

**THE 2017 ANNUAL REPORT
OF THE
BUREAU OF FINANCIAL INSTITUTIONS**

**BANKS
CREDIT UNIONS
SAVINGS INSTITUTIONS
TRUST COMPANIES**

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



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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2017 ANNUAL REPORT

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**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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STATE CORPORATION COMMISSION

JUDITH WILLIAMS JAGDMANN, Chairman

JAMES C. DIMITRI

MARK C. CHRISTIE

JOEL H. PECK, Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 2017

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the 2017 Annual Report of the Bureau of Financial Institutions - Banks, Credit Unions, Savings Institutions, and Trust Companies.

Respectfully,

E. J. FACE, JR.
Commissioner of Financial Institutions

BUREAU OF FINANCIAL INSTITUTIONS

E. J. FACE, JR.
Commissioner of Financial Institutions

ADMINISTRATION & LICENSING

GERALD E. FALLEN
Deputy Commissioner

DEPOSITORY SUPERVISION

ROBERT W. HUGHES
Deputy Commissioner

NON-DEPOSITORY SUPERVISION

SUSAN E. HANCOCK
Deputy Commissioner

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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**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

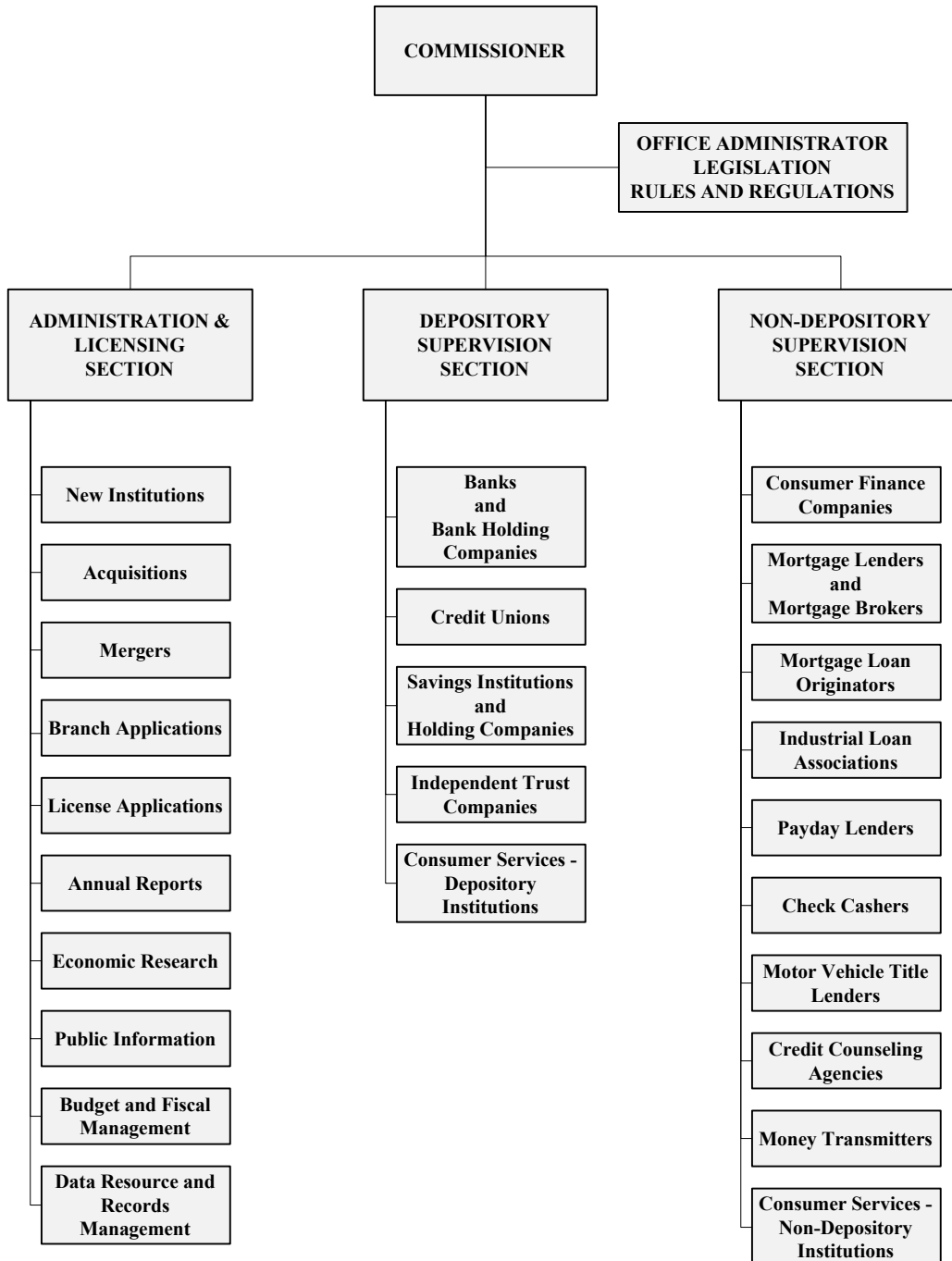
SIDNEY A. BAILEY, July 1, 1978 to June 30, 1997
E. J. FACE, JR., July 1, 1997 to Date

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).

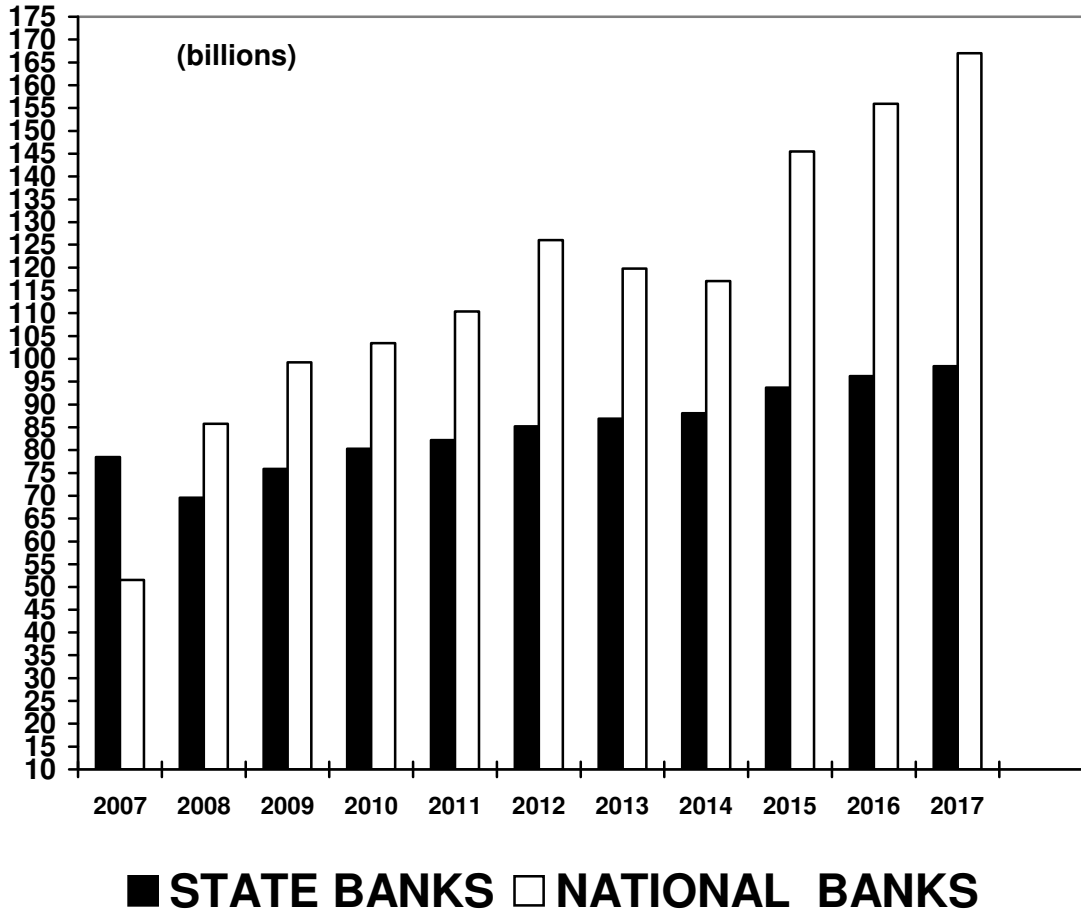
**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**ORGANIZATIONAL CHART
BUREAU OF FINANCIAL INSTITUTIONS**



STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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DEPOSITS IN BANK OFFICES LOCATED IN VIRGINIA
STATE AND NATIONAL 2007 – 2017¹



¹ Includes deposits of Virginia banks and out-of state banks operating in Virginia

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

**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)**

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

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**Selected Data for Virginia State-Chartered Banks
As of December 31, 2017**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Bank of Botetourt	Buchanan	12	388,600	341,924	35,016
Bank of Clarke County*	Berryville	13	757,787	663,839	80,460
Bank of the James*	Lynchburg	16	626,564	568,736	55,668
Benchmark Community Bank*	Kenbridge	14	595,226	525,596	67,317
Burke & Herbert Bank & Trust Company	Alexandria	25	3,089,312	2,296,827	343,826
Carter Bank & Trust	Martinsville	111	4,112,292	3,669,615	432,126
Chesapeake Bank*	Kilmarnock	15	781,096	677,037	86,746
Citizens and Farmers Bank	West Point	26	1,505,736	1,171,706	163,893
Citizens Bank and Trust Company*	Blackstone	11	374,321	314,550	47,166
Community Bankers' Bank*	Midlothian	1	124,844	88,159	17,343
Essex Bank*	Richmond	28	1,335,998	1,097,471	126,189
Farmers & Merchants Bank*	Timberville	13	751,801	570,034	88,829
Farmers & Merchants Bank of Craig County*	New Castle	2	60,652	49,254	11,268
Farmers and Miners Bank*	Pennington Gap	6	135,697	117,525	17,825
Farmers Bank*	Windsor	7	456,643	372,033	50,311
First Bank*	Strasburg	15	738,828	674,970	62,093
First Community Bank*	Bluefield	48	2,380,304	1,949,107	322,595
First Sentinel Bank*	Richlands	6	226,934	189,873	21,159
First Virginia Community Bank*	Fairfax	6	1,051,638	930,617	118,211
Frontier Community Bank*	Waynesboro	2	113,203	99,234	12,043
Highlands Community Bank*	Covington	2	142,249	123,278	18,055

* - Member of Federal Reserve

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**Selected Data for Virginia State-Chartered Banks
As of December 31, 2017**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Highlands Union Bank*	Abingdon	14	594,378	499,744	53,447
HomeTown Bank*	Roanoke	6	550,253	477,632	57,333
John Marshall Bank*	Reston	6	1,174,432	911,626	139,092
Lee Bank and Trust Company	Pennington Gap	4	152,433	129,118	21,347
MainStreet Bank*	Fairfax	5	807,625	672,755	77,736
Miners Exchange Bank*	Coeburn	7	94,685	82,500	11,048
Movement Bank	Danville	1	34,155	26,232	7,868
New Peoples Bank, Inc.*	Honaker	20	665,756	584,183	65,056
Peoples Community Bank*	Montross	5	184,191	166,481	15,763
Pioneer Bank*	Stanley	7	198,061	167,099	21,859
Select Bank*	Forest	3	210,133	190,203	18,738
SONABANK*	Tappahannock	49	2,615,575	1,871,415	368,957
The Bank of Charlotte County*	Phenix	4	157,167	137,795	19,312
The Bank of Fincastle	Fincastle	8	200,770	173,457	24,594
The Bank of Marion*	Marion	17	383,644	338,028	42,638
The Bank of Southside Virginia	Carson	15	556,158	453,467	95,471
The Blue Grass Valley Bank	Blue Grass	2	44,281	39,507	4,617
The Farmers Bank of Appomattox*	Appomattox	5	238,234	205,708	30,457
The Fauquier Bank*	Warrenton	11	643,724	570,254	59,334
The First Bank and Trust Company*	Lebanon	21	1,711,733	1,422,368	193,356
The Freedom Bank of Virginia*	Fairfax	3	533,810	465,990	55,601

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**Selected Data for Virginia State-Chartered Banks
As of December 31, 2017**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
The Peoples Bank	Rose Hill	4	155,191	126,899	14,463
Touchstone Bank*	McKenney	13	439,388	381,939	43,385
Towne Bank	Portsmouth	49	8,522,273	6,474,896	1,131,240
TruPoint Bank*	Grundy	13	415,896	364,846	38,602
Union Bank & Trust*	Richmond	124	9,291,033	6,996,430	1,253,639
United Bank*	Fairfax	143	19,041,801	13,923,793	3,437,036
VCC Bank*	Christiansburg	2	167,420	137,256	19,480
Village Bank	Midlothian	10	475,357	413,309	44,748
Virginia Bank and Trust Company*	Danville	8	195,062	170,068	22,709
Virginia Commonwealth Bank*	Kilmarnock	19	966,273	784,781	95,981
Virginia Community Bank	Louisa	8	249,763	208,508	25,019
Virginia Partners Bank*	Fredericksburg	5	379,476	313,229	35,806
WashingtonFirst Bank*	Reston	21	2,109,649	1,619,664	221,345
Xenith Bank*	Richmond	39	3,275,872	2,570,508	434,124

* - 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>
08/16/17	CCB Bankshares, Inc	800 North Mecklenburg Avenue South Boston, VA	Approved 10/12/17
09/22/17	Atlantic Bay Holding Company, Inc.	596 Lynnhaven Pkwy., Suite 200 City of Virginia Beach, VA	Pending

Mergers

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

Acquisitions

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

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Banks -- Applications Received and/or Acted Upon

Acquisitions

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

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/21/16	Bank of the James Lynchburg, VA	3562 Electric Road Roanoke County, VA	Approved 01/18/17
01/19/17	Citizens and Farmers Bank West Point, VA	304 East Main Street City of Charlottesville, VA	Approved 02/08/17
03/01/17	MVB Bank, Inc. Fairmont, WV	106 Harrison Street, S.E. Leesburg, Loudoun County, VA	No Objection 03/20/17
03/03/17	Essex Bank Henrico, VA	West Broad Marketplace 12254 West Broad Street Henrico County, VA	Approved 03/22/17
03/22/17	Bank of Marion, The Marion, VA	111 North Church Street Marion, Smyth County, VA	Approved 04/04/17
03/24/17	SunTrust Bank Atlanta, GA	6723 Fox Centre Parkway Gloucester, Gloucester County, VA	No Objection 04/14/17
03/30/17	Community Capital Bank of Virginia Henrico, VA	7814 Carousel Lane Henrico County, VA	Approved 04/26/17
04/26/17	Shore United Bank Easton, MD	25306 Lankford Highway Onley, Accomack County, VA	No Objection 05/19/17
05/11/17	Union Bank & Trust Richmond, VA	209 Stonebridge Plaza Avenue Chesterfield County, VA	Approved 06/01/17
05/12/17	Freedom Bank of Virginia, The Fairfax, VA	4500 Daly Drive, Suite 240 Chantilly, Fairfax County, VA	Approved 06/01/17
05/18/17	Citizens Community Bank South Hill, VA	701 Virginia Avenue Clarksville, Mecklenburg County, VA	Approved 06/12/17
06/12/17	Xenith Bank Richmond, VA	713 Independence Blvd. City of Virginia Beach, VA	Approved 07/10/17
06/29/17	First Bank Strasburg, VA	5601 Patterson Avenue City of Richmond, VA	Approved 07/24/17
07/10/17	Village Bank Midlothian, VA	5372 Discovery Park Boulevard, Suite 101 James City County, VA	Approved 08/02/17
07/10/17	Chesapeake Bank Kilmarnock, VA	2300 Cedarfield Pkwy Henrico County, VA	Approved 07/25/17
07/20/17	MainStreet Bank Fairfax, VA	307 East Market Street Leesburg, Loudoun County, VA	Approved 08/10/17
08/02/17	Virginia Community Bank Louisa, VA	944 Glenwood Station Lane Suites 101 and 104 Albemarle County, VA	Approved 08/31/17

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Banks -- Applications Received and/or Acted Upon

Branches

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

Branch Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
04/25/17	Union Bank & Trust Richmond, VA	From: 6401 Centralia Road Chester, Chesterfield County, VA To: 6551 Centralia Road Chester, Chesterfield County, VA	Approved 05/17/17
04/27/17	Union Bank & Trust Richmond, VA	From: 12601 Jefferson Davis Highway Chester, Chesterfield County, VA To: 12204 Bermuda Crossroad Lane Chester, Chesterfield County, VA	Approved 05/17/17
04/27/17	Union Bank & Trust Richmond, VA	From: 5700 Brook Road Henrico County, VA To: 5950 Brook Road Henrico County, VA	Approved 05/17/17
12/13/17	Bank of the James Lynchburg, VA	From: 180 Old Courthouse Road Appomattox, Appomattox County, VA To: 1745 Confederate Boulevard Appomattox, Appomattox County, VA	Pending

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Banks -- Status Changes

New Banks

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

Mergers

April 01 Bank of Lancaster, Richmond, VA merged into it Virginia Commonwealth Bank

April 21 United Bank, Vienna, VA merged into it Cardinal Bank

June 23 Sonabank, Tappahannock, VA merged into it EVB

July 14 Pinnacle Bank, Nashville, TN merged into it BNC Bank

November 10 Bank of McKenney, McKenney, VA merged into it CCB Bankshares, Inc

November 10 Bank of McKenney, McKenney, VA merged into it Citizens Community Bank

November 10 United Bank, Vienna, VA merged into it United Bank, Inc.

Mergers into National Banks

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

Changes in Title

April 01 Bank of Lancaster, Richmond, VA changed its name to Virginia Commonwealth Bank

July 25 First State Bank, Danville, VA changed its name to Movement Bank

August 11 Community Capital Bank of Virginia, Henrico, VA changed its name to VCC Bank

Branch Openings

February 06 Towne Bank, Portsmouth, VA opened a branch office at 4901 Libbie Mill East Boulevard, Henrico County, VA

February 13 TruPoint Bank, Grundy, VA opened a branch office at 116 Executive Park, Asheville, NC

February 15 Farmers Bank, Windsor, Virginia, Windsor, VA opened a branch office at 1403 Greenbrier Parkway, Suite 110, City of Chesapeake, VA

February 21 Bank of the James, Lynchburg, VA opened a branch office at 3562 Electric Road, Roanoke County, VA

April 06 Farmers & Merchants Bank, Timberville, VA opened a branch office at 30 Gosnell Crossing, Fishersville, Augusta County, VA

April 20 Calvin B. Taylor Banking Co. of Berlin MD. Inc., Berlin, MD opened a branch office at 4116 Main Street, Chincoteague, Accomack County, VA

May 16 Essex Bank, Henrico, VA opened a branch office at West Broad Marketplace, 12254 West Broad Street, Henrico County, VA

May 30 Community Capital Bank of Virginia, Henrico, VA opened a branch office at 7814 Carousel Lane, Henrico County, VA

June 19 Essex Bank, Henrico, VA opened a branch office at 21437 Timberlake Road, Campbell County, VA

June 23 EVB, Tappahannock, VA opened a branch office at 350 East Hundred Road, Chester, Chesterfield County, VA

July 06 Bank of Marion, The, Marion, VA opened a branch office at 111 North Church Street, Marion, Smyth County, VA

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Banks -- Status Changes

Branch Openings

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

Main Office Redesignations

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

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

Branch Closings

January	27	Union Bank & Trust, Richmond, VA closed its branch office at 10150 Brook Road, Glen Allen, Henrico County, VA
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STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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Banks -- Status Changes

Branch Closings

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

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Banks -- Status Changes

Branch Closings

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

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

Bank of Botetourt

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

Offices

City of Salem
231 S. College Avenue
Botetourt County
19747 Main Street, Buchanan *
140 Town Center Street, Daleville
58 Railroad Avenue, Eagle Rock
60 Lee Highway North, Troutville
Franklin County
51 Firstwatch Drive, Moneta
Roanoke County
3801 Challenger Avenue
3130 Peters Creek Road NW
3214 Electric Road, Suite 107
Rockbridge County
5905 N. Lee Highway, Fairfield
9 Lloyd Tolley Road, Natural Bridge Station
65 East Midland Trail

Bank of Charlotte County, The

P O Box 336
Phenix 23959-0336
C.E.O.- Bobby A. Howard, Chairman of the Board
Cashier- John L. Pillow, Chief Financial Officer

Offices

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

Bank of Clarke County

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

Offices

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

Bank of Clarke County (Continued)

Frederick County
1508 Senseny Road
1879 Berryville Pike
Loudoun County
44810 Saranac Street, Ashburn
504 E. Market Street, Leesburg
203 Hirst Road, Purcellville

Bank of Fincastle, The

P O Box 107
Fincastle 24090-0107
C.E.O.- Charles S. Steele, President
Cashier- Michael J. Jasper, Chief Financial Officer
Offices
Bedford County
1387 American Way Court, Bedford
Botetourt County
614 Lee Highway, Cloverdale
1618 Roanoke Road, Daleville
200 The Glebe Boulevard, Daleville
SW corner of U.S. Route 220 and State Route 674,
Daleville
17 South Roanoke Street, Fincastle *
5192 Lee Highway S., Troutville
98 Blue Ridge Boulevard

Bank of Marion, The

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

Offices

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

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

Bank of Marion, The (Continued)

Wythe County
512 North Main Street, Rural Retreat
Tennessee
2867 Boones Creek Road, Johnson City

Bank of Southside Virginia, The

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

Bank of the James

828 Main Street
Lynchburg 24504-1525
C.E.O.- Robert R. Chapman, III, President
Cashier- J. Todd Scruggs, Chief Financial Officer
Offices
City of Harrisonburg
1391 South High Street
City of Lynchburg
4935 Boonsboro Road, Suite C
501 V.E.S. Road
5204 Fort Avenue
615 Church Street
828 Main Street *
Albemarle County
1430 Rolkin Court, Suite 203

Bank of the James (Continued)

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

Benchmark Community Bank

P O Box 569
Kenbridge 23944-0569
C.E.O.- Jay A. Stafford
Cashier- Edwin Neil Burke, Chief Financial Officer
Offices
Brunswick County
220 W. Fifth Avenue, Lawrenceville
Halifax County
290 South Main Street, Halifax
1135 Huell Matthews Highway, South Boston
Lunenburg County
204 S. Broad Street, Kenbridge *
1910 Main Street, Victoria
Mecklenburg County
845 E. Second Street, Chase City
133 College Street, Clarksville
905 North Mecklenburg Avenue, South Hill
Nottoway County
400 Church Street, Blackstone
1500-1508 W. Virginia Avenue, Crewe
Prince Edward County
East Third Street & South Street, Farmville
Southwest Corner of Main Street and Milnwood Road,
Farmville
North Carolina
1775 Graham Avenue, Suite 204, Henderson
12335 Wake Union Church Road, Unit 206, Wake
Forest

Blue Grass Valley Bank, The

P. O. Box 6
Blue Grass 24413-0006
C.E.O.- Anthony E. Crane, Cashier
Offices
Highland County
6 Main Street, Blue Grass *

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

Blue Grass Valley Bank, The (Continued)

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

Burke & Herbert Bank & Trust Company

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

Offices

City of Alexandria
100 South Fairfax Street *
155 North Paxton Street
1705 Fern Street
1775 Jamieson Avenue
306 East Monroe Avenue
621 King Street
City of Falls Church
225 West Broad Street
City of Manassas
9103 Centreville Road
Arlington County
3030 Clarendon Boulevard
500 South 23rd Street
Fairfax County
4235 Annandale Road, Annandale
9516 Old Keene Mill Road, Burke
14122 Lee Highway, Centreville
6705 Whittier Avenue, McLean
6200 Backlick Road, Springfield
302 Maple Avenue West, Vienna
2604 Sherwood Hall Lane
5519 Franconia Road
5705 Seminary Road
5731 Telegraph Road
6210 Interparcel Road
8736-38 Cooper Road
Prince William County
Northeast Corner of U.S. Route 1 and Wayside Drive,
Dumfries
14008 Smoketown Road, Woodbridge
4605 Daisy Reid Avenue

Carter Bank & Trust

1300 Kings Mountain Road
Martinsville 24112-7268
C.E.O.- Litz H. Van Dyke
Cashier- Jane Ann Davis, Chief Financial Officer

Offices

City of Bristol
18 Midway Street
City of Charlottesville
1113 5th Street SW

Carter Bank & Trust (Continued)

City of Charlottesville
800 Gardens Boulevard
City of Danville
110 South Market Street
140 Kentuck Road
141 Westover Drive
3060 North Main Street
903 South Main Street
City of Galax
118 North Main Street
543 East Stuart Drive
City of Harrisonburg
2169 South Main Street
75 North Mason Street
City of Lynchburg
1728 Graves Mill Road
2018 Tate Springs Road
3515 Campbell Avenue
City of Martinsville
4 East Commonwealth Boulevard *
City of Radford
1900 East Main Street
City of Roanoke
1722 Hershberger Road NW
2657 Peters Creek Road NW
3132 Electric Road SW
4143 Franklin Road SW
4806 Hollins Road NW
616 9th Street SE
City of Salem
1400 Electric Road
City of Staunton
478 Frontier Drive
City of Waynesboro
2701 West Main Street
Albemarle County
4430 Ivy Road
Amherst County
221 Ambriar Drive, Amherst
4498 South Amherst Highway, Madison Heights
Augusta County
81 Franklin Street, Weyers Cave
Bath County
9008 Sam Snead Highway, Hot Springs
Bedford County
1621 Forest Road, Bedford
550 Blue Ridge Avenue, Bedford
8334 Moneta Road
Botetourt County
721 Blue Ridge Boulevard
Campbell County
3203 Waterlick Road
Carroll County
220 Main Street, Hillsville

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

Carter Bank & Trust (Continued)

Craig County
300 Main Street, New Castle

Culpeper County
806 Nottingham Street, Culpeper

Floyd County
213 North Locust Street, Floyd

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

Grayson County
449 East Main Street, Independence

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

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

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

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

Patrick County
125 East Blue Ridge Street, Stuart

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

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

Pulaski County
998 Memorial Drive, Pulaski

Roanoke County
1111 East Washington Avenue, Vinton

Rockbridge County
116 East Midland Trail

Rockingham County
317 North Main Street, Bridgewater

Russell County
82 E. Main Street, Lebanon

Spotsylvania County
10407 Courthouse Road, Spotsylvania

Carter Bank & Trust (Continued)

Spotsylvania County
1204 Bragg Road

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

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

Washington County
238 West Main Street, Abingdon

Wise County
3052 Fourth Avenue, St. Paul

Wythe County
325 East Spring Street, Wytheville

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

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Banks -- List by Name

Chesapeake Bank

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

Offices

City of Richmond
5501 Patterson Avenue
City of Williamsburg
1229 Lafayette Street
Gloucester County
6793 George Washington Memorial Hwy, Gloucester
3029 George Washington Memorial Hwy, Hayes
Henrico County
1900 Lauderdale Drive
2300 Cedarfield Pkwy
James City County
6619 Richmond Road, Lightfoot
4492 John Tyler Highway
5700 Williamsburg Landing Drive
6000 Patriots Colony Drive
Lancaster County
10 Lancaster Drive, Irvington
King Carter Drive and Tavern Road, Irvington
97 North Main Street, Kilmarnock *
State Routes 3 and 201, Lively
Mathews County
State Routes 198 and 14, Mathews

Citizens Bank and Trust Company

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

Offices

City of Colonial Heights
497 Southpark Circle
Amelia County
State Route 38 & Church Street, Amelia
Chesterfield County
12101 Olivers Way, Chester
Mecklenburg County
622 E. Atlantic Street, South Hill
Nottoway County
101 N Main Street (D-I), Blackstone
126 S Main Street, Blackstone *
State Routes 40 & 46, Blackstone
Agnew Street & Namozine Avenue, Burkeville
210 Carter Street, Crewe
Prince Edward County
1517 West Third Street, Farmville
1712 S. Main Street, Farmville

Citizens and Farmers Bank

P O Box 391
West Point 23181-0391
C.E.O.- Larry G. Dillon, Chairman of the Board
Cashier- Thomas F. Cherry, President

Offices

City of Hampton
1927 C&F Drive
City of Newport News
698 Town Center Drive
City of Williamsburg
1167 Jamestown Road
Chesterfield County
4820 West Hundred Road, Chester
13200 Midlothian Turnpike, Midlothian
1400 Alverser Plaza, Midlothian
2500 Promenade Parkway, Midlothian
4901 Millridge Parkway East, Midlothian
Cumberland County
2288 Cartersville Road, Cartersville
1422 Anderson Highway
Goochland County
12308 Patterson Avenue
Hanover County
7021 Mechanicsville Turnpike, Mechanicsville
Henrico County
100 East Williamsburg Road, Sandston
State Route 5 and Strath Road, Varina
3490 Lauderdale Drive
8001 West Broad Street
James City County
N.E. Corner of U.S. Route 60 and State Route 607,
Norge
4780 Longhill Road
King William County
14th & Main Streets, West Point
802 Main Street, West Point *
Middlesex County
SW Corner of the intersection of State Route 33 & State
Route 227
New Kent County
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton
Powhatan County
2351 Anderson Highway, Powhatan
2036 New Dorset Road
York County
2800 George Washington Memorial Hwy

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

Community Bankers' Bank

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

Offices

Chesterfield County
2601 Promenade Parkway, Midlothian *

Essex Bank

9954 Mayland Dr., Suite 2100
Henrico 23233-1482
C.E.O.- Rex L. Smith, III, President
Cashier- Bruce E. Thomas, Chief Financial Officer

Offices

City of Fairfax
10509 Judicial Drive, Suite 100
Campbell County
21437 Timberlake Road
Chesterfield County
2730 Buford Road
Cumberland County
1496 Anderson Highway, Cumberland
Essex County
1325 Tappahannock Boulevard, Tappahannock
323 Prince Street, Tappahannock
Goochland County
1949 Sandy Hook Road, Goochland
100 Broad Street Road, Manakin-Sabot
Hanover County
6315 Mechanicsville Pike, Mechanicsville
Henrico County
9951 Brook Road, Glen Allen
9954 Mayland Drive, Suite 2100 *
West Broad Marketplace, 12254 West Broad Street
King William County
U.S. Route 360, Central Garage
1681 Main Street, West Point
Louisa County
217 East Main Street, Louisa
Northumberland County
14598 Northumberland Highway, Burgess
654 Northumberland Highway, Callao
Powhatan County
2320 Anderson Highway, Powhatan
Winterfield Place, 3740 Winterfield Road
Rockbridge County
744 North Lee Highway
Maryland
1835 West Street, Annapolis
1460 Ritchie Highway, Arnold
6143 High Bridge Road, Bowie
1000 Ingleside Avenue, Catonsville
2120 Baldwin Avenue, Crofton

Essex Bank (Continued)

Maryland
7467 Annapolis Road, Landover Hills
1101 Nelson Street, Rockville
1230 Race Road, Rosedale

Farmers & Merchants Bank

P O Box 1111
Timberville 22853-1111
C.E.O.- Dean W. Withers, President
Cashier- Neil W. Hayslett, Executive Vice President
Offices
City of Staunton
2813 North Augusta Street
Augusta County
125 West Craig Street, Craigsville
30 Gosnell Crossing, Fishersville
Page County
1 East Luray Shopping Center, East Main Street, Luray
Rockingham County
100 Plaza Drive, Bridgewater
State Route 259, Broadway
127 West Rockingham Street, Elkton
200 Augusta Avenue, Grottoes
80 Cross Keys Road, Penn Laird
205 South Main Street, Timberville *
2030 Legacy Lane
Shenandoah County
120 South Main Street, Edinburg
161 South Main Street, Woodstock

Farmers & Merchants Bank of Craig County, The

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

Farmers Bank of Appomattox, The

P O Box 216
Appomattox 24522-0216
C.E.O.- John R. Caldwell, President
Cashier- Dawn S. Tolley, Chief Financial Officer
Offices
Appomattox County
18 Main Street, Appomattox *
Triangle Plaza Shopping Center, Route 460,
Appomattox
Buckingham County
Southeast corner of State Rt. 20 and U.S. Route 15,
Dillwyn

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

Farmers Bank of Appomattox, The (Continued)

Campbell County
Highway 24, Concord
Prince Edward County
1508 South Main Street, Farmville

Farmers Bank, Windsor, Virginia

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

Offices

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

Farmers and Miners Bank

41526 West Morgan Avenue
Pennington Gap 24277-2319
C.E.O.- Terry M. Estep, President
Cashier- C. Shawn Moore, Chief Operating Officer

Offices

Dickenson County
North side of State Route 83, 500 yards west of Brush
Creek Road, Clintwood
Lee County
248 Station Creed Road, Ewing
41526 West Morgan Avenue, Pennington Gap *
6489 Dr. Thomas Walker Road, Rose Hill
Scott County
2944 US Highway North, Weber City
Wise County
331 East Main Street, Wise

Fauquier Bank, The

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

Offices

City of Manassas
8780 Centreville Road
Fauquier County
6207 Station Drive, Bealeton
Northeast corner of Rts 28 and 806, Catlett

Fauquier Bank, The (Continued)

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

First Bank

112 West King Street
Strasburg 22657-2220
C.E.O.- Scott C. Harvard
Cashier- M. Shane Bell, Chief Financial Officer

Offices

City of Richmond
5601 Patterson Avenue
City of Staunton
1 West Frederick Street
City of Waynesboro
1415 West Main Street
City of Winchester
1835 Valley Avenue
Buckingham County
3474 Rosney Road, Dillwyn
Frederick County
695 Fairfax Pike, Stephens City
208 Crock Wells Mill Drive
Prince Edward County
201 South Main Street, Farmville
Rockingham County
301 West Spotswood Trail, Elkton
Shenandoah County
5304 Main Street, Mt. Jackson
112 West King Street, Strasburg *
496 North Main Street, Woodstock
860 South Main Street, Woodstock
Warren County
1717 Shenandoah Avenue, Front Royal
508 North Commerce Avenue, Front Royal

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2017 ANNUAL REPORT

Banks -- List by Name

First Bank and Trust Company, The

P O Box 457
Lebanon 24266-0457
C.E.O.- William H. Hayter, President
Cashier- W. Mark Nelson, Chief Financial Officer
Offices
City of Bristol
1419 West State Street
38 East Valley Drive
City of Harrisonburg
120 University Boulevard
City of Norton
1026 Park Avenue
City of Staunton
1030 Richmond Road
Augusta County
1563 Commerce Road, Verona
851 Lew Dewitt Boulevard
Bedford County
17011 Forest Road, Forest
Montgomery County
150 Peppers Ferry Road, Christiansburg
Pulaski County
7305 Peppers Ferry Boulevard, Fairlawn
Rockingham County
610 North Main Street, Unit B
Russell County
236 West Main Street, Lebanon *
970 East Main Street, Lebanon
Washington County
933 East Main Street, Abingdon
Intersection of US Routes 19 and 11
Wise County
303 West Main Street
Wythe County
1290 N. 4th Street, Wytheville
Tennessee
1314 Volunteer Parkway, Bristol
2100 Forest Drive, Gray
1185 North State of Franklin Road, Johnson City
1108 East Stone Drive, Kingsport

First Community Bank

P O Box 989
One Community Place
Bluefield 24605-0989
C.E.O.- Gary R. Mills
Cashier- David D. Brown, V, Chief Financial Officer
Offices
City of Emporia
125 West Atlantic Street
City of Salem
1406 S. Colorado Street
Carroll County
148 North Main Street, Hillsville

First Community Bank (Continued)

Chesterfield County
14441 Sommerville Court, Midlothian
11400 Midlothian Turnpike
6951 Commons Plaza
Dickenson County
320 Chase Street, Clintwood
Henrico County
2702 North Parham Road
Montgomery County
1900 South Main Street, Blacksburg
109 Roanoke Street, Christiansburg
1400 Tyler Avenue, Radford
Pulaski County
1001 Bob White Boulevard, Pulaski
Scott County
135 West Jackson Street, Gate City
Tazewell County
101 Sanders Lane, Bluefield
29 College Drive, Bluefield *
643 East Riverside Drive, North Tazewell
302 Washington Square, Richlands
Washington County
102 Wall Street SW, Abingdon
Wythe County
747 Ft. Chriswell Road, Max Meadows
210 East Main Street, Wytheville
North Carolina
101 Brookfall Dairy Road, Elkin
5519 Mountain View Road, Hays
704 Independence Boulevard, Mount Airy
57 North Main Street, Sparta
92 North Center Street, Taylorsville
5002 Peters Creek Parkway, Winston-Salem
5610 University Parkway, Winston-Salem
Tennessee
300 Sunset Drive, Johnson City
2681 Boones Creek Road, Jonnson City
West Virginia
101 Vermillion Street, Athens
111 Citizens Drive, Beckley
211 Federal Street, Bluefield
U.S. Route 52 & West Virginia Route 20, Bluefield
2 West Main Street, Buckhannon
Route 20 & Williams River Road, Cowen
State Route 55, Red Oak Plaza, Craigsville
1220 Ritter Drive, Daniels
110 North Pike Street, Grafton
298 Stokes Drive, Hinton
U.S. Route 219, Lindsie
100 Market Street, Man
Route 10 Cook Parkway, Oceana
547 Appalachian Highway, Pineville
77 Cedar Street, Pineville

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2017 ANNUAL REPORT

Banks -- List by Name

First Community Bank (Continued)

West Virginia
1102 Oakvale Road, Princeton
One Stafford Commons, Princeton
16 West Main Street, Richwood
902 Northside Drive, Summersville

First Sentinel Bank

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

Offices

Russell County
66 Townview Drive, Lebanon
Tazewell County
801 S. College Avenue, Suite 5, Bluefield
12678 George C. Perry Highway, Pounding Mill
315 Railroad Ave, Richlands *
200 Valley View Street
Wythe County
1105 North Fourth Street, Wytheville

First Virginia Community Bank

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

Offices

Arlington County
2500 Wilson Boulevard
Fairfax County
11260 Roger Bacon Drive, Suite 101, Reston
6975A Springfield Boulevard, Springfield
11325 Random Hills Road *
Loudoun County
Loudoun Station, Building A, 43800 Central Station
Drive, Suite 150, Ashburn
Prince William County
7900 Sudley Road

Freedom Bank of Virginia, The

10555 Main Street
Fairfax 22030
C.E.O.- Craig S. Underhill, President
Cashier- Karin Johns, Senior Vice President

Offices

City of Fairfax
10555 Main Street *
Fairfax County
11700 Plaza America Drive, Suite 110, Reston
502 Maple Avenue West, Vienna

Frontier Community Bank

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

Offices

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

Highlands Community Bank

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

Offices

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

Highlands Union Bank

P O Box 1128
Abingdon 24212-1128
C.E.O.- Timothy Schools
Cashier- James R. Edmondson, Chief Financial Officer

Offices

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2017 ANNUAL REPORT

Banks -- List by Name

HomeTown Bank

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

Offices

City of Roanoke
202 South Jefferson Street *
3521 Franklin Road, S.W.
City of Salem
852 West Main Street
Franklin County
13400 Booker T. Washington Highway, Moneta
Montgomery County
2950 Market Street, Christiansburg
Roanoke County
4225 Colonial Avenue

John Marshall Bank

1943 Isaac Newton Square, Suite 100
Reston 20190-5013
C.E.O.- John R. Maxwell, Chairman of the Board
Cashier- Carl E. Dodson, President

Offices

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

Lee Bank & Trust Company

P O Box 100
Pennington Gap 24277-0100
C.E.O.- Lewis S. Oatts
Cashier- Deborah Pendleton, Chief Financial Officer

Offices

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

MainStreet Bank

10089 Fairfax Boulevard
Fairfax 22030-1742
C.E.O.- Jeff W. Dick
Cashier- Thomas J. Chmelik, Chief Financial Officer

Offices

City of Fairfax
10089 Fairfax Boulevard *
4029 Chain Bridge Road
Arlington County
1000 N. Highland Street
Fairfax County
727 Elden Street, Herndon
1354 Old Chain Bridge Road, McLean

Miners Exchange Bank

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

Offices

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

Movement Bank

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

Offices

City of Danville
201 N Union Street *

New Peoples Bank, Inc.

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

Offices

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2017 ANNUAL REPORT

Banks -- List by Name

New Peoples Bank, Inc. (Continued)

Dickenson County
111 Haysi Main Street, Haysi

Russell County
87 Miners Drive, Castlewood
53 Commerce Drive, Honaker *
1421 East Main Street, Lebanon

Scott County
663 East Jackson Street, Gate City
1299 U. S. Highway 23 South, Weber City

Smyth County
155 East Lee Highway, Chilhowie

Tazewell County
U.S. Routes 19 and 460, Pounding Mill
157 Tazewell Mall Circle, Tazewell
514 Commerce Drive

Washington County
350 West Main Street, Abingdon

Wise County
419 Shawnee Avenue East, Big Stone Gap
5448 Wise-Norton Road, Esserville
11241 Indian Creek Road, Pound

Tennessee
372 East Jackson Boulevard, Jonesborough
2600 North John B. Dennis Highway, Kingsport

West Virginia
1221 Stafford Drive, Princeton

Peoples Bank, The

419 Erin Dr.
Knoxville 37919-6206
C.E.O.- Tracy E. Thompson
Cashier- Jason B. Wilkinson, Senior Vice President

Offices

Lee County
143 Buffalo Drive, Ewing
5499 Dr. Thomas Walker Road, Rose Hill *

Tennessee
419 Erin Drive, Knoxville
100 West Emory Road, Powell

Peoples Community Bank

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

Offices

King George County
5082 James Madison Parkway
State Route 3, one-third mile west of State Route 206

Richmond County
U.S. Route 360 at State Route 624, Warsaw

Peoples Community Bank (Continued)

Stafford County
Southeast corner of the intersection of State Route 3
and State Route 607

Westmoreland County
15960 Kings Highway, Montross *

Pioneer Bank

P. O. Box 10
Stanley 22851-0010
C.E.O.- Thomas R. Rosazza
Cashier- Lori G. Hassett, Chief Financial Officer

Offices

City of Harrisonburg
890 West Market Street

Albemarle County
670 Berkmar Circle, 1st Floor

Greene County
58 Stoneridge Drive, North, Ruckersville
8315 Spotswood Trail, Stanardsville

Page County
800 East Main Street, Luray
511 South Third Street, Shenandoah
252 E. Main Street, Stanley *

Select Bank

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

Offices

City of Lynchburg
7113 Timberlake Road

Bedford County
1387 American Way Court
211 Gristmill Drive *

Sonabank

10900 Nuckols Road, Suite 325
Glen Allen 23060
C.E.O.- Georgia S. Derrico, Chairman of the Board
Cashier- William H. Lagos, Executive Vice President

Offices

City of Colonial Heights
3012 Boulevard

City of Fairfax
10855 Fairfax Boulevard

City of Hampton
2198 Coliseum Drive

City of Newport News
11801 Merchants Walk

City of Williamsburg
1430 Building 12 High Street

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2017 ANNUAL REPORT

Banks -- List by Name

Sonabank (Continued)

Albemarle County
1770 Timberwood Boulevard

Alleghany County
511 Main Street, Clifton Forge

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

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

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

Fauquier County
11-A Main Street, Warrenton

Gloucester County
7132 George Washington Memorial Hwy, Gloucester
1953 George Washington Memorial Hwy., Gloucester
Point

Hanover County
201 North Washington Highway, Ashland
8123 Mechanicsville Turnpike, Mechanicsville
9495 Charter Gate Drive, Mechanicsville

Henrico County
8821 West Broad Street

King William County
20 Commerce Lane

Lancaster County
437 North Main Street, Kilmarnock

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

Middlesex County
16273 General Puller Highway Suite D, Deltaville
11290 General Puller Highway, Hartfield
291 Virginia Street, Urbanna

New Kent County
2599 New Kent Highway, Quinton

Northumberland County
14954 Northumberland Highway, Burgess
110 Northumberland Highway, Callao
6941 Northumberland Highway, Heathsville

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

Shenandoah County
9484 Congress Street, New Market

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

Surry County
176 Colonial Trail East, Surry

Sonabank (Continued)

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

Warren County
1 South Royal Avenue, Front Royal

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

Touchstone Bank

PO Box 2230
McKenney 23875-2230
C.E.O.- Richard M. Liles, Chairman of the Board
Cashier- James Bryant Neville, Jr., Chief Financial Officer

Offices

City of Colonial Heights
3115 Boulevard

Brunswick County
4200 Gasburg Road, Gasburg

Chesterfield County
200 Johnson Creek, Chester
6300 River Road, Matoaca

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

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

Prince George County
4700 Owens Way

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

Towne Bank

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

Offices

City of Chesapeake
1034 S. Battlefield Boulevard
1312 Greenbrier Parkway
137 Mount Pleasant Road

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2017 ANNUAL REPORT

Banks -- List by Name

Towne Bank (Continued)

City of Chesapeake
750 Volvo Parkway
City of Hampton
550 Settlers Landing Road
City of Newport News
1 Old Oyster Point Road
11001 Warwick Boulevard
City of Norfolk
1 Colley Avenue, Suite 100
1006 Colley Avenue
101 West Main Street, Suite 1000
109 E. Main Street
500 West 21st Street
7500 Granby Street
City of Portsmouth
200 High Street
5716 High Street *
6201 Portsmouth Boulevard
City of Richmond
800 East Canal Street
9000 West Huguenot Road
City of Suffolk
5806 Harbour View Boulevard
City of Virginia Beach
100 Lynnhaven Parkway
1635 Laskin Road
2539 Princess Anne Road
297 Constitution Drive
300 32nd Street
3100 Shore Drive
4525 Columbus Street
5200 Providence Road
5225 Providence Road
600 22nd Street, Suite 100
984 First Colonial Road
City of Williamsburg
1510 Quarterpath Road
Chesterfield County
9961 Iron Bridge Road
Hanover County
7279 Bell Creek Road South, Mechanicsville
Henrico County
4501 Cox Road, Glen Allen
1717 Bellevue Avenue
4901 Libbie Mill East Boulevard
5100 Nine Mile Road
7013 Three Chopt Road
James City County
5216 Monticello Avenue
5235 Monticello Avenue
York County
6515 George Washington Memorial Hwy, Yorktown
North Carolina
178 U.S. 158 West, Camden

Towne Bank (Continued)

North Carolina
824 Ocean Trail, Corolla
6670 Caratoke Highway, Grandy
4629 N. Croatan Highway, Kitty Hawk
250 Caratoke Highway, Moyock
2525 S. Croatan Highway, Nags Head
2808 South Croatan Highway, Nags Head
2 Juniper Trail, Southern Shores

TruPoint Bank

P O Box 1010
Grundy 24614-1010
C.E.O.- Barry C. Elswick, President
Cashier- E. Scott Butcher, Chief Financial Officer
Offices
City of Bristol
1897 Lee Highway
Buchanan County
U.S. Route 460 East, Grundy
Walnut Street & Main Street, Grundy *
U.S. Route 460, 0.2 miles east of State Rt. 624,
Oakwood
Anchorage Shopping Center, Vansant
Russell County
16-18 Main Street, Lebanon
Tazewell County
1320 Governor George C. Peery Hwy, Pounding Mill
1425 Second Street, Richlands
Washington County
600 East Main Street, Abingdon
914 W. Main Street, Abingdon
Wise County
28 Russell Street, St. Paul
North Carolina
116 Executive Park, Asheville
Tennessee
709 Med Tech Parkway, Johnson City

Union Bank & Trust

1051 E. Cary Street, Suite 1200
Richmond 23219
C.E.O.- John C. Asbury
Cashier- Robert M. Gorman, Chief Financial Officer
Offices
City of Buena Vista
2101 Forest Avenue
City of Charlottesville
2151 Barracks Road
300 Preston Avenue
400 East Main Street
City of Colonial Heights
3099 Boulevard

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2017 ANNUAL REPORT

Banks -- List by Name

Union Bank & Trust (Continued)

City of Covington
450 West Main Street

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

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

City of Lynchburg
2102 Langhorne Road

City of Newport News
603 Pilot House Drive

City of Radford
50 West Main Street

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

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

City of Salem
1251 West Main Street

City of Staunton
2307 West Beverly Street
24 South Augusta Street

City of Virginia Beach
4505 Columbus Street, Suite 100

City of Waynesboro
100 Lucy Lane
251 North Poplar Street

City of Winchester
1738 Amherst Street

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

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

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

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

Union Bank & Trust (Continued)

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

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

Essex County
1649 Tappahannock Boulevard, Tappahannock
1660 Tappahannock Boulevard, Tappahannock

Fairfax County
5803 Rolling Road, Springfield

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

Floyd County
680 East Main Street, Floyd

Fluvanna County
5980 Thomas Jefferson Parkway, Palmyra

Franklin County
369 Franklin Street, Rocky Mount

Frederick County
1095 Millwood Pike

Giles County
605 Wenonah Avenue, Pearisburg

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

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2017 ANNUAL REPORT

Banks -- List by Name

Union Bank & Trust (Continued)

James City County
4960 Monticello Avenue
5125 John Tyler Highway
King George County
10045 Kings Highway, King George
King William County
3708 Richmond Tappahannock Hwy, Manquin
Lancaster County
284 North Main Street, Kilmarnock
485 Chesapeake Drive, White Stone
Madison County
1174 North Main Street, Madison
Montgomery County
2280 Kraft Drive, Suite 1000, Blacksburg
601 North Main Street, Blacksburg
105 Arbor Drive, Christiansburg
1675 Roanoke Street, Christiansburg
50 North Franklin Street, Christiansburg
4055 Riner Road, Riner
Nelson County
124 Main Street, Lovingston
Northumberland County
15043 Northumberland Highway, Burgess
Orange County
134 North Main Street, Gordonsville
36081 Goodwin Drive, Locust Grove
Pulaski County
2 Town Center Drive, Dublin
Rappahannock County
7 Bank Road, Washington
Richmond County
4256 Richmond Road, Warsaw
5839 Richmond Road, Warsaw
Roanoke County
1006 Hardy Road, Vinton
2103 Electric Road SW
3605 Electric Road
4203 Electric Road
7337 Williamson Road NW
Rockbridge County
1197 Lee Highway
Rockingham County
106 6th. Street, Grottoes
Spotsylvania County
5510 Morris Road, Thornburg
10131 Jefferson Davis Highway
10415 Courthouse Road
4109 Plank Road
4805 Lassen Lane
5831 Plank Road
Stafford County
1044 Warrenton Road
25 Greenbank Road
622 Cambridge Street

Union Bank & Trust (Continued)

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

United Bank

2071 Chain Bridge Rd., Suite 600
Vienna 22182
C.E.O.- James J. Consagra, Jr., President
Cashier- Harold Manner
Offices
City of Alexandria
1737 King Street
2401 Mount Vernon Avenue
302 South Washington Street
506 King Street
5140 Duke Street
City of Charlottesville
100 5th Street, SE
City of Fairfax
10641 Lee Highway
11185 Main Street *
4021 University Drive
City of Fredericksburg
501 C Jefferson Davis Highway
Central Park Town Center, 1304 Central Park
Boulevard
City of Harrisonburg
110 University Boulevard
1980 South Main Street
624 Chicago Avenue
677 Chicago Avenue
City of Manassas
9626 Center Street
9872 Liberia Avenue
City of Winchester
139 N. Cameron Street
2252 Valley Avenue
Albemarle County
1265 Seminole Trail
Arlington County
2409 Columbia Pike
2930 Wilson Boulevard
5350 Lee Highway
6500 Williamsburg Boulevard
Quincy Plaza, 907 N. Quincy Street
Augusta County
54 Franklin Street, Suite 102, Weyers Cave

* Legal main office

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2017 ANNUAL REPORT

Banks -- List by Name

United Bank (Continued)

Augusta County
2556 Jefferson Highway, Suite 110

Fairfax County
3289 Woodburn Road, Annandale
4230 John Marr Drive, Annandale
Centreridge Market Place, 6375 Multiplex Drive,
Centreville
14000 Sullyfield Circle, Chantilly
4501 Daly Drive, Chantilly
5766 Union Mill Road, Clifton
1451 Dolley Madison Boulevard, McLean
8270 Greensboro Drive, McLean
8270 Greensboro Drive, Suite 500, McLean
11820 Spectrum Center, Reston
1900 Centennial Park Drive, Reston
7830 Backlick Road, Suite 101, Springfield
2071 Chain Bridge Road, Vienna
374 Maple Avenue, Vienna
10695-B Braddock Road
13060 Fair Lakes Blvd
4100 Monument Corner Drive
7115 Leesburg Pike
7787 Leesburg Pike
7901 Richmond Highway

Frederick County
4095 Valley Pike, Stephens City
1447 North Frederick Pike
199 Front Royal Pike
2051 Northwestern Pike

Greene County
96 Main Street, Standardsville

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

Prince William County
17054 Jefferson Davis Highway, Dumfries
7905 Heritage Village Plaza, Gainesville
2030 Old Bridge Road, Lake Ridge
13870 Smoketown Road, Woodbridge
10830 Balls Ford Road

Rockingham County
309 North Main Street, Bridgewater
361 South Main Street, Broadway
410 West Spotswood Trail, Elkton

Shenandoah County
120 Oxbow Drive, Strasburg
1014 South Main Street, Woodstock

United Bank (Continued)

Spotsylvania County
10800-A Courthouse Road

Stafford County
289 Garrisonville Road

Warren County
1729 N. Shenandoah Avenue, Front Royal
Post Office Plaza, 300 Warren Ave, Front Royal

District of Columbia
1001 G Street, N.W., Washington
1001 Wisconsin Avenue, N.W., Washington
1301 U Street, N.W., Washington
1667 K Street, N.W., Washington
1776 K Street, N.W., Washington
1825 Wisconsin Avenue, NW, Washington
4900 Massachusetts Avenue, N.W., Washington

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

Ohio
3198 Belmont Street, Bellaire

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

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

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

United Bank (Continued)

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

VCC Bank

7814 Carousel Lane
Henrico 23228
C.E.O.- Jane N. Henderson, President
Cashier- Clyde A. Cornett, Jr., Chief Financial Officer
Offices
Henrico County
7814 Carousel Lane
Montgomery County
110 Peppers Ferry Road, Christiansburg *

Village Bank

P O Box 330
Midlothian 23113-0330
C.E.O.- William G. Foster, Jr., President
Cashier- C. Harril Whitehurst, Jr., Chief Financial Officer
Offices
Chesterfield County
4221 West Hundred Road, Chester
1120 Huguenot Road, Midlothian

Village Bank (Continued)

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

Virginia Bank and Trust Company

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

Virginia Commonwealth Bank

P O Box 17310
Richmond 23226-7310
C.E.O.- C. Franklin Scott, III, President
Cashier- Deborah M. Evans, Comptroller
Offices
City of Colonial Heights
3209 Boulevard
City of Hopewell
1421 City Point Road
City of Petersburg
1955 South Sycamore Street
1965 Wakefield Street
City of Richmond
5711 Patterson Avenue
City of Suffolk
1703 North Main Street
Chesterfield County
4600 West Hundred Road, Chester
11450 Robious Road, North Chesterfield
1118 Courthouse Road

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

Virginia Commonwealth Bank (Continued)

Henrico County
900 North Parham Road

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

Middlesex County
10880 General Puller Highway, Hartfield

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

Richmond County
610 West Richmond Road, Warsaw

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

Virginia Community Bank

P O Box 888
Louisa 23093-0888
C.E.O.- A. Preston Moore, Jr., President
Cashier- Kenneth J. Potter, Chief Financial Officer

Offices

Culpeper County
701 South Main Street, Culpeper

Goochland County
3009 River Road West

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

Orange County
185 Madison Rd

Spotsylvania County
10645 Courthouse Road

Virginia Partners Bank

410 William Street
Fredericksburg 22401-8029
C.E.O.- Lloyd B. Harrison, III
Cashier- Catherine Phillips

Offices

City of Fredericksburg
317-319 William Street
410 William Street *
Cowan Center, 2521 Cowan Boulevard

Spotsylvania County
4210 Plank Road

Virginia Partners Bank (Continued)

Maryland
115 E. Charles Street, La Plata

WashingtonFirst Bank

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

Offices

City of Alexandria
115 N. Washington Street

City of Fairfax
10777 Main Street

City of Manassas Park
9113 Manassas Drive

Arlington County
4501 North Fairfax Drive

Fairfax County
7023 Little River Turnpike, Annandale
9851 Georgetown Pike, Great Falls
13081 Worldgate Drive, Herndon
1356 Chain Bridge Road, McLean
11636 Plaza America Drive, Reston *
11921 Freedom Drive, Suite 250, Reston
2095 Chain Bridge Road, Vienna
12735 Shoppes Lane

Loudoun County
21430 Cedar Drive, Unit 100, Sterling
46901 Cedar Lakes Plaza, Sterling

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

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

Xenith Bank

901 East Cary Street, Suite 1700
Richmond 23219
C.E.O.- Donna W. Richards, President
Cashier- Steven Theobald, Chief Financial Officer

Offices

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

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

Xenith Bank (Continued)

City of Norfolk

4037 East Little Creek Road

539 21st Street

999 Waterside Drive, Suite 101

City of Richmond

5300 Patterson Avenue

901 East Cary Street, Suite 1700 *

City of Suffolk

1000 N. Main Street

2825 Godwin Boulevard

3535 Bridge Road

City of Virginia Beach

1580 Laskin Road

2098 Princess Anne Road

3001 Shore Drive

5472 Indian River Road

641 Lynnhaven Parkway, Suite 101

713 Independence Blvd.

Accomack County

6350 Maddox Boulevard, Chincoteague

25253 Lankford Highway, Onley

Fairfax County

2325 Dulles Corner Boulevard, Suite 500, Herndon

Gloucester County

6720 Sutton Road, Gloucester

1553 George Washington Memorial Hwy, Gloucester
Point

Greensville County

100 Dominion Drive

Henrico County

12090 West Broad Street

8209 West Broad Street

Northampton County

22468 Lankford Highway, Cape Charles

4071 Lankford Highway, Exmore

Maryland

1701 Market Street, Unit 103, Pocomoke

1503 S. Salisbury Boulevard, Salisbury

North Carolina

322 South Broad Street, Edenton

1145 North Road Street, Elizabeth City

1404 West Ehringhaus Street, Elizabeth City

5406 North Croatan Highway, Kitty Hawk

100 Moyock Commons Drive, Moyock

433 US Highway 64 East, Plymouth

2235 Gateway Access Point, Raleigh

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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, Reston, VA
Middleburg Trust Company, Richmond, VA

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

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

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

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

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

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

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

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

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

C.E.O. - Randal R. Greene, President
Virginia Commonwealth Bank, Richmond, VA
VCB Financial Group, Inc., Kilmarnock, VA

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

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

Blue Ridge Bankshares, Inc., 1 East Market Street, Martinsville, VA 24112

C.E.O. - Brian K. Plum
Blue Ridge Bank, National Association, Martinsville, VA

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

C.E.O. - Larry G. Dillon, Chairman of the Board
Citizens and Farmers Bank, West Point, VA

CBB Financial Corp., P O Box 268, Midlothian, VA 23113-0268

C.E.O. - William H. McFaddin
Community Bankers' Bank, Midlothian, VA

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

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

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

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

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Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

C.E.O. - Jeffrey M. Szyperski, Chairman of the Board
Chesapeake Bank, Kilmarnock, VA
Chesapeake Wealth Management, Inc., Kilmarnock, VA

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

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

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

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

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

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

E* Trade Financial Corporation, 1271 Avenue of the Americas, 14th Floor, New York, NY 10020

C.E.O. - Karl A. Roessner
E*TRADE Bank, Arlington, VA

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

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

FVCBankcorp, Inc., 11325 Random Hills Road, Suite 240, Fairfax, VA 22030

C.E.O. - David W. Pijor
First Virginia Community Bank, Fairfax, VA

Farmers Bankshares, Inc., 50 East Widsor Boulevard, Windsor, VA 23487

C.E.O. - Richard J. Holland, Jr., Chairman of the Board
Farmers Bank, Windsor, Virginia, Windsor, VA

Fauquier Bankshares, Inc., 10 Courthouse Square, Warrenton, VA 20186-2800

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

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

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

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

C.E.O. - William P. Stafford, II
First Community Bank, Bluefield, VA

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

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

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Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

C.E.O. - John C. Thompson
First Sentinel Bank, Richlands, VA

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

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

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

C.E.O. - Timothy K. Schools
Highlands Union Bank, Abingdon, VA

HomeTown Bankshares Corporation, 202 S. Jefferson Street, Roanoke, VA 24011

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

HSBC USA Inc., 452 Fifth Avenue, New York, NY 10018

C.E.O. - Patrick J. Burke
HSBC Bank USA, National Association, McLean, VA

John Marshall Bancorp, Inc., 1943 Issac Newton Square, Suite 100, Reston, VA 20190

C.E.O. - John R. Maxwell
John Marshall Bank, Reston, VA

MainStreet Bancshares, Inc., 10089 Fairfax Boulevard, Fairfax, VA 22030-1742

C.E.O. - Jeff W. Dick
MainStreet Bank, Fairfax, VA

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

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

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

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

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

C.E.O. - C. Todd Asbury, President
New Peoples Bank, Inc., Honaker, VA

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

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

Parkway Acquisition Corp., 101 Jacksonville Circle, Floyd, VA 24091

C.E.O. - J. Allan Funk
Skyline National Bank, Independence, VA

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

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

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

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

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

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

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

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

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

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

C.E.O. - J. Michael Thomas
Select Bank, Lynchburg, VA

Southern National Bancorp of Virginia, Inc., 10900 Nuckols Road Suite 325, Glen Allen, VA 23060

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

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

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

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

C.E.O. - John C. Asbury
Union Bank & Trust, Richmond, VA

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

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

Village Bank and Trust Financial Corp., P O Box 330, Midlothian, VA 23113-0330

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

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

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

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

C.E.O. - A. Preston Moore, Jr., President
Virginia Community Bank, Louisa, VA

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

Virginia Community Capital, Inc., 110 Peppers Ferry Rd., NW, Christiansburg, VA 24073-1068

C.E.O. - Jane N. Henderson, President

VCC Bank, Henrico, VA

Virginia National Bankshares Corporation, P.O. Box 2853, Charlottesville, VA 22902-2853

C.E.O. - Glenn W. Rust, President

Virginia National Bank, Charlottesville, VA

WashingtonFirst Bankshares, Inc., 11921 Freedom Drive, Suite 250, Reston, VA 20190

C.E.O. - Shaza L. Andersen

WashingtonFirst Bank, Reston, VA

Xenith Bankshares, Inc., 901 E. Cary Street, Richmond, VA 23226

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

Xenith Bank, Richmond, VA

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

Branch Openings

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/28/16	Fiduciary Trust Company International New York, NY	3033 Wilson Boulevard, Suite 700 Arlington, VA	Approved 03/21/17
06/22/17	TCV Trust & Wealth Management, Inc. Knoxville, TN	4350 New Town Avenue, Suite 202 Williamsburg, VA	No Objection 12/08/17
06/22/17	TCV Trust & Wealth Management, Inc. Knoxville, TN	204 South Jefferson Street, Suite 200 Roanoke, VA	No Objection 12/08/17
06/22/17	TCV Trust & Wealth Management, Inc. Knoxville, TN	9030 Stony Point Parkway, Suite 300 Richmond, VA	No Objection 12/08/17
06/22/17	TCV Trust & Wealth Management, Inc. Knoxville, TN	203 Archway Court, Suite B Lynchburg, VA	No Objection 12/08/17
06/22/17	TCV Trust & Wealth Management, Inc. Knoxville, TN	1320 Old Chain Bridge Road, Suite 205 McLean, VA	No Objection 12/08/17

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
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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
2017 ANNUAL REPORT**

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

	2016	2017
ASSETS		
Loans.....	\$5,500,557,532	\$5,960,829,350
LESS: Allowance for loan losses	44,886,643	53,238,183
Cash.....	439,952,124	462,036,897
Available for Sale securities.....	1,057,663,661	1,257,799,217
Held to Maturity securities.....	813,544,774	618,604,378
Shares, deposits & certificates in Corporate Centrals	902,082	1,475,000
Shares, deposits & certificates in banks and S&Ls	152,013,597	131,859,189
Shares, deposits & certificates in other credit unions.....	24,827,023	32,405,081
All other investments	84,177,955	75,597,823
Land and buildings (net of depreciation).....	157,857,544	175,532,341
Other fixed assets (net of depreciation).....	23,990,305	27,412,383
Share insurance capitalization deposit.....	65,574,506	71,410,842
All other assets	149,533,301	157,731,380
TOTAL ASSETS	\$8,425,707,761	8,919,455,698
LIABILITIES & SAVINGS EQUITY		
Notes/interest payable	\$385,193,273	\$384,183,180
Accounts payable	122,352,097	121,813,953
Dividends payable.....	341,222	373,418
TOTAL LIABILITIES.....	\$507,886,592	\$506,370,551
Share certificates	\$1,238,357,107	\$1,375,337,585
Share draft accounts	1,399,946,416	1,406,615,122
IRA accounts.....	607,475,043	603,830,291
Other shares and deposits.....	3,838,416,429	4,131,731,767
TOTAL SHARES AND DEPOSITS	\$7,084,194,995	\$7,517,514,765
Regular/statutory reserve.....	\$86,599,243	\$88,105,078
Other reserves.....	91,117,667	91,947,604
Appropriation For Non-Conforming Investments	811,494	0
Equity Acquired in a Merger	6,657,303	11,615,028
Unrealized Gains (Losses) on available for sale securities	(11,384,590)	(12,871,410)
Other comprehensive Income	(48,961,584)	(45,887,242)
Accumulated Unrealized G/L on Cash Flow Hedges	0	0
Undivided earnings	708,786,641	762,571,324
TOTAL EQUITY.....	\$833,626,174	\$895,570,382
TOTAL LIABILITIES, SHARES & EQUITY.....	\$8,425,707,761	\$8,919,455,698
Number of credit unions in operation.....	34	33

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2017 ANNUAL REPORT**

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

	2016	2017
INCOME		
Interest on loans (gross)	\$263,623,975	\$289,970,636
LESS: Interest refunded	0	0
Income from investments	31,373,745	39,449,486
Income from Trading	0	4,332
Fee income	53,027,305	56,074,704
Other operating income	67,781,797	72,955,544
TOTAL GROSS INCOME	\$415,806,822	\$458,454,702
EXPENSES		
Employee compensation & benefits	\$153,393,683	\$166,966,454
Travel & conference expense	3,174,046	3,290,335
Office occupancy expense	14,595,750	15,996,813
Office operations expense	57,081,155	59,762,737
Education & promotional expenses	10,490,905	10,938,030
Loan servicing expense	32,080,405	31,508,372
Professional & outside services	12,396,641	12,731,103
Provision for loan losses	32,789,346	44,450,147
Members insurance	89,765	125,063
Operating fees (examination & supervision fees)	1,025,766	1,730,070
Miscellaneous operating expenses	5,553,540	5,080,219
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS	\$322,671,002	\$352,579,343
NET INCOME (LOSS) BEFORE DIVIDENDS	\$93,135,820	\$105,875,359
Gains (losses) on investments	608,931	294,788
Gains (losses) on disposition of assets	(148,404)	(451,281)
Other non-operating income (expense)	(1,363,649)	(308,575)
TOTAL NON-OPERATING GAINS (LOSSES)	(903,122)	(465,068)
Total net income (loss) before dividends	\$92,232,698	\$105,410,291
Interest on borrowed money	7,362,764	10,040,416
Dividends	41,750,781	44,686,185
Net income (loss) after dividends	\$43,119,153	\$50,683,690
Transfer to Regular Reserve	\$178,247	\$0

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**Selected Data For Virginia State Chartered-Credit Unions
As of December 31, 2017**

Credit Union Name	Principal Location	Assets (\$000)	Shares & Deposits (\$000)	Net Worth (\$000)
A B & W Credit Union, Incorporated	Alexandria	32,156	26,617	5,077
Augusta Health Care Credit Union, Incorporated	Fishersville	11,813	10,352	1,446
Baylands Family Credit Union, Inc.	West Point	72,824	66,405	6,524
Beacon Credit Union, Incorporated	Lynchburg	177,294	157,620	19,029
Blue Eagle Credit Union	Roanoke	151,354	129,689	19,159
Cadmus Credit Union, Incorporated	Richmond	1,980	1,603	350
Credit Union of Richmond Incorporated	Richmond	73,962	62,952	12,595
Dominion Credit Union	Richmond	289,832	255,210	33,904
DuPont Community Credit Union	Waynesboro	1,139,533	985,408	117,976
Entrust Financial Credit Union	Richmond	74,360	67,815	6,165
Hampton Roads Educators Credit Union, Inc.	Hampton	31,922	29,718	2,400
Jackson River Community Credit Union	Covington	78,637	69,926	9,117
Loudoun Credit Union	Leesburg	41,081	36,731	3,797
Martinsville Du Pont Employees Credit Union, Incorporated d/b/a ValleyStar Credit Union	Martinsville	321,507	274,844	46,262
N.C.S.E. Credit Union, Inc.	Lovingsston	1,042	817	225
Newport News Municipal Employees Credit Union, Incorporated	Newport News	40,302	36,804	3,475
Newport News Shipbuilding Employee's Credit Union, Inc. d/b/a Bayport Credit Union	Newport News	1,570,997	1,321,041	199,668

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**Selected Data For Virginia State Chartered-Credit Unions
As of December 31, 2017**

Credit Union Name	Principal Location	Assets (\$000)	Shares & Deposits (\$000)	Net Worth (\$000)
Northern Star Credit Union, Incorporated	Portsmouth	85,218	70,332	10,436
Old Dominion University Credit Union, Inc.	Norfolk	29,654	26,879	2,751
P.W.C. Employees Credit Union	Woodbridge	57,059	49,175	7,884
Petersburg Federal Reformatory Credit Union, Incorporated	Hopewell	4,142	3,160	963
PFD Firefighters Credit Union, Incorporated	Portsmouth	27,192	23,292	3,782
Piedmont Credit Union	Danville	61,502	58,245	3,603
Prime Care Credit Union, Incorporated	Norfolk	20,097	17,317	2,545
Richmond Virginia Fire Police Credit Union Inc.	Richmond	20,626	18,066	2,366
Riverside Health System Employees' Credit Union, Incorporated	Newport News	8,591	7,156	1,406
Spruance Cellophane Credit Union	North Chesterfield	5,491	5,178	309
University of Virginia Community Credit Union, Inc.	Charlottesville	913,805	809,478	95,279
Virginia Credit Union, Inc.	Richmond	3,490,133	2,820,198	325,969
Virginia Educators' Credit Union	Newport News	64,896	56,649	7,920
Virginia United Methodist Credit Union, Inc. d/b/a The United Methodist Credit Union	Richmond	16,934	15,649	1,284
Waynesboro Employees Credit Union, Inc.	Waynesboro	3,523	3,190	268

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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>
05/12/17	Baylands Family Credit Union, Inc.	2004 Main Street West Point, VA	Approved 10/05/17

New Out-of-State Credit Unions

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
08/23/17	Christian Community Credit Union	1801 Dabney Road Richmond, VA	Approved 12/27/17

Mergers

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

New Service Facilities

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

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Credit Unions -- Status Changes

New Credit Unions

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

Mergers

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

Changes in Title

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

New Service Facilities

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

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

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

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

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

December 19 DuPont Community Credit Union opened a service facility at 1900 Stone Spring Road, Harrisonburg, VA

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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

Baylands Family Credit Union, Inc.

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

Beacon Credit Union, Incorporated

107 Leroy Bowen Drive
P O Box 4319
Lynchburg, VA 24502
Treasurer- Wesley Gordon
Service Facilities -
2293 Magnolia Avenue
Buena Vista, VA 24416
1901 Goodyear Boulevard
Danville, VA 24541
3320 Riverside Drive
Danville, VA 24540
19029 Forest Road
Lynchburg, VA 24502
2134 Langhorne Road
Lynchburg, VA 24502
6320 Logans Lane
Lynchburg, VA 24506
Amelon Shopping Square
Madison Heights, VA

Blue Eagle Credit Union

419 Rutherford Avenue NE
Roanoke, VA 24018
Treasurer- Jeffrey Thompson
Service Facilities -
1210 Greenview Drive
Lynchburg, VA 24502
3300 Odd Fellows Road
Lynchburg, VA

Blue Eagle Credit Union (Continued)

Service Facilities -
1430 Hershberger Road NW
Roanoke, VA 24012
2121 Electric Road
Roanoke, VA
7208-A Williamson Road
Roanoke, VA 24019

Cadmus Credit Union, Incorporated

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

Credit Union of Richmond Incorporated

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

Dominion Credit Union

One James River Plaza Lobby Level
Richmond, VA 23219
Treasurer- Michael C. Swalley
Service Facilities -
5000 Dominion Boulevard
Glen Allen, VA 23060
120 Tredegar Street
Richmond, VA 23219

DuPont Community Credit Union

140 Lucy Lane
P. O. Box 1365
Waynesboro, VA 22980
Treasurer- Leslie Ramsey
Service Facilities -
1820 South High Street
Harrisonburg, VA 22801
1900 Stone Spring Road
Harrisonburg, VA 22801
1925 Reservoir Street
Harrisonburg, VA 22801
47 W. Kaylor Park Drive
Harrisonburg, VA 22801
1130 North Lee Highway
Lexington, VA 24450
105 Community Way
Staunton, VA 24401

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DuPont Community Credit Union (Continued)

Service Facilities -

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

Entrust Financial Credit Union

1801 Dabney Road
Richmond, VA 23230
Treasurer- David Harpe

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

2130 Cunningham Drive
Hampton, VA 23666
Treasurer- Donald O. Sandridge

Jackson River Community Credit Union

347 North Court Avenue
Covington, VA 24426
Treasurer- David Vest

Service Facility -

210 Westvaco Road
Low Moor, VA 24457

Loudoun Credit Union

801 Sycolin Road SE, Suite 101
Leesburg, VA 20175

Treasurer- Norman Butts

Service Facility -

112 A South Street, SE
Leesburg, VA 20175

**Martinsville Du Pont Employees Credit Union,
Incorporated d/b/a ValleyStar Credit Union**

35 Dupont Road
Martinsville, VA 24115
Treasurer- Steve Isley
Service Facilities -
5835 Virginia Avenue
Bassett, VA 24055

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

Service Facilities -

41 Wheeler Avenue
Collinsville, VA 24078
212 Holt Garrison Parkway
Danville, VA
1101 Brookdale Street
Martinsville, VA 24112
2828 Greensboro Road
Martinsville, VA 24112
640 Commonwealth Drive
Martinsville, VA 24112
8500 A. L. Philpott Highway
Martinsville, VA 24112
913 E. Church Street
Martinsville, VA 24112
7176 Greensboro Road
Ridgeway, VA 24148
1080 Old Franklin Turnpike
Rocky Mount, VA 24151
850 Tanyard Road
Rocky Mount, VA 24151
951 Fairystone Park Highway
Stanleytown, VA 24168
501 W. Broad St.
Waynesboro, VA 22980

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

6919 Thomas Nelson Highway
P. O. Box 276
Lovingston, VA 22949
Treasurer- Phyllis M. Drumheller

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

502 Operations Drive
Newport News, VA 23602
Treasurer- Ronald W. Jones
Service Facility -
210 25th Street
Newport News, VA 23607

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

3711 Huntington Avenue
Newport News, VA 23607
Treasurer- Mary Campbell
Service Facilities -
2445 Old Taylor Road
Chesapeake, VA 23321
401 Albemarle Drive Suite 102
Chesapeake, VA 23322

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Credit Unions -- List by Name

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

Service Facilities -

544 Battlefield Boulevard South
Chesapeake, VA 23322
677 N. Battlefield Boulevard
Chesapeake, VA
5028 George Washington Memorial Hwy.
Grafton, VA 23692
1168 Big Bethel Road
Hampton, VA 23666
199 Fox Hill Road
Hampton, VA
22 Lincoln Street
Hampton, VA 23669
2300 Cunningham Drive
Hampton, VA 23666
500 West Park Lane
Hampton, VA 23666
5200 West Mercury Boulevard
Hampton, VA 23605
Gateway 2000, 22 Enterprise Parkway
Suite 160
Hampton, VA 23666
2369 George Washington Memorial Hwy.
Hayes, VA 23072
11820 Fountain Way
Newport News, VA 23606
12512 Warwick Boulevard
Newport News, VA 23606
12525 Jefferson Avenue
Newport News, VA 23602
230 41st Street, Building 520
Newport News, VA 23607
2700 Huntington Avenue, Building 902
Newport News, VA 23607
2900 Washington Avenue, Building 901
Newport News, VA 23607
3101 Jefferson Avenue
Newport News, VA
35th Street Gate
Newport News Shipyard
Newport News, VA 23607
4215 Marshall Avenue, Building 600
Newport News, VA 23607
433 Denbigh Boulevard
Newport News, VA 23608
5001 Huntington Avenue
Newport News, VA 23607
60th Street Gate
Newport News Shipyard
Newport News, VA 23607
8000 Marshall Avenue
Newport News, VA 23605

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

Service Facilities -

955 Harpersville Road
Newport News, VA
Northrup Grumman Newport News
Building 907, 210 47th Street
Newport News, VA 23607
600 Church Street Room 111
Norfolk, VA 23501
1290 Smithfield Plaza
Smithfield, VA 23430
1463 North Main Street
Suffolk, VA 23434
5225 Providence Road
Virginia Beach, VA
4171 Ironbound Road
Williamsburg, VA 23188
4388 Holland Road, Suite 100
Virginia Beach, VA 23452

Northern Star Credit Union, Incorporated

5100 George Washington Highway
Portsmouth, VA 23702

Treasurer- Bernard Matthews

Service Facilities -

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

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

2701 Hampton Boulevard
Norfolk, VA 23517

Treasurer- Sylvia Hudgins

Service Facility -

4901 Hampton Boulevard, Room 1049
Norfolk, VA 23508

P.W.C. Employees Credit Union

12715 Ridgefield Village Drive
Woodbridge, VA 22193

Treasurer- Robin R. Perkins

Service Facility -

8959 Center Street
Manassas, VA 22110

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**PFD Firefighters Credit Union,
Incorporated**

3209 Cedar Lane
Portsmouth, VA 23703
Treasurer- Robert Wise, Jr.

**Petersburg Federal Reformatory Credit Union,
Incorporated**

Federal Correctional Institution
P O Box 1298
Hopewell, VA 23860
Treasurer- Samuel P. Clement III

Piedmont Credit Union

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

Prime Care Credit Union, Incorporated

600 Gresham Drive
Norfolk, VA 23507-1904
Treasurer- Terry J. Lambert
Service Facilities -
830 Kempsville Road,
Sentara Leigh Hospital
Norfolk, VA 23502
2800 Godwin Boulevard
Suffolk, VA 23434

**Richmond Virginia Fire Police Credit
Union Inc.**

1634 Ownby Lane
Richmond, VA 23220
Treasurer- Linn M. Brown
Service Facility -
200 W. Grace Street
Richmond, VA 23220

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

500 J. Clyde Morris Boulevard
Newport News, VA 23601
Treasurer- Barbara LaBonte

Spruance Cellophane Credit Union

7119 Jefferson Davis Highway
Richmond, VA 23237
Treasurer- George S. Fleming

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

3300 Berkmar Drive
Charlottesville, VA 22901-1491
Treasurer- Charles T. Gillet
Service Facilities -
409 East Main Street
Louisa, VA
100 Darden Boulevard
Charlottesville, VA
1018 West Main Street
Charlottesville, VA 22908
1400 Melbourne Road
Charlottesville, VA 22901
1936 Arlington Boulevard
Charlottesville, VA 22903
220 Wayles Lane
Charlottesville, VA 22911
2775 Hydraulic Road
Charlottesville, VA 22901
325 Four Leaf Lane, Suite 1
Charlottesville, VA 22903
501 College Drive
Charlottesville, VA
900 E. Jefferson Street
Charlottesville, VA 22902
49 Sommerfield Drive
Gordonsville, VA 22942
757 Davis Highway
Mineral, VA 23117
3033 Rockfish Valley Highway
Nellysford, VA 22958
115 N. Madison Road
Orange, VA
6042 Thomas Jefferson Parkway
Palmyra, VA 22963
56 Stoneridge Drive South
Ruckersville, VA 22968
4257-A Aiken Drive, Building 102
Warrenton, VA 20187
484 Blackwell Road, Suite 100
Warrenton, VA 20186

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Credit Unions -- List by Name

Virginia Credit Union, Inc.

720 East Broad Street
Richmond, VA 23225

Treasurer- Herbert A. Parr

Service Facilities -

13025 Jefferson Davis Highway
Chester, VA 23831

14520 Hancock Village Street
Chesterfield, VA 23832

9961 Iron Bridge Road
Chesterfield, VA 23832

301 Temple Lake Drive
Colonial Heights, VA 23834

100 MidTown Avenue
Farmville, VA 23901

2150 Gordon W. Shelton Boulevard
Fredericksburg, VA 22401

9951 Jefferson Davis Highway
Fredericksburg, VA 22408

3236 Odd Fellows Road
Lynchburg, VA 24501

6103 Brashier Boulevard
Mechanicsville, VA 23111

11030 Hull Street Road
Midlothian, VA 23112

13505 Tredegar Lake Parkway
Midlothian, VA 23112

Southside Virginia Training Center
Building 59, 26317 W. Washington St.
Petersburg, VA 23803

101 N. 14th Street (Tower)
Richmond, VA 23219

10165 Brook Road
Richmond, VA 23227

1200 Koger Center Boulevard
Richmond, VA 23235

1302 B Gaskins Road
Richmond, VA 23233

2300 W Broad Street (DMV)
Richmond, VA 23220

4001 Lauderdale Drive
Richmond, VA 23233

5285 South Laburnum Avenue
Richmond, VA 23231

5427 Glenside Drive
Richmond, VA 23228

6900 Atmore Drive
Richmond, VA 23225

7500 Boulders View Drive
Richmond, VA 23225

900 East Main Street
Pocahontas Building
Richmond, VA 23219

935 West Grace Street
Richmond, VA 23220

Virginia Credit Union, Inc. (Continued)

Service Facilities -

9498 West Broad Street
Richmond, VA

General Assembly Building
201 North 9th Street
Richmond, VA 23219

J. Sargeant Reynolds Comm. College
1651 E. Parham Road
Richmond, VA 23228

VCU-HS Main Hospital
1250 East Marshall Street
Richmond, VA 23298

17 First Street
Staunton, VA 24401

Eastern State Hospital Building 2,
4601 Ironbound Road
Williamsburg, VA 23188

Virginia Educators' Credit Union

12626 Nettles Drive
Newport News, VA 23606

Treasurer- Eugene Johnson

Service Facilities -

12368 Warwick Boulevard, Suite A106
Newport News, VA 23606

812 Main Street
Newport News, VA 23605

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

10330 Staples Mill Road
Glen Allen, VA 23060

Treasurer- G. Thomas Brown

Waynesboro Employees Credit Union, Inc.

939A Fir Street
Waynesboro, VA 22980

Treasurer- Tammy F. McDaniel