441,653	45,045
First Community Bank*	Bluefield	55	2,144,104	1,561,334	282,761
First Sentinel Bank*	Richlands	5	167,493	149,924	14,765
First State Bank	Danville	1	37,461	35,828	1,433
First Virginia Community Bank*	Fairfax	3	261,037	223,369	33,785
The Freedom Bank of Virginia*	Vienna	2	207,485	183,148	23,697
Frontier Community Bank*	Waynesboro	1	79,767	71,925	7,697
Heritage Bank*	Norfolk	7	293,537	250,587	34,737
Highlands Community Bank*	Covington	2	114,330	101,153	12,290
Highlands Union Bank*	Abingdon	14	620,609	516,183	34,448
HomeTown Bank*	Roanoke	5	361,175	309,928	30,797
John Marshall Bank*	Baileys Crossroads	6	436,935	354,992	47,403
Lee Bank & Trust Company	Pennington Gap	4	177,631	156,254	19,582

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**Selected Data For Virginia State-Chartered Banks
As of December 31, 2011**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
MainStreet Bank*	Herndon	4	282,467	249,664	24,573
Middleburg Bank*	Middleburg	12	1,186,776	931,540	103,169
Miners Exchange Bank*	Coeburn	8	160,102	149,596	9,589
Monarch Bank*	Chesapeake	11	909,258	744,797	82,537
New Peoples Bank, Inc.*	Honaker	27	781,601	709,125	52,245
Peoples Bank of Virginia*	Richmond	4	285,898	246,263	39,098
The Peoples Bank	Ewing	5	89,900	81,345	7,783
Peoples Community Bank*	Montross	5	139,918	126,343	12,677
Pioneer Bank*	Stanley	6	164,519	133,956	17,677
Select Bank*	Forest	2	103,441	92,356	10,887
Shore Bank*	Onley	7	277,267	220,990	25,870
Sonabank*	McLean	15	611,507	464,714	95,575
StellarOne Bank*	Christiansburg	55	2,911,678	2,404,284	433,081
Towne Bank	Portsmouth	26	4,081,771	3,206,835	514,194
TruPoint Bank*	Grundy	12	455,331	394,959	42,354
Union First Market Bank*	Richmond	99	3,888,611	3,181,648	467,621
United Bank*	Fairfax	56	3,634,102	2,729,390	613,992
Valley Bank*	Roanoke	8	771,163	633,466	71,552
Village Bank	Midlothian	15	580,734	487,702	46,453
Virginia Bank and Trust Company*	Danville	8	165,712	139,191	23,878
Virginia Commerce Bank*	Arlington	28	2,936,322	2,300,278	340,074
Virginia Commonwealth Bank*	Petersburg	9	285,845	260,775	24,604
Virginia Community Bank*	Louisa	8	229,142	193,152	18,083
Virginia Company Bank	Newport News	3	131,564	107,259	14,059
Virginia Heritage Bank*	Fairfax	5	578,087	491,713	62,476
Virginia Partners Bank*	Fredericksburg	4	191,421	170,463	18,875

* - Member of Federal Reserve

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**Selected Data For Virginia State-Chartered Banks
As of December 31, 2011**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
WashingtonFirst Bank	Reston	10	559,411	483,405	49,319
Xenith Bank*	Richmond	7	476,072	375,007	79,007

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- Applications Received and/or Acted Upon

New Banks

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
05/02/11	First Community Bank	29 College Drive Bluefield, Tazewell County, VA	Approved 06/14/11

Mergers

<u>Received</u>	<u>Description</u>	<u>Activity</u>
08/03/11	PNC Bank, National Association, Pittsburgh, PA to merge into it RBC Bank (USA)	Pending
08/12/11	Capital Bank, N.A., Miami, FL to merge into it GreenBank	Pending

Acquisitions

<u>Received</u>	<u>Description</u>	<u>Activity</u>
02/09/11	American National Bankshares Inc., Danville, VA to acquire MidCarolina Bank	Approved 03/16/11

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/06/10	Towne Bank Portsmouth, VA	5200 Providence Road City of Virginia Beach, VA	Approved 01/05/11
12/08/10	Bank of McKenney McKenney, VA	13117 Rivers Bend Boulevard Chester, Chesterfield County, VA	Approved 01/07/11
12/27/10	Union First Market Bank Richmond, VA	1044 Warrenton Road Stafford County, VA	Approved 01/18/11
12/28/10	Bank of Georgetown Washington, DC	1850 Towers Crescent Drive Vienna, Fairfax County, VA	No Objection 01/19/11
01/06/11	Cardinal Bank McLean, VA	6402 Williamsburg Boulevard Arlington County, VA	Approved 01/25/11
01/07/11	Union First Market Bank Richmond, VA	440 South Main Street City of Harrisonburg, VA	Approved 01/27/11
01/07/11	Sonabank McLean, VA	10 West Washington Street Middleburg, Loudoun County, VA	Approved 01/28/11
01/12/11	First Virginia Community Bank Fairfax, VA	11260 Roger Bacon Drive, Suite 101 Reston, Fairfax County, VA	Approved 02/07/11
01/28/11	Community Capital Bank of Virginia Christiansburg, VA	100 West Franklin Street, Suite 301 City of Richmond, VA	Approved 02/14/11
02/02/11	Virginia Heritage Bank Vienna, VA	45745 Nokes Boulevard, Suite 150 Dulles, Loudoun County, VA	Approved 02/24/11
02/11/11	Union First Market Bank Richmond, VA	400 Gateway Drive Frederick County, VA	Approved 03/03/11
02/11/11	Union First Market Bank Richmond, VA	2035 East Market Street City of Harrisonburg, VA	Approved 03/03/11
02/11/11	Union First Market Bank Richmond, VA	200 Rivendall Court Frederick County, VA	Approved 03/03/11

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Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
02/11/11	Union First Market Bank Richmond, VA	1015 Richmond Road City of Staunton, VA	Approved 03/03/11
02/11/11	Union First Market Bank Richmond, VA	437 Tiffany Drive City of Waynesboro, VA	Approved 03/03/11
02/11/11	Union First Market Bank Richmond, VA	240 Elizabeth Drive Stephens City, Frederick County, VA	Approved 03/03/11
02/11/11	Union First Market Bank Richmond, VA	15371 Montanus Drive Culpeper, Culpeper County, VA	Approved 03/03/11
02/14/11	Sandy Spring Bank Olney, MD	550 North Quincy Street Arlington, Arlington County, VA	No Objection 03/11/11
03/18/11	Miners Exchange Bank Coeburn, VA	309 Vanover Avenue, N.E. Wise County, VA	Approved 04/06/11
03/28/11	Branch Banking and Trust Company Winston-Salem, NC	135 Crooked Run Plaza Front Royal, Warren County, VA	No Objection 04/22/11
04/22/11	Congressional Bank Potomac, MD	150 Elden Street Herndon, Fairfax County, VA	No Objection 05/19/11
06/01/11	Heritage Bank Norfolk, VA	1403 Greenbrier Parkway, Suite 110 City of Chesapeake, VA	Approved 06/20/11
06/08/11	Xenith Bank Richmond, VA	6806 Paragon Place Henrico County, VA	Approved 06/29/11
06/09/11	Middleburg Bank Middleburg, VA	821 East Main Street City of Richmond, VA	Approved 06/28/11
06/20/11	Business Bank, The Vienna, VA	697 North Washington Street City of Alexandria, VA	Approved 07/13/11
06/21/11	EagleBank, Inc. Bethesda, MD	12011 Sunset Hills Road, Suite 100 Reston, VA	No Objection 07/07/11
07/05/11	Page Valley Bank, The Luray, VA	204 Albemarle Square Albemarle County, VA	Approved 08/02/11
07/08/11	Sonabank McLean, VA	13804 Hull Street Road Midlothian, Chesterfield County, VA	Approved 08/01/11
07/11/11	Branch Banking and Trust Company Winston-Salem, NC	608 Potomac Station Drive N.E. Leesburg, Loudoun County, VA	No Objection 08/19/11
07/14/11	Xenith Bank Richmond, VA	9020 Stony Point Parkway, Suite 225 City of Richmond, VA	Approved 07/27/11
08/02/11	Union First Market Bank Richmond, VA	Three James Center 1051 East Cary Street, Suite 103 City of Richmond, VA	Approved 09/26/11
08/26/11	Xenith Bank Richmond, VA	1011 Boulder Springs Drive, Suite 410 Chesterfield County, VA	Approved 09/16/11
09/01/11	First Bank of Virginia Troy, NC	1406 S. Colorado Street City of Salem, VA	No Objection 10/19/11
11/01/11	EagleBank, Inc. Bethesda, MD	2905 District Avenue, Suite 190 Fairfax County, VA	No Objection 12/07/11

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
11/29/11	Pioneer Bank Stanley, VA	1710 Seminole Trail, Suite 4 Albemarle County, VA	Approved 12/21/11
12/07/11	Sandy Spring Bank Olney, MD	5250 Port Royal Road Springfield, Fairfax County, VA	No Objection 12/29/11
12/13/11	StellarOne Bank Christiansburg, VA	300 Preston Avenue City of Charlottesville, VA	Pending
12/22/11	MainStreet Bank Herndon, VA	10089 Fairfax Boulevard City of Fairfax, VA	Pending

Main Office Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
11/10/11	Union First Market Bank Richmond, VA	From: 111 Virginia Street, Suite 100 City of Richmond, VA To: 1051 East Cary Street, Suite 1200 City of Richmond, VA	Approved 12/06/11

Branch Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
01/25/11	New Peoples Bank, Inc. Honaker, VA	From: 20445 Riverside Drive Grundy, Buchanan County, VA To: 20487 Riverside Drive Grundy, Buchanan County, VA	Approved 02/14/11
04/07/11	Virginia Company Bank Newport News, VA	From: 601 Thimble Shoals Boulevard City of Newport News, VA To: 11801 Merchants Walk City of Newport News, VA	Approved 04/28/11
04/21/11	Middleburg Bank Middleburg, VA	From: 8383 West Main Street Marshall, Fauquier County, VA To: 8331 West Main Street Marshall, Fauquier County, VA	Approved 05/17/11
05/16/11	Monarch Bank Chesapeake, VA	From: 150 Boush Street, Suite 100 City of Norfolk, VA To: 101 West Main Street, Suite 1000 City of Norfolk, VA	Approved 06/08/11
07/11/11	Branch Banking and Trust Company Winston-Salem, NC	From: 120 North Maple Avenue Purcellville, Loudoun County, VA To: 126 North Maple Avenue Purcellville, Loudoun County, VA	Pending
09/01/11	Fulton Bank, National Association Lancaster, PA	From: 735 Thimble Shoals Boulevard City of Newport News, VA To: 601 Thimble Shoals Boulevard City of Newport News, VA	Pending

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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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>
09/09/11	First Bank of Virginia Troy, NC	From: 131 Ivanhoe Road, Unit 131D Max Meadows, Wythe County, VA To: 145 Ivanhoe Road Max Meadows, Wythe County, VA	Approved 10/19/11
09/28/11	Towne Bank Portsmouth, VA	From: 5531 N. Croatan Highway Southern Shores, NC To: 2 Juniper Trail Southern Shores, NC	Approved 10/19/11
12/21/11	Virginia Heritage Bank Vienna, VA	From: 11166 Fairfax Boulevard, Suite 100 City of Fairfax, VA To: 8245 Boone Boulevard, Suite 820 Vienna, Fairfax County, VA	Pending

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2011 ANNUAL REPORT

Banks -- Status Changes

Mergers

April 08 Boone County Bank, Inc., Madison, WV merged into it Consolidated Bank and Trust Company

Conversions - National Bank to State Bank

June 29 First Community Bank, N.A., Bluefield, VA converted to a state chartered bank under the title of First Community Bank

Bank Closures

July 27 The State Corporation Commission found Virginia Business Bank, Richmond, VA to be at or near insolvency and ordered the bank be closed as of 5:00 p.m., Friday, July 29, 2011. The Federal Deposit Insurance Corporation (FDIC) was appointed as receiver. Certain assets and liabilities of the bank were purchased and assumed by Xenith Bank, Richmond, VA, which reopened the single office of the bank on July 30, 2011.

September 20 The State Corporation Commission found Bank of the Commonwealth, Norfolk, VA to be at or near insolvency and ordered the bank be closed as of 6:05 p.m., Friday, September 23, 2011. The Federal Deposit Insurance Corporation (FDIC) was appointed as receiver. Certain assets and liabilities of the bank were purchased and assumed by Southern Bank and Trust Company, Mount Olive, NC, which reopened the offices of the bank on September 26, 2011.

Changes in Title

October 15 Page Valley Bank, The, Luray, VA changed its name to Blue Ridge Bank, Inc.

Branch Openings

January 31 Virginia Company Bank, Newport News, VA opened a branch office at 2198 Coliseum Drive, City of Hampton, VA

February 22 Burke & Herbert Bank & Trust Company, Alexandria, VA opened a branch office at 3030 Clarendon Boulevard, Arlington County, VA

March 07 Virginia Heritage Bank, Vienna, VA opened a branch office at 45745 Nokes Boulevard, Suite 150, Dulles, Loudoun County, VA

March 14 Burke & Herbert Bank & Trust Company, Alexandria, VA opened a branch office at 6705 Whittier Avenue, McLean, Fairfax County, VA

March 21 Union First Market Bank, Richmond, VA opened a branch office at 1044 Warrenton Road, Stafford County, VA

March 22 Virginia Partners Bank, Fredericksburg, VA opened a branch office at Cowan Center, 2521 Cowan Boulevard, City of Fredericksburg, VA

March 28 Community Capital Bank of Virginia, Christiansburg, VA opened a branch office at 100 West Franklin Street, Suite 301, City of Richmond, VA

March 28 Fulton Bank, National Association, Lancaster, PA opened a branch office at 217 Hanbury Road, City of Chesapeake, VA

March 28 Monarch Bank, Chesapeake, VA opened a branch office at 4629 N. Croatan Highway, Kitty Hawk, NC

April 18 Bank of Clarke County, Berryville, VA opened a branch office at 21 Main Street, Round Hill, Loudoun County, VA

May 02 Sonabank, McLean, VA opened a branch office at 10 West Washington Street, Middleburg, Loudoun County, VA

May 23 Union First Market Bank, Richmond, VA opened a branch office at 440 South Main Street, City of Harrisonburg, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- Status Changes

Branch Openings

May	23	Cardinal Bank, McLean, VA opened a branch office at 6402 Williamsburg Boulevard, Arlington County, VA
June	27	First Virginia Community Bank, Fairfax, VA opened a branch office at 11260 Roger Bacon Drive, Suite 101, Reston, Fairfax County, VA
June	27	Union First Market Bank, Richmond, VA opened a branch office at 1015 Richmond Road, City of Staunton, VA
June	27	Union First Market Bank, Richmond, VA opened a branch office at 437 Tiffany Drive, City of Waynesboro, VA
June	27	Union First Market Bank, Richmond, VA opened a branch office at 15371 Montanus Drive, Culpeper, Culpeper County, VA
June	27	Union First Market Bank, Richmond, VA opened a branch office at 2035 East Market Street, City of Harrisonburg, VA
June	27	Union First Market Bank, Richmond, VA opened a branch office at 400 Gateway Drive, Frederick County, VA
June	27	Union First Market Bank, Richmond, VA opened a branch office at 200 Rivendall Court, Frederick County, VA
June	27	Union First Market Bank, Richmond, VA opened a branch office at 240 Elizabeth Drive, Stephens City, Frederick County, VA
July	06	Sandy Spring Bank, Olney, MD opened a branch office at 550 North Quincy Street, Arlington County, VA
August	01	Xenith Bank, Richmond, VA opened a branch office at 9020 Stony Point Parkway, Suite 225, City of Richmond, VA
August	15	EagleBank, Inc., Bethesda, MD opened a branch office at 4420 N. Fairfax Drive, Arlington County, VA
August	29	John Marshall Bank, Reston, VA opened a branch office at 1943 Isaac Newton Square, Reston, Fairfax County, VA
September	19	Heritage Bank, Norfolk, VA opened a branch office at 1403 Greenbrier Parkway, Suite 110, City of Chesapeake, VA
September	27	Bank of McKenney, McKenney, VA opened a branch office at 13117 Rivers Bend Boulevard, Chester, Chesterfield County, VA
October	03	Sonabank, McLean, VA opened a branch office at 13804 Hull Street Road, Midlothian, Chesterfield County, VA
October	13	Business Bank, The, Vienna, VA opened a branch office at 697 North Washington Street, City of Alexandria, VA
October	19	EagleBank, Bethesda, MD opened a branch office at 1919 N. Lynn Street, Arlington County, VA
October	31	Union First Market Bank, Richmond, VA opened a branch office at Three James Center, 1051 East Cary Street, Suite 103, City of Richmond, VA
November	03	Middleburg Bank, Middleburg, VA opened a branch office at 821 East Main Street, City of Richmond, VA
November	14	Page Valley Bank, The, Luray, VA opened a branch office at 204 Albemarle Square, Albemarle County, VA
December	01	Xenith Bank, Richmond, VA opened a branch office at 1011 Boulder Springs Drive, Suite 410, Chesterfield County, VA
December	12	Burke & Herbert Bank & Trust Company, Alexandria, VA opened a branch office at 4605 Daisy Reid Avenue, Prince William County, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- Status Changes

Branch Openings

December 13 Miners Exchange Bank, Coeburn, VA opened a branch office at 309 Vanover Avenue, N.E., Wise County, VA

Main Office Redesignations

October 14 John Marshall Bank, Reston, VA redesignated its main office from 5860 Columbia Pike, Suite 104, Baileys Crossroads, Fairfax County, VA to 1943 Isaac Newton Square, Reston, Fairfax County, VA

Main Office Relocations

December 19 Union First Market Bank, Richmond, VA relocated its main office from 111 Virginia Street, Suite 100, City of Richmond, VA to 1051 East Cary Street, Suite 1200, City of Richmond, VA

Branch Relocations

January 18 Valley Bank, Roanoke, VA relocated a branch office from 1327 Grandin Road, SW, City of Roanoke, VA to 1323 Grandin Road, SW, City of Roanoke, VA

February 14 New Peoples Bank, Inc., Honaker, VA relocated a branch office from 20445 Riverside Drive, Grundy, Buchanan County, VA to 20487 Riverside Drive, Grundy, Buchanan County, VA

April 04 Crescent Bank & Trust, New Orleans, LA relocated a branch office from 700 Independence Parkway Suite 200, Chesapeake, VA to 510 Independence Parkway Suite 300, Chesapeake, VA

April 11 Monarch Bank, Chesapeake, VA relocated a branch office from 318 West 21st Street, City of Norfolk, VA to 500 West 21st Street, City of Norfolk, VA

June 20 Village Bank, Midlothian, VA relocated a branch office from 10374 S. Ledbetter Road, Ashland, Hanover County, VA to 10035 Sliding Hill Road, Ashland, Hanover County, VA

August 13 Middleburg Bank, Middleburg, VA relocated a branch office from 8383 West Main Street, Marshall, Fauquier County, VA to 8331 West Main Street, Marshall, Fauquier County, VA

September 19 Monarch Bank, Chesapeake, VA relocated a branch office from 150 Boush Street, Suite 100, City of Norfolk, VA to 101 West Main Street, Suite 1000, City of Norfolk, VA

Branch Closings

January 28 United Bank, Vienna, VA closed its branch office at 6402 Williamsburg Blvd, Arlington County, VA

March 25 Monarch Bank, Chesapeake, VA closed its branch office at 3708 Croatan Highway N., Unit 1, Kitty Hawk, NC

April 04 Peoples Community Bank, Montross, VA closed its branch office at 2875 Kings Highway, Oak Grove, Westmoreland County, VA

April 07 Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 1403 Greenbrier Parkway, Suite 110, City of Chesapeake, VA

April 08 Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 1400 Kempsville Road, Suite 102, City of Chesapeake, VA

April 15 First Bank, Strasburg, VA closed its branch office at 300 West Reservoir Road, Woodstock, Shenandoah County, VA

May 06 Citizens Community Bank, South Hill, VA closed its branch office at 138 Roanoke Rapids Road, Gaston, NC

June 06 Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 152 Capcom Avenue, Unit 101, Wake Forest, NC

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2011 ANNUAL REPORT

Banks -- Status Changes

Branch Closings

June	10	Bank of Virginia, Midlothian, VA closed its branch office at 15001 Dogwood Villas Drive, Chesterfield County, VA
June	10	Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 500 Plume Street East, Suite 100, City of Norfolk, VA
August	12	StellarOne Bank, Christiansburg, VA closed its branch office at 5996 Plank Road, Spotsylvania County, VA
August	31	Shore Bank, Onley, VA closed its branch office at 18426 Dunne Avenue, Parksley, Accomack County, VA
September	02	Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 713 Independence Boulevard, City of Virginia Beach, VA
September	09	Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 1316 North Great Neck Road, City of Virginia Beach, VA
September	16	Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 4500 East Princess Anne Road, City of Norfolk, VA
September	16	StellarOne Bank, Christiansburg, VA closed its branch office at 320 West Main Street, Wytheville, Wythe County, VA
September	23	Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 117 Market Street, City of Suffolk, VA
October	12	Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 4725 SW Cary Parkway, Cary, NC
October	21	Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 2235 Gateway Access Point, Raleigh, NC
October	21	Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 8470 Falls of the Neuse Road, Suite 100, Raleigh, NC
October	21	Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 433 US Highway 64 East, Plymouth, NC
October	21	Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 504 Meadowmont Village Circle, Chapel Hill, NC
November	04	Union First Market Bank, Richmond, VA closed its branch office at 171 Monticello Avenue, City of Williamsburg, VA
November	04	Bank of Hampton Roads, The, Norfolk, VA closed its branch office at 3801 Pacific Avenue, City of Virginia Beach, VA
December	30	EVB, Tappahannock, VA closed its branch office at 14833 George Washington Memorial Hwy, Glenss, Gloucester County, VA

EFT Closings

April	11	StellarOne Bank, Christiansburg, VA closed its EFT facility located at 501 Sunset Lane, Culpeper, Culpeper County, VA
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STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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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., President
Cashier- Jean Houpert, 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 615
Troutville 24175
C.E.O.- G. Lyn Hayth, III, President
Cashier- Michelle A. Crook, 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
Loudoun County
21 Main Street, Round Hill

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.- Ronald Leon Moore, Chairman of the Board
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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- List by Name

Bank of Floyd (Continued)

Montgomery County
2145 Roanoke Street, Christiansburg
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.- Douglas J. Glenn, President
Cashier- Steven Theobald, Chief Financial Officer

Offices

City of Chesapeake
111 Gainsborough Square
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
539 21st Street
999 Waterside Drive Suite 101 *
City of Richmond
5300 Patterson Avenue
City of Suffolk
2825 Godwin Boulevard
City of Virginia Beach
1100 Dam Neck Road
1580 Laskin Road
2098 Princess Anne Road
3001 Shore Drive
5472 Indian River Road
641 Lynnhaven Parkway, Suite 101
Pembroke One Building, Suite 100, 281 Independence
Boulevard
Albemarle County
204 Albemarle Square
Chesterfield County
13804 Hull Street, Midlothian
2730 Buford Road
Greensville County
100 Dominion Drive
Henrico County
12090 West Broad Street
8209 West Broad Street
North Carolina
322 South Broad Street, Edenton
1145 North Road Street, Elizabeth City
1404 West Ehringhaus Street, Elizabeth City

Bank of Hampton Roads, The (Continued)

North Carolina
3600 North Croatan Highway, Kitty Hawk
5406 North Croatan Highway, Kitty Hawk
100 Moyock Commons Drive, Moyock
2808 South Croatan Highway, Nags Head
102 West Buncombe Street, Roper
901 Military Cutoff Road, Wilmington

Bank of Lancaster

P O Box 1869
Kilmarnock 22482-1869
C.E.O.- Randal R. Greene, President
Cashier- Deborah M. Evans, Chief Financial Officer

Offices

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
2768 US Highway 23 North, Weber City
Smyth County
1155 E. Lee Highway, Chilhowie
101 East Main Street, Marion
102 West Main Street, Marion *
1026 S. Main Street, Marion
1600 North Main Street, Marion
101 Bank Street, Saltville
Washington County
201 Valley Street, Abingdon
744 Beaver Dam Avenue, Suite A, Damascus
656 S. Monte Vista Drive, Glade Spring

* Legal main office

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- List by Name

Bank of Marion, The (Continued)

Wythe County
787 Fort Chiswell Road, Suite 7, Max Meadows
512 North Main Street, Rural Retreat
Tennessee
2867 Boones Creek Road, Johnson City

Bank of 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
13117 Rivers Bend Boulevard, Chester
6300 River Road, Matoaca
Dinwiddie County
20701 First Street, McKenney *
13812 Boydton Plank Road
U.S. Highway 460 and State Route 684
Prince George County
4700 Owens Way

Bank of Southside Virginia, The

P O Box 40
Carson 23830-0040
C.E.O.- J. Peter Clements, President
Cashier- Shirley O. Wilkinson, Chief Financial Officer
Offices
City of Colonial Heights
764 East Eilerslie Ave
City of Franklin
Southampton Shopping Center, 1310 Armory Drive
City of Petersburg
2703 South Crater Road
Chesterfield County
4310 W. Hundred Road, Chester
Dinwiddie County
17208 Halligan Park Road, Carson *
14003 Boydton Plank Road
U.S. Route 1 and State Route 226
Greensville County
U.S. Route 58 & State Route 686
Isle of Wight County
115 Main Street, Smithfield
Prince George County
6400 Courthouse Road
Southampton County
18207 Virginia Avenue, Boykins
23003 Main Street, Capron
Sussex County
Main Street, Stony Creek
630 N. County Drive, Wakefield

Bank of Southside Virginia, The (Continued)

Sussex County
Jarrett Avenue

Bank of Virginia

P.O. Box 5658
Midlothian 23112-0028
C.E.O.- Jack C. Zoeller
Cashier- Joseph D. Pennington, Chief Financial Officer
Offices
Chesterfield County
4023 West Hundred Road, Chester
11730 Hull Street Road, Midlothian *
906 Branchway Road
Henrico County
10501 Patterson Avenue

Bank of the James

828 Main Street
Lynchburg 24504
C.E.O.- Robert R. Chapman, III, President
Cashier- J. Todd Scruggs, Chief Financial Officer
Offices
City of Bedford
1405 Ole Dominion Boulevard
City of 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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- List by Name

Benchmark Community Bank (Continued)

Mecklenburg County
133 College Street, Clarksville
905 North Mecklenburg Avenue, South Hill
Nottoway County
400 Church Street, Blackstone
1500-1508 W. Virginia Avenue, Crewe
Prince Edward County
East Third Street & South Street, Farmville
Southwest Corner of Main Street and Milnwood Road,
Farmville

Blue Grass Valley Bank, The

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

Offices

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

Blue Ridge Bank, Inc.

P O Box 609
Luray 22835-0609
C.E.O.- Monte L. Layman, President
Cashier- Brian K. Plum, Chief Financial Officer

Offices

Albemarle County
204 Albemarle Square
Page County
17 West Main Street, Luray *
612 East Main Street, Luray
600 S. 3rd Street, Shenandoah
Rockingham County
9972 Spotswood Trail, McGaheysville

Burke & Herbert Bank & Trust Company

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

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

Burke & Herbert Bank & Trust Company (Continued)

Arlington County
3030 Clarendon Boulevard
500 South 23rd Street
Fairfax County
4235 Annandale Road, Annandale
9516 Old Keene Mill Road, Burke
14122 Lee Highway, Centreville
6705 Whittier Avenue, McLean
6200 Backlick Road, Springfield
302 Maple Avenue West, Vienna
2604 Sherwood Hall Lane
5519 Franconia Road
5705 Seminary Road
5731 Telegraph Road
6210 Interparcel Road
8736-38 Cooper Road
Prince William County
Northeast Corner of U.S. Route 1 and Wayside Drive,
Dumfries
14008 Smoketown Road, Woodbridge
4605 Daisy Reid Avenue

Business Bank, The

133 Maple Avenue East
Vienna 22180
C.E.O.- Harold C. Rauner, President
Cashier- Lisa M. Porter, Chief Financial Officer

Offices

City of Alexandria
697 North Washington Street
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

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Banks -- List by Name

Cardinal Bank (Continued)

City of Manassas
9626 Center Street
Arlington County
2100 North Glebe Road
2505 Wilson Boulevard
3434 N. Washington Boulevard
6402 Williamsburg 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 Catoctin 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
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
140 Kentuck Road
141 Westover Drive
3060 North Main Street
903 South Main Street
City of Emporia
701 North Main Street

Carter Bank & Trust (Continued)

City of Galax
118 North Main Street
543 East Stuart Drive
City of Harrisonburg
2169 South Main Street
75 North Mason Street
City of Lynchburg
1728 Graves Mill Road
2018 Tate Springs Road
3515 Campbell Avenue
City of Martinsville
4 East Commonwealth Boulevard *
City of Radford
1900 East Main Street
City of Roanoke
1722 Hershberger Road NW
2657 Peters Creek Road NW
3132 Electric Road SW
4143 Franklin Road SW
4806 Hollins Road NW
616 9th Street SE
City of Salem
1400 Electric Road
City of Staunton
478 Frontier Drive
City of Waynesboro
2701 West Main Street
Albemarle County
4430 Ivy Road
Amherst County
221 Ambriar Drive, Amherst
4498 South Amherst Highway, Madison Heights
Augusta County
2782 Stuarts Draft Highway, Stuarts Draft
81 Franklin Street, Weyers Cave
Bath County
9008 Sam Snead Highway, Hot Springs
Bedford County
8334 Moneta Road
Botetourt County
2728 Lee Highway South, Troutville
721 Blue Ridge Boulevard
Campbell County
3203 Waterlick Road
Carroll County
220 Main Street, Hillsville
Craig County
300 Main Street, New Castle
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

* Legal main office

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Banks -- List by Name

Carter Bank & Trust (Continued)

Franklin County
135 Scruggs Road, Moneta
400 Franklin Street, Rocky Mount

Grayson County
449 East Main Street, Independence

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

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

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

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

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

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

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

Pulaski County
998 Memorial Drive, Pulaski

Roanoke County
1111 East Washington Avenue, Vinton

Rockbridge County
116 East Midland Trail

Rockingham County
317 North Main Street, Bridgewater

Russell County
82 E. Main Street, Lebanon

Spotsylvania County
10407 Courthouse Road, Spotsylvania
1204 Bragg Road

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

Carter Bank & Trust (Continued)

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

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

Wise County
3052 Fourth Avenue, St. Paul

Wythe County
325 East Spring Street, Wytheville

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- List by Name

Central Virginia Bank

P O Box 39
Powhatan 23139-0039
C.E.O.- Herbert E. Marth, Jr., President
Cashier- Robert B. Eastep, Chief Financial Officer

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
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

Citizens Bank and Trust Company (Continued)

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

800 N. Mecklenburg Avenue
South Hill 23970
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
778 Old Farm Road South, Roanoke Rapids

Citizens and Farmers Bank

P O Box 391
West Point 23181-0391
C.E.O.- Larry G. Dillon, 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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- List by Name

Citizens and Farmers Bank (Continued)

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.- Robert L Bailey, 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

City of Richmond
100 West Franklin Street, Suite 301

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

EVB

P O Box 1455
Tappahannock 22560
C.E.O.- Joe A. Shearin, President
Cashier- J. Adam Sothen, Chief Financial Officer

Offices

City of Colonial Heights
3400 Boulevard

EVB (Continued)

Caroline County
202 North Main Street, Bowling Green

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

Gloucester County
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

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

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Banks -- List by Name

Essex Bank (Continued)

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
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
Cashier- Joann Hutchison, Chief Financial Officer

Offices

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

Farmers Bank of Appomattox, The

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

Offices

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

Buckingham County
Southeast corner of State 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- Kristy DeJarnette, Not Applicable

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- C. Shawn Moore, Chief Operating Officer

Offices

Dickenson County
North side of State Route 83, 500 yards West of Brush
Creek Road, Clintwood

Lee County
248 Station Creed Road, Ewing
41526 West Morgan Avenue, Pennington Gap *
6489 Dr. Thomas Walker Road, Rose Hill

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- List by Name

Farmers and Miners Bank (Continued)

Scott County
2944 US Highway North, 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 *
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.- Scott C. Harvard, 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 *
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
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

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Banks -- List by Name

First Capital Bank (Continued)

Henrico County
11001 West Broad Street, Glen Allen *

First Community Bank

P O Box 989
One Community Place
Bluefield 24605
C.E.O.- John M. Mendez
Cashier- David D. Brown, Chief Financial Officer

Offices

City of Emporia
125 West Atlantic Street
431 South Main Street

Chesterfield County
11400 Midlothian Turnpike
9310 Midlothian Turnpike

Dickenson County
320 Chase Street, Clintwood

Hanover County
6109 Brashier Boulevard, Mechanicsville

Henrico County
10820 West Broad Street, Glen Allen
900 North Parham Road

Tazewell County
101 Sanders Lane, Bluefield
29 College Drive, Bluefield *
643 East Riverside Drive, North Tazewell
302 Washington Square, Richlands

Wise County
8044 Main Street, Pound

Wythe County
747 Ft. Chriswell Road, Max Meadows
910 East Main Street, Wytheville

North Carolina
1455 River Ridge Drive, Clemmons
20209 West Catawba Avenue, Cornelius
101 Brookfall Dairy Road, Elkin
5519 Mountain View Road, Hays
401 Gilead Road, Huntersville
347 North Main Street, Mooresville
57 North Main Street, Sparta
92 North Center Street, Taylorsville
312 Jonestown Road, Winston-Salem
401 Knollwood Street, Winston-Salem
5002 Peters Creek Parkway, Winston-Salem
5610 University Parkway, Winston-Salem

Tennessee
1706 Highway 93, Fall Branch
202 East Main Street, Johnson City
300 Sunset Drive, Johnson City
2681 Boones Creek Road, Jonnson City
5756 Highway 11 East, Piney Flats

West Virginia
101 Vermillion Street, Athens
111 Citizens Drive, Beckley

First Community Bank (Continued)

West Virginia
50 Brookshire Lane, Beckley
211 Federal Street, Bluefield
U.S. Route 460, Bluefield
U.S. Route 52 & West Virginia Route 20, Bluefield
2 West Main Street, Buckhannon
Route 20 & Williams River Road, Cowen
State Route 55, Red Oak Plaza, Craigsville
1220 Ritter Drive, Daniels
110 North Pike Street, Grafton
298 Stokes Drive, Hinton
U.S. Route 219, Lindside
100 Market Street, Man
213 Howard Avenue, Mullens
Route 10 Cook Parkway, Oceana
547 Appalachian Highway, Pineville
77 Cedar Street, Pineville
1001 Mercer Street, Princeton
1102 Oakvale Road, Princeton
One Stafford Commons, Princeton
16 West Main Street, Richwood
902 Northside Drive, Summersville

First Sentinel Bank

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

Offices

Russell County
66 Townview Drive, Lebanon
Tazewell County
801 S. College Avenue, Suite 5, Bluefield
12678 George C. Perry Highway, Pounding Mill
315 Railroad Ave, Richlands *
200 Valley View Street

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
11260 Roger Bacon Drive, Suite 101, Reston

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- List by Name

First Virginia Community Bank (Continued)

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.- Craig S. Underhill, 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 *

Heritage Bank

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

Offices

City of Chesapeake
1403 Greenbrier Parkway, Suite 110
City of Norfolk
150 Granby Street, Suite 175
4807 Colley Avenue
735 E. Ocean View Avenue
841 North Military Highway *
City of Virginia Beach
1756 Laskin Road

Heritage Bank (Continued)

City of Virginia Beach
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, Chief Financial Officer

Offices

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

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

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Banks -- List by Name

HomeTown Bank (Continued)

Montgomery County
1540 Roanoke Street, Christiansburg
Roanoke County
4225 Colonial Avenue

John Marshall Bank

1943 Isaac Newton Square, Suite 100
Reston 20190

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
1943 Isaac Newton Square, Reston *
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, Chief Financial Officer

Offices

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

MainStreet Bank

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
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- Rajesh Mehra, Chief Financial Officer

Offices

Fairfax County
1779 Fountain Drive, Reston
Fauquier County
8331 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 Catoclin 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
City of Richmond
821 East Main Street

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
309 Vanover Avenue, N.E.
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
750 Volvo Parkway *
City of Norfolk
101 West Main Street, Suite 1000
500 West 21st Street

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- List by Name

Monarch Bank (Continued)

City of Virginia Beach
100 Lynnhaven Parkway
1635 Laskin Road
3701 Pacific Avenue
4216 Virginia Beach Boulevard, Suite 180
5225 Providence Road
North Carolina
4629 N. Croatan Highway, 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
20487 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
5448 Wise-Norton Road, Esserville
11241 Indian Creek Road, Pound
Tennessee
372 East Jackson Boulevard, Jonesborough
2600 North John B. Dennis Highway, Kingsport

New Peoples Bank, Inc. (Continued)

West Virginia
3996 Coal Heritage Road, Bluewell
1221 Stafford Drive, Princeton

Peoples Bank of Virginia

P O Box 71960
Richmond 23255
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 *

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Banks -- List by Name

Pioneer Bank

P O Box 8
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
Cashier- T. Clay Davis, President

Offices

City of Lynchburg
7113 Timberlake Road
Bedford County
211 Gristmill Drive *

Shore Bank

P O Box 920
Onley 23418-0920
C.E.O.- W. Thomas Mears, President
Cashier- Steve Theobald, Chief Financial Officer

Offices

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

Sonabank (Continued)

Alleghany County
511 Main Street, Clifton Forge
Chesterfield County
13804 Hull Street Road, Midlothian
Fairfax County
6830 Old Dominion Drive, McLean *
11527 Sunrise Valley Drive, Reston
Fauquier County
11-A Main Street, Warrenton
550 Broadview Avenue, Warrenton
Loudoun County
1 East Market Street, Leesburg
10 West Market Street, Leesburg
10 West Washington Street, Middleburg
43086 Peacock Market Plaza, South Riding
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.- O.R. Barham, Jr.
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
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

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- List by Name

StellarOne Bank (Continued)

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
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

StellarOne Bank (Continued)

Spotsylvania County
4805 Lassen Lane
Stafford County
25 Greenbank Road
Wythe County
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
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

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Banks -- List by Name

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

1051 East Cary Street, Suite 1200
Richmond 23219
C.E.O.- G. William Beale
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
City of Harrisonburg
2035 East Market Street
440 South Main Street
City of Newport News
603 Pilot House Drive
City of Richmond
Three James Center, 1051 East Cary Street, Suite 103
1051 East Cary Street, Suite 1200 *
3000 Stony Point Road
3556 W. Cary Street
7035 Three Chopt Road
7045 Forest Hill Avenue
City of Staunton
1015 Richmond Road

Union First Market Bank (Continued)

City of Waynesboro
437 Tiffany Drive
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
Culpeper County
15371 Montanus Drive, Culpeper
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
240 Elizabeth Drive, Stephens City
1095 Millwood Pike
200 Rivendell Court
400 Gateway Drive
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
Henrico County
10150 Brook Road, Glen Allen
10250 Staples Mill Road, Glen Allen
11163 Nuckols Road, Glen Allen

* Legal main office

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- List by Name

Union First Market Bank (Continued)

Henrico County
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
1044 Warrenton Road
622 Cambridge Street
Warren County
473 South Street, Front Royal
Westmoreland County
840 McKinney Boulevard, Colonial Beach
17191 King's Highway, Montross

Union First Market Bank (Continued)

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
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
Greene County
8260 Seminole Trail, Ruckersville

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Banks -- List by Name

United Bank (Continued)

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
1323 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

Village Bank

P O Box 330
Midlothian 23113-0330
C.E.O.- Thomas W. Winfree, President
Cashier- C. Harri 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
10035 Sliding Hill 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 Commerce Bank

5350 Lee Highway
Arlington 22207-1608
C.E.O.- Peter A. Converse, President
Cashier- Mark S. Merrill, Chief Financial Officer

Offices

City of Alexandria
1414 Prince Street
2401 Mount Vernon Avenue
506 King Street
5140 Duke Street

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Banks -- List by Name

Virginia Commerce Bank (Continued)

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
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

Virginia Commonwealth Bank (Continued)

Henrico County
405 North Ridge Road

Virginia Community Bank

P O Box 888
Louisa 23093-0888
C.E.O.- A. Preston Moore, Jr., President
Cashier- Kenneth J. Potter, Chief Financial Officer
Offices
Culpeper County
701 South Main Street, Culpeper
Goochland County
3009 River Road West
Louisa County
Main Street & Cutler Avenue, Louisa
State Route 22 & U.S. Route 33, Louisa *
Mineral Avenue & Fouth 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

601Thimble 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 Hampton
2198 Coliseum Drive
City of Newport News
601 Thimble Shoals Boulevard *

Virginia Heritage Bank

8245 Boone Boulevard, Suite 820
Vienna 22182
C.E.O.- David P. Summers, President
Cashier- Charles C. Brockett, Chief Financial Officer
Offices
City of Fairfax
11166 Fairfax Boulevard, Suite 100 *
Fairfax County
13986 Metrotech Drive, Chantilly
8245 Boone Boulevard, Vienna
Loudoun County
45745 Nokes Boulevard, Suite 150, Dulles
Prince William County
7905 Heritage Village Plaza, Gainesville

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Banks -- List by Name

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 *
Cowan Center, 2521 Cowan Boulevard

WashingtonFirst Bank

11921 Freedom Drive, Suite 250
Reston 20190
C.E.O.- Shaza L. Andersen
Cashier- Matthew R. Johnson, Chief Financial Officer

Offices

City of Fairfax
10777 Main Street
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 *
9020 Stony Point Parkway, Suite 225
City of Suffolk
100 Bosley Avenue
1000 N. Main Street
3535 Bridge Road
Chesterfield County
1011 Boulder Springs Drive, Suite 410
Fairfax County
8200 Greensboro Drive, Suite 1400, McLean

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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
American National Bank and Trust Company, Danville, VA

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

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

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

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

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

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

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

C.E.O. - Randal R. Greene, President
Bank of Lancaster, Kilmarnock, VA
Bay Trust Company, Kilmarnock, VA

Benchmark Bankshares Inc, P.O. Box 569, Kenbridge, VA 23944-0569

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

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

C.E.O. - Monte L. Layman, President
Blue Ridge Bank, Inc., Luray, VA

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

C.E.O. - H. Watts Steger, III
Bank of Botetourt, Troutville, 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., P O Box 268, Midlothian, VA 23113

C.E.O. - William H. McFaddin
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, President
Citizens National Bank, Windsor, VA

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

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

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

C.E.O. - R. Leon Moore, President
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. - Herbert E. Marth, Jr., President
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, President
Chesapeake Bank, Kilmarnock, VA
Chesapeake Trust Company, Kilmarnock, VA

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

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

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

C.E.O. - Rex L. Smith, III, President
Essex Bank, Glen Allen, 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

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

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

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Holding Companies with Bank Subsidiaries Headquartered in Virginia

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., PO Box 561, Warrenton, VA 20188-0000

C.E.O. - Randy K. Ferrell, President
Fauquier Bank, The, Warrenton, VA

First Bancorp, Inc., P O Box 457, Lebanon, VA 24266-0457

C.E.O. - William H. Hayter, President
First Bank and Trust Company, The, Lebanon, VA

First Capital Bancorp, Inc., 4222 Cox Road, Suite 200, Glen Allen, VA 23060-3332

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, Bluefield, VA

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

C.E.O. - Scott C. Harvard, President
First Bank, Strasburg, VA

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

C.E.O. - J. Robert Buchanan, President
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, President
Grayson National Bank, Independence, VA

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

C.E.O. - Douglas J. Glenn, 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

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

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Holding Companies with Bank Subsidiaries Headquartered in Virginia

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, 202 S. Jefferson Street, Roanoke, VA 24011

C.E.O. - Susan K. Still, President
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

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

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

C.E.O. - Aubrey H. Hall, President
First National Bank of Altavista, The, Altavista, VA

Pioneer Bankshares, Inc., P O Box 8, Stanley, VA 22851-0010

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

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

River Bancorp, Inc., 433 Commonwealth Blvd East, Ste 1, Martinsville, VA 24112

C.E.O. - Ronald D. Haley, President
River Community Bank, N.A., Martinsville, VA

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

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

Southwest Virginia Bankshares, Inc., P O Box 1067, Marion, VA 24354-1067

C.E.O. - John E. Stringer, President
Bank of Marion, The, Marion, VA

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, 1051 East Cary Street, Suite 1200, Richmond, VA 23219-0000

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

United Bankshares, Inc., 514 Market Street, Parkersburg, WV 26102-1508

C.E.O. - Richard M. Adams, Chairman of the Board
United Bank, Vienna, VA
United Bank, Inc., Parkersburg, WV
Centra Bank, Inc., Morgantown, WV

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

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

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 23113-0330

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.
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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

C.E.O. - Peter A. Converse, President

Virginia Commerce Bank, Arlington, VA

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

C.E.O. - A. Preston Moore, President

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., 11921 Freedom Drive, Suite 250, Reston, VA 20190

C.E.O. - Shaza L. Andersen

WashingtonFirst Bank, Reston, VA

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

C.E.O. - T. Gaylon Layfield, III, President

Xenith Bank, Richmond, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Trust Companies -- Applications Received and/or Acted Upon

Branches - Out of State Trust Companies

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
05/19/11	Covenant Trust, LLC Pierre, SD	11626 Coeburn-Norton Road Coeburn, VA	Objection 07/05/11

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2011 ANNUAL REPORT

Savings Institutions -- List by Name

**Elizabeth Building and Loan Association,
Incorporated**

519 Washington Street
Portsmouth, VA

C.E.O.- Raymond E. Wimbrough, President

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2011 ANNUAL REPORT**

**Consolidated Report of Condition for Credit Unions
As of December 31**

	2010	2011
ASSETS		
Loans.....	\$3,529,080,059	\$3,621,464,724
LESS: Allowance for loan losses	48,853,141	48,458,138
Cash.....	237,017,733	401,868,023
Available for Sale securities.....	746,141,429	877,708,555
Held to Maturity securities.....	739,806,630	820,207,975
Shares, deposits & certificates in Corporate Centrals	100,571,677	24,988,661
Shares, deposits & certificates in banks, S&L's & MSB's	175,857,980	185,203,343
Shares, deposits & certificates in other credit unions.....	10,163,972	9,910,592
All other investments	39,920,168	43,464,335
Land and buildings (net of depreciation)	103,681,111	111,302,310
Other fixed assets (net of depreciation).....	19,167,895	19,704,826
Share insurance capitalization deposit	48,162,888	50,597,969
All other assets	83,146,911	94,464,812
TOTAL ASSETS	\$5,783,865,312	\$6,212,427,987
LIABILITIES & SAVINGS EQUITY		
Notes/interest payable	\$124,565,589	\$164,251,239
Accounts payable	54,329,934	86,487,000
Dividends payable.....	653,731	513,793
TOTAL LIABILITIES.....	\$179,549,254	\$251,252,032
Share certificates	\$1,543,338,318	\$1,469,508,377
Share draft accounts	623,994,940	718,008,904
IRA accounts.....	553,631,947	568,101,437
Other shares.....	2,309,769,369	2,579,383,963
TOTAL SHARES	\$5,030,734,574	\$5,335,002,681
Regular/statutory reserve.....	85,701,263	86,804,463
Other reserves	74,928,991	80,702,039
Unrealized Gains (Losses) on available for sale securities	6,094,573	14,863,723
Other Comprehensive Income	-23,339,230	-27,703,477
Undivided earnings	430,195,887	471,506,526
TOTAL EQUITY.....	\$573,581,484	\$626,173,274
TOTAL LIABILITIES & EQUITY	\$5,783,865,312	\$6,212,427,987
Number of credit unions in operation.....	50	49

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2011 ANNUAL REPORT**

**Consolidated Report of Income for Credit Unions
For the Year Ended December 31**

	2010	2011
INCOME		
Interest on loans (gross).....	\$231,694,989	\$222,356,996
LESS: Interest refunded.....	0	0
Income from investments.....	39,128,536	37,341,611
Fee income.....	43,008,320	43,131,802
Other operating income	35,554,345	39,733,322
TOTAL GROSS INCOME.....	\$349,386,190	\$342,563,731
EXPENSES		
Employee compensation & benefits	\$97,344,307	\$103,444,725
Travel & conference expense	1,833,510	1,892,559
Office occupancy expense	10,328,593	10,625,003
Office operations expense.....	39,319,918	41,052,750
Education & promotional expenses	5,284,386	6,077,612
Loan servicing expense.....	17,922,839	18,276,746
Professional & outside services	9,567,906	10,388,196
Provision for loan losses	43,352,633	30,667,013
Members insurance ¹	13,702,124	425,708
Temporary Corporate CU Stabilization Fund Expense	0	12,417,366
Operating fees (examination & supervision fees).....	1,279,087	1,352,789
Miscellaneous operating expenses.....	3,527,989	3,929,743
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS	\$243,463,292	\$240,550,210
NET INCOME (LOSS) BEFORE DIVIDENDS.....	\$105,922,898	\$102,013,521
Gains (losses) on investments.....	143,506	1,232,659
Gains (losses) on disposition of fixed assets.....	-430,630	-332,829
Other non-operating income (expense).....	1,545,807	46,987
TOTAL NON-OPERATING GAINS (LOSSES).....	\$1,258,683	\$946,817
Total net income (loss) before dividends.....	\$107,181,581	\$102,960,338
Interest on borrowed money	4,014,689	5,202,742
Dividends.....	69,719,676	54,807,279
Net income (loss) after dividends	\$33,417,216	\$42,950,317
LESS: Required transfer to statutory reserve (net)		
Change to undivided earnings as a result of operations	\$33,417,216	\$42,950,317

1. This account includes NCUSIF Premium Expense

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**Selected Data For Virginia State Chartered-Credit Unions
As of December 31, 2011**

Credit Union Name	Principal Location	Assets (\$000)	Deposits (\$000)	Equity (\$000)
A B & W Credit Union, Incorporated	Alexandria	\$27,731	\$22,762	\$4,572
Augusta Health Care Credit Union, Incorporated	Fishersville	10,221	9,377	824
Beacon Credit Union, Incorporated	Lynchburg	84,617	76,224	8,149
Belt Line Employees Credit Union, Incorporated	Portsmouth	3,092	2,815	277
C.C.C. Martinsville Employees Credit Union, Incorporated	Martinsville	854	752	102
Cadmus Credit Union, Incorporated	Richmond	2,353	1,752	592
Campbell County Employee's Credit Union, Inc.	Concord	681	592	89
Centra Health Credit Union	Lynchburg	7,887	6,290	1,594
Chesapeake City Employees Credit Union	Chesapeake	4,713	4,301	407
Chesapeake Public School Employee's Credit Union, Inc.	Chesapeake	9,202	8,209	984
Dominion Credit Union	Richmond	239,493	211,630	26,708
DuPont Community Credit Union	Waynesboro	787,064	657,971	73,570
Entrust Financial Credit Union	Richmond	67,337	61,493	5,205
Goodyear-Danville Family Credit Union	Danville	11,578	9,966	1,579
Hampton City Employees Credit Union, Incorporated	Hampton	6,043	5,536	485
Hampton Roads Educators Credit Union, Inc.	Hampton	28,922	27,166	1,575
Hampton Roads Postal Credit Union, Inc.	Hampton	2,932	2,667	255
Life Line Credit Union, Inc.	Richmond	8,485	7,894	595
Loudoun Credit Union	Leesburg	27,559	23,629	3,631
Martinsville Du Pont Employees Credit Union, Incorporated	Martinsville	261,639	223,350	37,632
Martinsville Postal Credit Union, Incorporated	Martinsville	555	502	54
membersTrust Credit Union	Virginia Beach	45,920	42,194	3,321
N.C.S.E. Credit Union, Inc.	Lovingston	1,120	934	186
Nabisco Employees Credit Union	Richmond	9,061	6,452	2,597
Newport News Municipal Employees Credit Union, Incorporated	Newport News	41,562	37,566	3,851
Newport News Shipbuilding Employee's Credit Union, Inc. d/b/a Bayport Credit Union	Newport News	1,183,683	994,433	144,734

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**Selected Data For Virginia State Chartered-Credit Unions
As of December 31, 2011**

Credit Union Name	Principal Location	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Norfolk Southern Employees' Credit Union, Incorporated	Chesapeake	2,041	1,734	304
Norfolk, Va., Postal Credit Union, Incorporated	Norfolk	5,763	5,028	722
Northern Star Credit Union, Incorporated	Portsmouth	79,705	69,808	8,834
Old Dominion University Credit Union, Inc.	Norfolk	23,828	21,469	2,270
P.W.C. Employees Credit Union	Woodbridge	40,842	35,629	5,156
Petersburg Federal Reformatory Credit Union, Incorporated	Petersburg	2,848	2,098	750
PFD Firefighters Credit Union, Incorporated	Portsmouth	21,597	19,469	2,032
Piedmont Credit Union	Danville	49,760	45,084	4,318
Portsmouth Police Credit Union, Incorporated	Portsmouth	1,608	1,264	340
Prime Care Credit Union, Incorporated	Norfolk	15,090	13,156	1,876
Richmond Fire Department Credit Union, Incorporated	Richmond	15,706	13,675	2,031
Richmond Police Department Credit Union, Incorporated	Richmond	5,304	4,630	736
Richmond Postal Credit Union Incorporated, The	Richmond	83,180	72,198	10,283
Riverside Health System Employees' Credit Union, Incorporated	Newport News	8,101	6,675	1,331
Spruance Cellophane Credit Union	Richmond	5,771	5,115	654
University of Virginia Community Credit Union, Inc.	Charlottesville	556,935	486,057	64,994
Valley Industrial Credit Union	Waynesboro	7,926	7,232	684
Virginia Credit Union, Inc.	Richmond	2,266,779	1,951,033	178,718
Virginia Educators' Credit Union	Newport News	52,290	45,624	6,284
Virginia Gas, Credit Union, Incorporated	Staunton	3,148	2,687	439
Virginia United Methodist Credit Union, Inc.	Richmond	17,893	16,461	1,390
Waynesboro Employees Credit Union, Inc.	Waynesboro	4,264	3,758	494
WECCU Credit Union	Covington	67,745	58,662	7,965

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Credit Unions -- Applications Received and/or Acted Upon

New Credit Unions

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
06/16/11	Entrust Financial Credit Union	1801 Dabney Road Richmond, VA	Approved 09/07/11

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	Approved 01/04/11
05/16/11	Valley Industrial Credit Union, Waynesboro, VA to merge into it Klann Employees Credit Union, Incorporated, Waynesboro, VA	Approved 06/16/11

New Service Facilities

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
01/07/11	Loudoun Credit Union	112 A South Street, SE Leesburg, VA	Approved 01/31/11
04/07/11	University of Virginia Community Credit Union, Inc.	409 East Main Street Louisa County, VA	Approved 05/11/11
08/10/11	Eastman Credit Union	The Corner of Lee Highway and Highlands Court Boulevard Bristol, VA	Approved 09/14/11
10/04/11	Beacon Credit Union, Incorporated	Amelon Shopping Square Madison Heights, VA	Approved 10/25/11
12/19/11	Virginia Credit Union, Inc.	9498 West Broad Street Richmond, VA	Pending

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Credit Unions -- Status Changes

New Credit Unions

September 07 Entrust Financial Credit Union opened a credit union office at 1801 Dabney Road, Richmond, VA

Mergers

January 26 Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA merged into it Home Town Community Credit Union, Smithfield, VA

Changes in Title

March 04 EDS Credit Union, Plano, TX changed its name to InTouch Credit Union

Office Relocations

April 11 P.W.C. Employees Credit Union, Woodbridge, VA moved its service facility from 2080 Old Bridge Road, Suite 101, Woodbridge, VA to 12715 Ridgefield Village Drive, Woodbridge, VA

July 18 University of Virginia Community Credit Union, Inc., Charlottesville, VA moved its service facility from 1932 Arlington Boulevard, Charlottesville, VA to 1936 Arlington Boulevard, Charlottesville, VA

October 26 University of Virginia Community Credit Union, Inc., Charlottesville, VA moved its service facility from 300 Preston Avenue, Charlottesville, VA to 900 E. Jefferson Street, Charlottesville, VA

New Service Facilities

March 21 Eastman Credit Union opened a service facility at 127 Tempurpedic Drive, Duffield, VA

August 15 University of Virginia Community Credit Union, Inc. opened a service facility at 409 East Main Street, Louisa, 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- James Hathaway

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- Julian R. 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 23322
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- Leslie Ramsey
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

Entrust Financial Credit Union

1801 Dabney Road
Richmond, VA 23030

Treasurer- David Harpe

Goodyear-Danville Family Credit Union

1901 Goodyear Boulevard
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- Felecia DeBrew

**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

Life Line Credit Union, Inc.

5855 Bremo Road, Suite 701
Richmond, VA 23226

Treasurer- William Chad Basham

Loudoun Credit Union

803 Sycolin Road, Suite 105
Leesburg, VA 20175

Treasurer- Norman Butts

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

35 Dupont Road
Martinsville, VA 24112

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

membersTrust Credit Union

4388 Holland Road, Suite 100
Virginia Beach, VA 23462

Treasurer- Robert H. Propster

Service Facilities -

Fort Monroe Post Exchange (PX) Bldg
102 Griffith Street

Fort Monroe, VA 23651
4013 West Mercury Blvd.

Hampton, VA 23666

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Credit Unions -- List by Name

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
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

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

Service Facilities -
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
P.O Box 781
Norfolk, VA 23501-0781
Treasurer- Claudette Watkins
Service Facility -
150 Brambleton Avenue
Norfolk, VA 23510

Northern Star Credit Union, Incorporated

5100 George Washington Highway
Portsmouth, VA 23702
Treasurer- Bernard Matthews
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

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Credit Unions -- List by Name

Northern Star Credit Union, Incorporated (Continued)

Service Facilities -

5885 Harbor View Boulevard
Suffolk, VA 23435

**Old Dominion University Credit Union,
Inc.**

2701 Hampton Boulevard
Norfolk, VA 23517

Treasurer- Sylvia Hudgins

Service Facility -

4901 Hampton Boulevard, Room 1049
Norfolk, VA 23508

P.W.C. Employees Credit Union

12715 Ridgefield Village Drive
Woodbridge, VA 22193

Treasurer- Robin R. Perkins

Service Facility -

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
P O Box 1298
Hopewell, VA 23860

Treasurer- Samuel P. Clement III

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

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

3300 Berkmar Drive
Charlottesville, VA 22901

Treasurer- Charles T. Gillet

Service Facilities -

409 East Main Street
Louisa, VA

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Credit Unions -- List by Name

University of Virginia Community Credit Union, Inc. (Continued)

Service Facilities -

1018 West Main Street
Charlottesville, VA 22908
1936 Arlington Boulevard
Charlottesville, VA 22903
220 Wayles Lane
Charlottesville, VA 22911
2775 Hydraulic Road
Charlottesville, VA 22901
325 Four Leaf Lane, Suite 1
Charlottesville, VA 22903
900 E. Jefferson Street
Charlottesville, VA 22902
5820 Railroad Avenue
Crozet, VA 22932
49 Sommerfield Drive
Gordonsville, VA 22942
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
3236 Odd Fellows Road
Lynchburg, VA 24501
6103 Brashier Boulevard
Mechanicsville, VA 23111

Virginia Credit Union, Inc. (Continued)

Service Facilities -

11030 Hull Street Road
Midlothian, VA 23112
13505 Tredegar Lake Parkway
Midlothian, VA 23112
Southside Virginia Training Center
Building 59, 26317 W. Washington St.
Petersburg, VA 23803
101 N. 14th Street (Tower)
Richmond, VA 23219
10165 Brook Road
Richmond, VA 23227
1200 Koger Center Boulevard
Richmond, VA 23235
1302 B Gaskins Road
Richmond, VA 23233
2300 W Broad Street (DMV)
Richmond, VA 23220
4001 Lauderdale Drive
Richmond, VA 23233
5285 South Laburnum Avenue
Richmond, VA 23231
5427 Glenside Drive
Richmond, VA 23228
6900 Atmore Drive
Richmond, VA 23225
7500 Boulders View Drive
Richmond, VA 23225
900 East Main Street
Pocahontas Building
Richmond, VA 23219
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
812 Main Street
Newport News, VA 23605

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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
Glen Allen, VA 23060
Treasurer- G. Thomas Brown

WECCU Credit Union

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

Waynesboro Employees Credit Union, Inc.

939A Fir Street
Waynesboro, VA 22980
Treasurer- Tammy F. McDaniel