

**THE 2012 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, 2012**



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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2012 ANNUAL REPORT

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

MARK C. CHRISTIE, Chairman

JAMES C. DIMITRI

JUDITH WILLIAMS JAGDMANN

JOEL H. PECK, Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 2012

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the 2012 Annual Report of the Bureau of Financial Institutions - Banks, Credit Unions, Savings Institutions, and Trust Companies.

Respectfully,

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

BUREAU OF FINANCIAL INSTITUTIONS

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

ADMINISTRATION AND FINANCE

GERALD E. FALLEN
Deputy Commissioner

BANKS AND SAVINGS INSTITUTIONS

JOHN M. CROCKETT
Deputy Commissioner

CONSUMER FINANCE

SUSAN E. HANCOCK
Deputy Commissioner

CORPORATE STRUCTURE AND RESEARCH

NICHOLAS C. KYRUS
Deputy Commissioner

CREDIT UNIONS

WERNER A. PAUL
Deputy Commissioner

OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION HAS ADMINISTERED THE BANKING LAWS

Chief Examiner of Banks

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

Chief Deputy to the Commissioner of Insurance and Banking

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

Commissioner of Insurance and Banking

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

Commissioner of Banking

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

Commissioner of Financial Institutions

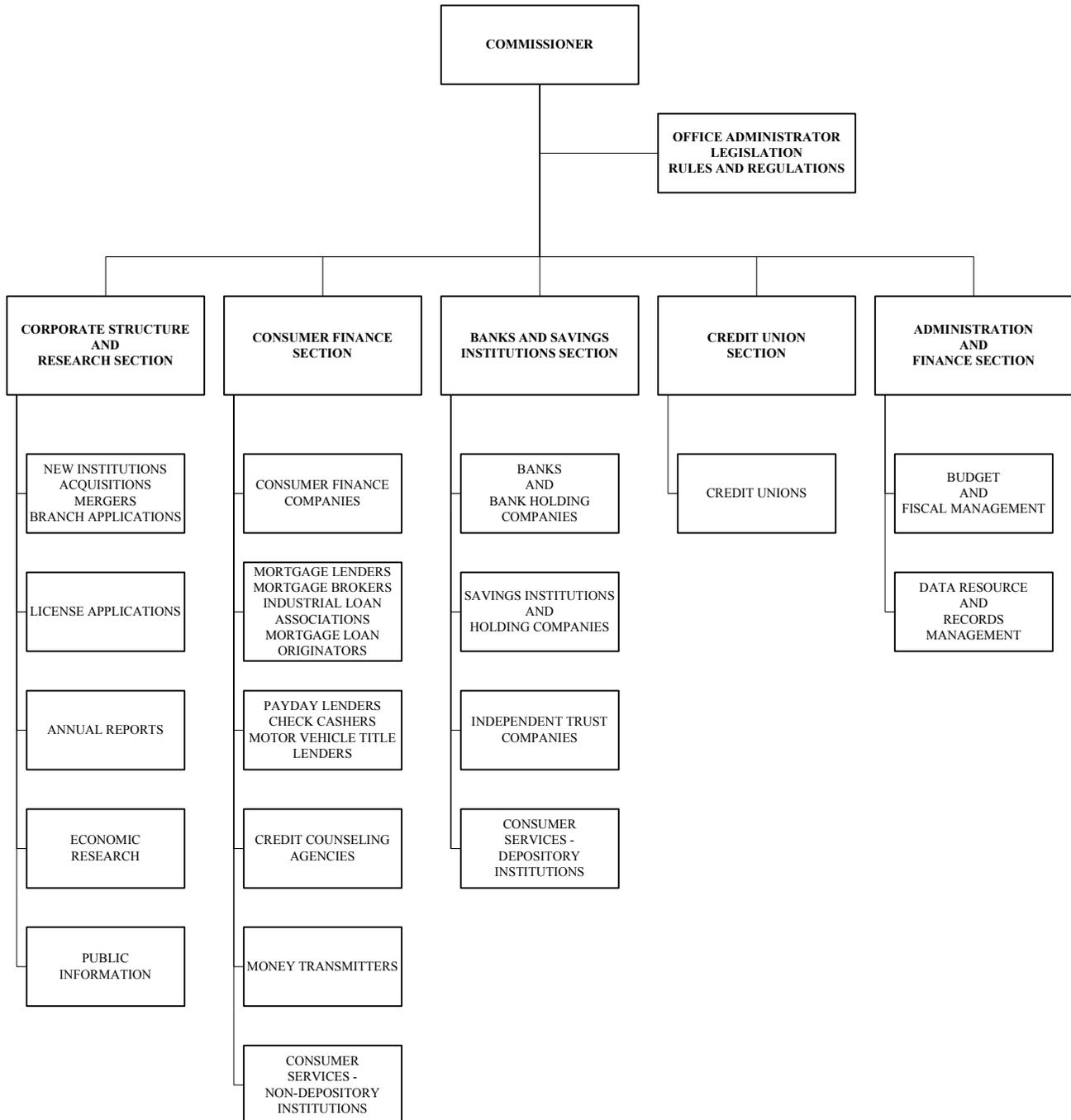
SIDNEY A. BAILEY, July 1, 1978 to June 30, 1997
E. J. FACE, JR., July 1, 1997 to Date

LEGAL HOLIDAYS

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

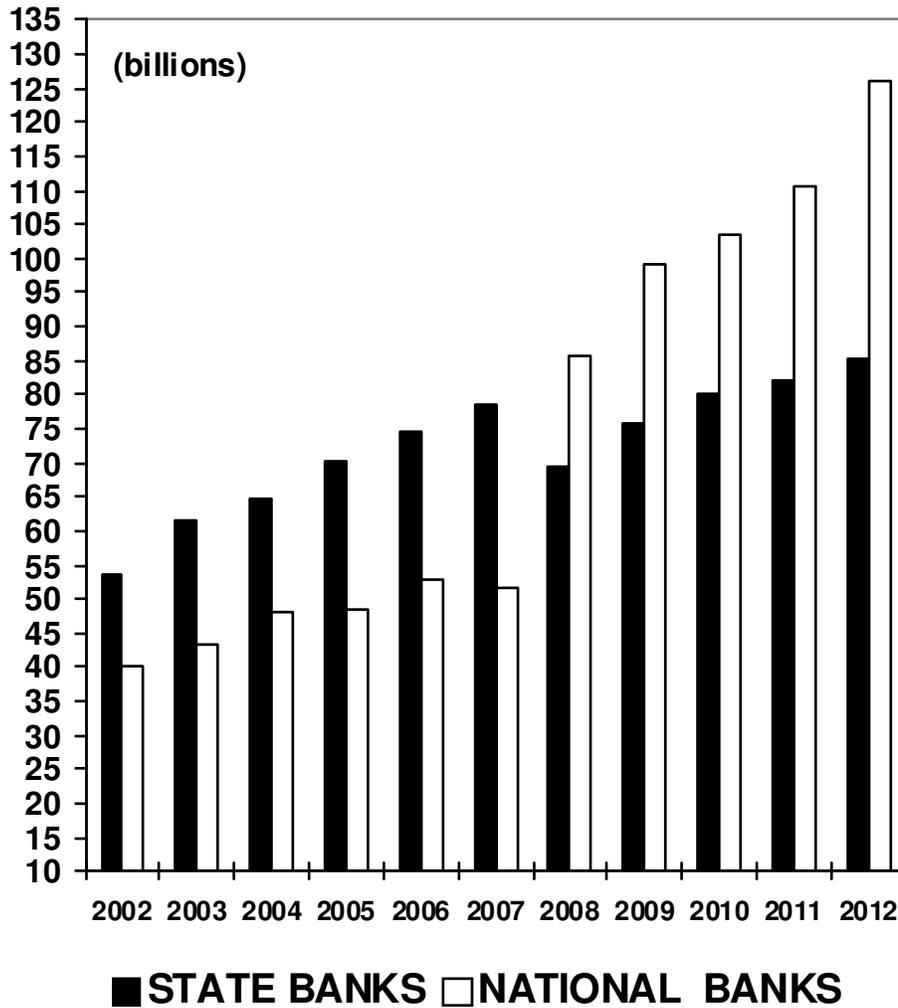
**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**ORGANIZATIONAL CHART
BUREAU OF FINANCIAL INSTITUTIONS**



STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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DEPOSITS IN BANK OFFICES LOCATED IN VIRGINIA
STATE AND NATIONAL 2002 – 2012



**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, 2011 80 State Banks 1,017 Branches	December 31, 2012 78 State Banks 1,100 Branches
ASSETS		
Cash and balances due from depository institutions:.....	\$ 3,679,778	\$ 3,709,011
(1) Noninterest-bearing balances and currency and coin	763,062	849,872
(2) Interest-bearing balances.....	2,916,716	2,859,139
Securities	9,867,865	10,775,444
Federal funds sold & securities purchased under agreement to resell	486,280	389,332
Loan and lease financing receivables:		
Loans and leases, net of unearned income	39,211,804	41,256,140
LESS: Allowance for loan and lease losses	746,767	682,046
Loans and leases, net of unearned income and allowance for losses	38,465,037	40,574,094
Assets held in trading accounts.....	12,615	15,091
Premises and fixed assets (including capitalized leases)	1,182,837	1,183,190
Other real estate owned	436,234	435,568
Intangible assets.....	882,806	887,310
Other assets.....	1,907,319	2,041,890
TOTAL ASSETS	\$56,920,771	\$60,010,930
LIABILITIES		
Deposits:		
In domestic offices	\$46,528,633	\$49,271,979
(1) Noninterest-bearing	7,252,774	8,536,868
(2) Interest-bearing	39,275,859	40,735,111
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	1,064,249	1,019,476
Other borrowed money	2,645,624	2,614,652
Notes and debentures subordinated to deposits	41,612	30,685
Other liabilities	379,995	450,137
TOTAL LIABILITIES	50,660,113	53,386,929
EQUITY CAPITAL		
Perpetual preferred stock	203,394	176,283
Common stock.....	519,476	535,140
Surplus.....	3,656,036	3,823,346
Undivided profits and capital reserves.....	1,855,513	2,059,256
Noncontrolling interests in consolidated subsidiaries.....	26,239	29,976
TOTAL EQUITY	6,260,658	6,624,001
TOTAL LIABILITIES AND EQUITY CAPITAL	\$56,920,771	\$60,010,930

**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)**

	2011	2012
INTEREST INCOME:		
Interest and fees on loans	\$ 2,251,591	\$ 2,198,751
Income from lease financing receivables	104	87
Interest on balances due from depository institutions	9,863	9,650
Interest and dividends on securities	300,991	280,024
Interest from assets held in trading accounts	67	221
Interest on federal funds sold and securities purchased under agreements to resell.....	1,261	929
Other Interest Income.....	5,996	7,035
TOTAL INTEREST INCOME.....	2,569,873	2,496,697
INTEREST EXPENSE:		
Interest on deposits in domestic offices	469,177	366,673
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	9,648	8,678
Interest on trading liabilities and other borrowed money.....	87,892	73,594
Interest on notes and debentures subordinated to deposits.....	2,615	1,563
TOTAL INTEREST EXPENSE.....	569,332	450,508
NET INTEREST INCOME.....	2,000,541	2,046,189
Provision for loan and lease losses.....	333,200	220,615
NONINTEREST INCOME:		
Income from fiduciary activities	16,277	17,274
Service charges on deposit accounts	122,579	122,467
Trading revenue	(3,095)	1,092
Other fee income	0	0
All other noninterest income	370,120	495,421
TOTAL NONINTEREST INCOME.....	505,881	636,254
Realized gains (losses) on securities	22,623	27,207
NONINTEREST EXPENSE:		
Salaries and employee benefits	915,544	995,612
Expenses of premises and fixed assets (net of rental income) ..	222,504	229,506
Other noninterest expense	627,900	615,523
TOTAL NONINTEREST EXPENSE.....	1,765,948	1,840,641
INCOME BEFORE INCOME TAXES AND EXTRA- ORDINARY ITEMS AND OTHER ADJUSTMENTS	429,897	648,394
APPLICABLE INCOME TAXES.....	163,273	197,667
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS.....	266,624	450,727
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES.....	0	0
NET INCOME.....	\$ 266,624	\$ 450,727

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**Selected Data For Virginia State-Chartered Banks
As of December 31, 2012**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Bank of Botetourt	Buchanan	10	295,276	266,484	26,037
The Bank of Charlotte County*	Phenix	4	120,382	98,371	16,634
Bank of Clarke County*	Berryville	12	588,755	478,589	65,574
The Bank of Fincastle	Fincastle	8	195,650	168,861	25,969
Bank of Floyd*	Floyd	7	278,816	254,116	23,342
The Bank of Hampton Roads*	Norfolk	33	1,743,285	1,391,296	164,977
Bank of Lancaster*	Kilmarnock	9	337,304	284,377	30,283
The Bank of Marion*	Marion	16	346,259	298,060	38,452
Bank of McKenney*	McKenney	7	211,883	187,172	21,199
Bank of the James*	Lynchburg	10	441,440	402,083	36,641
The Bank of Southside Virginia	Carson	15	549,917	466,035	77,355
Bank of Virginia*	Midlothian	4	179,982	154,484	15,009
Benchmark Community Bank*	Kenbridge	12	438,449	387,260	47,777
The Blue Grass Valley Bank	Blue Grass	2	38,043	33,805	4,080
Blue Ridge Bank, Inc.*	Luray	5	207,214	168,823	17,480
Burke & Herbert Bank & Trust Company	Alexandria	25	2,620,345	2,188,726	279,226
The Business Bank	Vienna	8	328,027	296,333	29,799
Cardinal Bank	McLean	27	3,030,896	2,302,208	315,094
Carter Bank & Trust	Martinsville	124	4,442,297	4,060,996	359,364
Central Virginia Bank*	Powhatan	9	386,369	324,487	18,901
Chesapeake Bank*	Kilmarnock	12	663,076	563,034	72,440
Citizens and Farmers Bank	West Point	18	968,820	686,886	119,565
Citizens Bank and Trust Company*	Blackstone	11	334,788	282,685	38,829
Citizens Community Bank*	South Hill	4	162,698	138,638	21,686
Colonial Virginia Bank*	Gloucester	2	117,865	102,681	11,837
Community Bankers' Bank*	Midlothian	1	156,650	138,956	15,050

* - Member of Federal Reserve

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**Selected Data For Virginia State-Chartered Banks
As of December 31, 2012**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Community Capital Bank of Virginia*	Christiansburg	2	54,525	41,822	11,214
Essex Bank*	Tappahannock	25	1,151,821	975,156	117,176
EVB*	Tappahannock	24	1,075,002	843,338	106,214
Farmers & Merchants Bank*	Timberville	9	595,573	453,852	49,378
The Farmers & Merchants Bank of Craig County*	New Castle	2	54,098	44,450	9,570
Farmers and Miners Bank*	Pennington Gap	6	131,408	114,343	16,783
The Farmers Bank of Appomattox*	Appomattox	5	199,932	169,006	25,109
Farmers Bank, Windsor, Virginia*	Windsor	5	392,698	326,035	42,992
The Fauquier Bank*	Warrenton	10	599,779	515,417	50,647
First and Citizens Bank	Monterey	3	117,239	103,751	13,001
First Bank*	Strasburg	10	532,392	473,336	47,299
The First Bank and Trust Company*	Lebanon	19	1,276,136	1,124,718	136,893
First Capital Bank*	Glen Allen	7	542,663	463,697	50,012
First Community Bank*	Bluefield	71	2,705,714	2,037,447	334,384
First Sentinel Bank*	Richlands	5	166,123	147,940	15,095
First State Bank	Danville	1	38,798	36,529	1,956
First Virginia Community Bank*	Fairfax	4	422,372	378,733	39,151
The Freedom Bank of Virginia*	Vienna	2	238,488	212,577	25,264
Frontier Community Bank*	Waynesboro	1	83,529	75,090	8,251
Heritage Bank*	Norfolk	7	334,633	295,544	34,511
Highlands Community Bank*	Covington	2	121,960	107,300	13,668
Highlands Union Bank*	Abingdon	14	592,525	486,201	37,212
HomeTown Bank*	Roanoke	5	370,354	310,719	35,854
John Marshall Bank*	Reston	6	563,386	463,326	53,064
Lee Bank & Trust Company	Pennington Gap	4	168,967	147,158	20,293
MainStreet Bank*	Herndon	5	271,495	241,359	24,660

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**Selected Data For Virginia State-Chartered Banks
As of December 31, 2012**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Middleburg Bank*	Middleburg	13	1,230,635	983,898	111,035
Miners Exchange Bank*	Coeburn	8	138,164	127,348	10,018
Monarch Bank*	Chesapeake	13	1,214,633	901,835	102,116
New Peoples Bank, Inc.*	Honaker	24	719,663	658,056	53,166
The Peoples Bank	Rose Hill	4	92,410	84,596	7,709
Peoples Community Bank*	Montross	5	147,790	133,948	13,284
Pioneer Bank*	Stanley	6	169,389	133,797	18,150
Select Bank*	Forest	2	111,118	99,694	11,227
Shore Bank*	Onley	7	312,763	248,069	34,337
Sonabank*	McLean	19	721,840	551,824	102,391
StellarOne Bank*	Christiansburg	55	3,015,248	2,490,516	452,555
Towne Bank	Portsmouth	25	4,405,926	3,394,037	552,910
TruPoint Bank*	Grundy	12	453,752	398,600	37,199
Union First Market Bank*	Richmond	91	4,084,707	3,304,248	483,299
United Bank*	Fairfax	54	3,606,896	2,746,821	624,218
Valley Bank*	Roanoke	8	763,784	622,677	78,389
Village Bank	Midlothian	15	506,059	436,918	33,163
Virginia Bank and Trust Company*	Danville	8	170,318	143,711	23,803
Virginia Commerce Bank*	Arlington	28	2,821,621	2,255,492	299,875
Virginia Commonwealth Bank*	Petersburg	9	274,338	245,693	28,105
Virginia Community Bank*	Louisa	8	225,001	192,458	19,474
Virginia Company Bank	Newport News	3	140,523	117,547	13,520
Virginia Heritage Bank*	Fairfax	6	781,573	660,138	69,317
Virginia Partners Bank*	Fredericksburg	4	209,294	187,085	20,142
WashingtonFirst Bank	Reston	17	1,144,922	985,452	95,479
Xenith Bank*	Richmond	7	562,467	453,231	86,893

* - Member of Federal Reserve

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

Mergers

<u>Received</u>	<u>Description</u>	<u>Activity</u>
08/03/11	PNC Bank, National Association, Pittsburgh, PA to merge into it RBC Bank (USA)	No Objection 08/01/12
08/12/11	Capital Bank, N.A., Miami, FL to merge into it GreenBank	Withdrawn 05/22/12
03/09/12	First Community Bank, Bluefield, VA to merge into it Peoples Bank of Virginia	Approved 05/24/12
07/18/12	First Virginia Community Bank, Fairfax, VA to merge into it 1st Commonwealth Bank of Virginia	Approved 08/28/12
07/26/12	WashingtonFirst Bank, Reston, VA to merge into it Alliance Bank Corporation	Approved 10/23/12

Acquisitions

<u>Received</u>	<u>Description</u>	<u>Activity</u>
02/28/12	CapGen Capital Group VI LP, New York, NY to acquire 50% of the voting shares of Hampton Roads Bankshares, Inc.	Approved 05/03/12

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/13/11	StellarOne Bank Christiansburg, VA	300 Preston Avenue City of Charlottesville, VA	Approved 01/04/12
12/22/11	MainStreet Bank Fairfax, VA	10089 Fairfax Boulevard City of Fairfax, VA	Approved 02/15/12
01/09/12	Virginia Heritage Bank Vienna, VA	8245 Boone Boulevard, Suite 820 Vienna, Fairfax County, VA	Approved 01/30/12
01/20/12	First Community Bank Bluefield, VA	29 South Kerr Avenue Wilmington, NC	Approved 01/26/12
01/20/12	First Community Bank Bluefield, VA	111 Strawberry Boulevard Chadbourn, NC	Approved 01/26/12
01/20/12	First Community Bank Bluefield, VA	8001 E. Oak Island Drive Oak Island, NC	Approved 01/26/12
01/20/12	First Community Bank Bluefield, VA	110 North J.K. Powell Boulevard Whiteville, NC	Approved 01/26/12
01/20/12	First Community Bank Bluefield, VA	923 Seaside Road SW Ocean Isle Beach, NC	Approved 01/26/12
01/20/12	First Community Bank Bluefield, VA	4949 Main Street Shalotte, NC	Approved 01/26/12
01/20/12	First Community Bank Bluefield, VA	3178 Holden Beach Road SW Holden, NC	Approved 01/26/12
01/20/12	First Community Bank Bluefield, VA	Main and Caston Streets NW Heath Springs, SC	Approved 01/26/12

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Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
01/20/12	First Community Bank Bluefield, VA	112 Waccamaw Medical Park Conway, SC	Approved 01/26/12
01/20/12	First Community Bank Bluefield, VA	1230 16th Avenue Conway, SC	Approved 01/26/12
01/20/12	First Community Bank Bluefield, VA	105 Hickman Road Tabor City, NC	Approved 01/26/12
01/20/12	First Community Bank Bluefield, VA	701 North Howe Street Southport, NC	Approved 01/26/12
01/20/12	First Community Bank Bluefield, VA	4949 Southport Supply Road Southport, NC	Approved 01/26/12
01/20/12	First Community Bank Bluefield, VA	306 S. Poplar Street Elizabethtown, NC	Approved 01/26/12
01/20/12	First Community Bank Bluefield, VA	1180 Highway 17 Little River, SC	Approved 01/26/12
01/23/12	Monarch Bank Chesapeake, VA	2999 Corporate Lane, Suite B8 & B9 Suffolk, VA	Approved 02/21/12
02/27/12	Bank of Clarke County Berryville, VA	203 Hirst Road Purcellville, Loudoun County, VA	Approved 03/20/12
04/11/12	StellarOne Bank Christiansburg, VA	5711 Patterson Avenue Richmond, VA	Approved 05/09/12
04/12/12	StellarOne Bank Christiansburg, VA	4505 Columbus Street, Suite 100 City of Virginia Beach, VA	Approved 05/09/12
04/18/12	Sonabank Warrenton, VA	12800 Middlebrook Road Germantown, MD	Approved 04/23/12
04/18/12	Sonabank Warrenton, VA	9707 Medical Center Drive, Suite 150 Rockville, MD	Approved 04/23/12
04/18/12	Sonabank Warrenton, VA	7908 Woodmont Avenue Bethesda, MD	Approved 04/23/12
04/18/12	Sonabank Warrenton, VA	37 North Market Street Frederick, MD	Approved 04/23/12
04/19/12	EagleBank, Inc. Bethesda, MD	277 South Washington Street City of Alexandria, VA	No Objection 05/08/12
05/18/12	WashingtonFirst Bank Reston, VA	11921 Freedom Drive, Suite 250 Reston, Fairfax County, VA	Approved 06/13/12
05/22/12	Sonabank Warrenton, VA	6719 Leaberry Way, Unit L The Shoppes at Haymarket Prince William County, VA	Approved 06/12/12
06/01/12	Fauquier Bank, The Warrenton, VA	7485 Limestone Drive Gainesville, Prince William County, VA	Approved 06/25/12
06/06/12	First Community Bank Bluefield, VA	200 Smith Avenue Shalotte, NC	Approved 06/06/12

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Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
06/12/12	Manufacturers and Traders Trust Company Buffalo, NY	9408 Grant Avenue Manassas, VA	No Objection 07/06/12
07/02/12	Middleburg Bank Middleburg, VA	315 Libbie Avenue City of Richmond, VA	Approved 07/23/12
07/16/12	Valley Bank Roanoke, VA	4003 Challenger Avenue City of Roanoke, VA	Approved 08/07/12
07/26/12	Pioneer Bank Stanley, VA	58 Stoneridge Drive, North Ruckersville, Greene County, VA	Approved 08/22/12
07/30/12	Towne Bank Suffolk, VA	5200 Providence Road City of Virginia Beach, VA	Approved 08/20/12
08/03/12	Cardinal Bank McLean, VA	1825 Wisconsin Avenue, NW Washington, DC	Approved 08/28/12
08/06/12	Citizens Bank and Trust Company Blackstone, VA	Route 10 and Oliver's Way Chesterfield County, VA	Approved 09/04/12
08/17/12	Monarch Bank Chesapeake, VA	4097 Ironbound Road, Suite C James City County, VA	Approved 09/07/12
08/29/12	Branch Banking and Trust Company Winston-Salem, NC	1901 Mount Vernon Avenue Alexandria, VA	No Objection 09/26/12
08/29/12	Chesapeake Bank Kilmarnock, VA	6000 Patriots Colony Drive James City County, VA	Approved 09/18/12
09/24/12	First Bank and Trust Company, The Lebanon, VA	610 North Main Street, Unit B Rockingham County, VA	Approved 10/17/12
10/31/12	Farmers Bank, Windsor, Virginia Windsor, VA	28319 Southampton Parkway Southampton County, VA	Approved 11/19/12
11/30/12	Towne Bank Suffolk, VA	3100 Shore Drive City of Virginia Beach, VA	Approved 12/27/12
11/30/12	Bank of Georgetown Washington, DC	1420 Chain Bridge Road McLean, Fairfax County, VA	No Objection 12/20/12
12/04/12	Branch Banking and Trust Company Winston-Salem, NC	3030 Annandale Road Falls Church, VA	No Objection 12/20/12
12/06/12	Towne Bank Suffolk, VA	Intersection of Louisiana Dr. & Granby Street, Surburban Park Shopping Center Ward's Corne City of Norfolk, VA	Approved 12/27/12
12/20/12	StellarOne Bank Christiansburg, VA	9605 Gayton Road Henrico County, VA	Pending
12/27/12	HomeTown Bank Roanoke, VA	50 Ponderosa Drive Christiansburg, Montgomery County, VA	Pending

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Banks -- Applications Received and/or Acted Upon

Branch Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
01/27/12	Branch Banking and Trust Company Winston-Salem, NC	From: 3001 North Washington Boulevard Arlington County, VA To: 3033 North Washington Boulevard Arlington County, VA	Pending
02/13/12	Community Capital Bank of Virginia Christiansburg, VA	From: 100 West Franklin Street, Suite 301 City of Richmond, VA To: 100 West Franklin Street, Suite 200 City of Richmond, VA	Approved 03/06/12
03/23/12	Cardinal Bank McLean, VA	From: 10695 Braddock Road Fairfax County, VA To: Intersection of Braddock Road and Chain Bridge Road Fairfax County, VA	Approved 04/17/12
03/26/12	Blue Ridge Bank, Inc. Luray, VA	From: 204 Albemarle Square Albemarle County, VA To: 1807 Seminole Trail Albemarle County, VA	Approved 04/18/12
04/10/12	First Bank and Trust Company, The Lebanon, VA	From: 1880 East Market Street City of Harrisonburg, VA To: 120 University Boulevard City of Harrisonburg, VA	Approved 05/01/12
06/04/12	Monarch Bank Chesapeake, VA	From: 3701 Pacific Avenue City of Virginia Beach, VA To: 300 32nd Street City of Virginia Beach, VA	Approved 06/26/12
08/13/12	Sonabank Warrenton, VA	From: 7908 Woodmont Avenue Bethesda, MD To: 7700 Wisconsin Avenue Bethesda, MD	Approved 09/06/12
08/29/12	Branch Banking and Trust Company Winston-Salem, NC	From: 8780 Centreville Road City of Manassas, VA To: 8650 Centreville Road City of Manassas, VA	Pending
09/04/12	First Community Bank Bluefield, VA	From: 923 Seaside Road SW Ocean Isle Beach, NC To: 7290-17 Beach Drive SW Ocean Isle Beach, NC	Approved 10/02/12
09/17/12	Alliance Bank Corporation Chantilly, VA	From: 9150 Manassas Drive City of Manassas Park, VA To: 9113 Manassas Drive City of Manassas Park, VA	Approved 10/09/12
11/21/12	Branch Banking and Trust Company Winston-Salem, NC	From: 13927 Jefferson Davis Highway Woodbridge, Prince William County, VA To: 14091 Jefferson Davis Highway Woodbridge, Prince William County, VA	Pending

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

Branch Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/17/12	Bank of McKenney McKenney, VA	From: 13117 Rivers Bend Boulevard Chester, Chesterfield County, VA To: 200 Johnson Creek Chester, Chesterfield County, VA	Pending

Main Office Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
05/16/12	Community Capital Bank of Virginia Christiansburg, VA	From: 990 Cambria Street, N.E. Christiansburg, Montgomery County, VA To: 930 Cambria Street, N.E. Christiansburg, Montgomery County, VA	Approved 06/05/12

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Banks -- Status Changes

Mergers

May	31	First Community Bank, Bluefield, VA merged into it Peoples Bank of Virginia
October	19	First Virginia Community Bank, Fairfax, VA merged into it 1st Commonwealth Bank of Virginia
December	21	WashingtonFirst Bank, Reston, VA merged into it Alliance Bank Corporation

Branch Openings

January	30	Virginia Heritage Bank, Vienna, VA opened a branch office at 8245 Boone Boulevard, Suite 820, Vienna, Fairfax County, VA
February	21	EagleBank, Inc., Bethesda, MD opened a branch office at 12011 Sunset Hills Road, Suite 100, Reston, VA
March	01	Pioneer Bank, Stanley, VA opened a branch office at 1710 Seminole Trail, Suite 4, Albemarle County, VA
April	26	StellarOne Bank, Christiansburg, VA opened a branch office at 300 Preston Avenue, City of Charlottesville, VA
April	28	Sonabank, Warrenton, VA opened a branch office at 12800 Middlebrook Road, Germantown, MD
April	28	Sonabank, Warrenton, VA opened a branch office at 37 North Market Street, Frederick, MD
April	28	Sonabank, Warrenton, VA opened a branch office at 7908 Woodmont Avenue, Bethesda, MD
April	28	Sonabank, Warrenton, VA opened a branch office at 9707 Medical Center Drive, Suite 150, Rockville, MD
May	14	Monarch Bank, Chesapeake, VA opened a branch office at 2999 Corporate Lane, Suite B8 & B9, City of Suffolk, VA
June	11	First Community Bank, Bluefield, VA opened a branch office at 1180 Highway 17, Little River, SC
June	11	First Community Bank, Bluefield, VA opened a branch office at Main and Caston Streets NW, Heath Springs, SC
June	11	First Community Bank, Bluefield, VA opened a branch office at 1230 16th Avenue, Conway, SC
June	11	First Community Bank, Bluefield, VA opened a branch office at 111 Strawberry Boulevard, Chadbourn, NC
June	11	First Community Bank, Bluefield, VA opened a branch office at 4949 Southport Supply Road, Southport, NC
June	11	First Community Bank, Bluefield, VA opened a branch office at 923 Seaside Road SW, Ocean Isle Beach, NC
June	11	First Community Bank, Bluefield, VA opened a branch office at 29 South Kerr Avenue, Wilmington, NC
June	11	First Community Bank, Bluefield, VA opened a branch office at 110 North J.K. Powell Boulevard, Whiteville, NC
June	11	First Community Bank, Bluefield, VA opened a branch office at 4949 Main Street, Shallotte, NC
June	11	First Community Bank, Bluefield, VA opened a branch office at 200 Smith Avenue, Shalotte, NC
June	11	First Community Bank, Bluefield, VA opened a branch office at 112 Waccamaw Medical Park, Conway, SC
June	11	First Community Bank, Bluefield, VA opened a branch office at 3178 Holden Beach Road SW, Holden, NC
June	11	First Community Bank, Bluefield, VA opened a branch office at 701 North Howe Street, Southport, NC

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

Branch Openings

June	11	First Community Bank, Bluefield, VA opened a branch office at 8001 E. Oak Island Drive, Oak Island, NC
June	11	First Community Bank, Bluefield, VA opened a branch office at 105 Hickman Road, Tabor City, NC
June	11	First Community Bank, Bluefield, VA opened a branch office at 306 S. Poplar Street, Elizabethtown, NC
June	13	WashingtonFirst Bank, Reston, VA opened a branch office at 11921 Freedom Drive, Suite 250, Reston, Fairfax County, VA
July	02	First Bank of Virginia, Troy, NC opened a branch office at 1406 S. Colorado Street, City of Salem, VA
July	02	Branch Banking and Trust Company, Winston-Salem, NC opened a branch office at 608 Potomac Station Drive N.E., Leesburg, Loudoun County, VA
August	13	MainStreet Bank, Fairfax, VA opened a branch office at 10089 Fairfax Boulevard, City of Fairfax, VA
August	23	StellarOne Bank, Christiansburg, VA opened a branch office at 5711 Patterson Avenue, City of Richmond, VA
August	30	StellarOne Bank, Christiansburg, VA opened a branch office at 4505 Columbus Street, Suite 100, City of Virginia Beach, VA
September	17	Monarch Bank, Chesapeake, VA opened a branch office at 4097 Ironbound Road, Suite C, James City County, VA
October	09	EagleBank, Inc., Bethesda, MD opened a branch office at 2905 District Avenue, Suite 190, Fairfax County, VA
November	05	Chesapeake Bank, Kilmarnock, VA opened a branch office at 6000 Patriots Colony Drive, James City County, VA
December	18	Middleburg Bank, Middleburg, VA opened a branch office at 315 Libbie Avenue, City of Richmond, VA

Main Office Redesignations

February	29	Virginia Heritage Bank, Vienna, VA redesignated its main office from 11166 Fairfax Boulevard, Suite 100, City of Fairfax, VA to 8245 Boone Boulevard, Suite 820, Vienna, Fairfax County, VA
April	01	Peoples Bank, The, Knoxville, TN redesignated its main office from 1637 Dr. Thomas Walker Road, Ewing, Lee County, VA to 5499 Dr. Thomas Walker Road, Rose Hill, Lee County, VA
August	13	MainStreet Bank, Fairfax, VA redesignated its main office from 727 Elden Street, Herndon, Fairfax County, VA to 10089 Fairfax Boulevard, City of Fairfax, VA

Main Office Relocations

June	15	Community Capital Bank of Virginia, Christiansburg, VA relocated a main office from 990 Cambria Street, N.E., Christiansburg, Montgomery County, VA to 930 Cambria Street, N.E., Christiansburg, Montgomery County, VA
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Branch Relocations

January	30	Virginia Company Bank, Newport News, VA relocated a branch office from 5360 Discovery Park Boulevard, James City County, VA to 1430 Richmond Road, City of Williamsburg, VA
March	16	Community Capital Bank of Virginia, Christiansburg, VA relocated a branch office from 100 West Franklin Street, Suite 301, City of Richmond, VA to 100 West Franklin Street, Suite 200, City of Richmond, VA
April	16	Virginia Company Bank, Newport News, VA relocated a branch office from 601 Thimble Shoals Boulevard, City of Newport News, VA to 11801 Merchants Walk, City of Newport News, VA

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Banks -- Status Changes

Branch Relocations

May	21	Blue Ridge Bank, Inc., Luray, VA relocated a branch office from 204 Albemarle Square, Albemarle County, VA to 1807 Seminole Trail, Albemarle County, VA
July	02	First Bank and Trust Company, The, Lebanon, VA relocated a branch office from 1880 East Market Street, City of Harrisonburg, VA to 120 University Boulevard, City of Harrisonburg, VA
October	02	First Community Bank, Bluefield, VA relocated a branch office from 923 Seaside Road SW, Ocean Isle Beach, NC to 7290-17 Beach Drive SW, Ocean Isle Beach, NC
October	08	Fulton Bank, National Association, Lancaster, PA relocated a branch office from 735 Thimble Shoals Boulevard, City of Newport News, VA to 601 Thimble Shoals Boulevard, City of Newport News, VA
October	09	Alliance Bank Corporation, Chantilly, VA relocated a branch office from 9150 Manassas Drive, City of Manassas Park, VA to 9113 Manassas Drive, City of Manassas Park, VA
October	29	Sonabank, Warrenton, VA relocated a branch office from 7908 Woodmont Avenue, Bethesda, MD to 7700 Wisconsin Avenue, Bethesda, Montgomery County, MD

Branch Closings

February	10	StellarOne Bank, Christiansburg, VA closed its branch office at 12 Parkway Lane, Fishersville, Augusta County, VA
February	24	StellarOne Bank, Christiansburg, VA closed its branch office at 250 Alleghany Spring Road, Shawsville, Montgomery County, VA
February	29	Pioneer Bank, Stanley, VA closed its branch office at 257 Ridge McIntire Road, City of Charlottesville, VA
March	09	Bank of Hampton Roads, The, Virginia Beach, VA closed its branch office at 520 S. Main Street, City of Emporia, VA
March	09	StellarOne Bank, Christiansburg, VA closed its branch office at 2813 N. Augusta Street, City of Staunton, VA
March	16	First Community Bank, Bluefield, VA closed its branch office at 1706 Highway 93, Fall Branch, TN
April	13	Bank of Hampton Roads, The, Virginia Beach, VA closed its branch office at 102 West Buncombe Street, Roper, NC
April	28	Peoples Bank, The, Knoxville, TN closed its branch office at 1637 Dr. Thomas Walker Road, Ewing, Lee County, VA
May	11	Union First Market Bank, Ruther Glen, VA closed its branch office at 2208 Ivy Road, Albemarle County, VA
May	11	Union First Market Bank, Ruther Glen, VA closed its branch office at 506 Main Street, Port Royal, Caroline County, VA
May	11	Union First Market Bank, Ruther Glen, VA closed its branch office at 7279 Bell Creek Road, Mechanicsville, Hanover County, VA
May	11	Union First Market Bank, Ruther Glen, VA closed its branch office at 1975 Jeff Davis Highway, City of Fredericksburg, VA
June	01	New Peoples Bank, Inc., Honaker, VA closed its branch office at 75 Commonwealth Avenue, City of Bristol, VA
June	01	New Peoples Bank, Inc., Honaker, VA closed its branch office at 2302 Second Street, Richlands, Tazewell County, VA
June	01	New Peoples Bank, Inc., Honaker, VA closed its branch office at 372 East Jackson Boulevard, Jonesborough, TN

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Banks -- Status Changes

Branch Closings

June	01	New Peoples Bank, Inc., Honaker, VA closed its branch office at 42311 East Morgan Avenue, Pennington Gap, Lee County, VA
July	16	First Bank and Trust Company, The, Lebanon, VA closed its branch office at 396 South High Street, City of Harrisonburg, VA
August	24	Bank of Hampton Roads, The, Virginia Beach, VA closed its branch office at 901 Military Cutoff Road, Wilmington, NC
September	07	Colonial Virginia Bank, Gloucester, VA closed its branch office at 7791 Invicta Lane, New Kent, New Kent County, VA
September	07	EVB, Tappahannock, VA closed its branch office at 202 North Main Street, Bowling Green, Caroline County, VA
October	26	Towne Bank, Suffolk, VA closed its branch office at 6000 Patriots Colony Drive, James City County, VA
November	29	United Bank, Vienna, VA closed its branch office at 5272 River Road, Bethesda, MD
November	30	First Community Bank, Bluefield, VA closed its branch office at 112 Waccamaw Medical Park, Conway, SC
November	30	First Community Bank, Bluefield, VA closed its branch office at 8001 E. Oak Island Drive, Oak Island, NC
December	13	United Bank, Vienna, VA closed its branch office at 2301 M Street, N.W., Washington, DC
December	19	Union First Market Bank, Ruther Glen, VA closed its branch office at 6050 A Burke Commons Road, Burke, Fairfax County, VA
December	19	Union First Market Bank, Ruther Glen, VA closed its branch office at 4660 Monticello Avenue, James City County, VA
December	19	Union First Market Bank, Ruther Glen, VA closed its branch office at 876 Main Street, Reedville, Northumberland County, VA
December	19	Union First Market Bank, Ruther Glen, VA closed its branch office at 6975-A Springfield Blvd, Springfield, Fairfax County, VA
December	28	First Community Bank, Bluefield, VA closed its branch office at 8044 Main Street, Pound, Wise County, VA

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

Bank of Botetourt

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

Offices

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

Bank of Charlotte County, The

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

Offices

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

Bank of Clarke County

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

Offices

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

Bank of Clarke County (Continued)

Frederick County
3360 Valley Avenue
Loudoun County
21 Main Street, Round Hill

Bank of Fincastle, The

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

Offices

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

Bank of Floyd

P O Box 215
Floyd 24091-0215
C.E.O.- Michael D. Larrowe, President
Cashier- J. Alan Dickerson, Chief Financial Officer

Offices

City of Salem
1634 West Main Street
Carroll County
185 South Main Street, Hillsville
Floyd County
101 Jacksonville Circle, Floyd *
Northeast corner of U.S. Highway 221 and Connors
Grove, Willis
Montgomery County
2145 Roanoke Street, Christiansburg
Pulaski County
7349 Peppers Ferry Boulevard, Fairlawn
Roanoke County
4094 Postal Drive

Bank of Hampton Roads, The

641 Lynnhaven Parkway
Virginia Beach 23452
C.E.O.- Douglas J. Glenn, President
Cashier- Steven Theobald, Chief Financial Officer

Offices

City of Chesapeake
111 Gainsborough Square
1500 Mt Pleasant Road

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

Bank of Hampton Roads, The (Continued)

City of Chesapeake
201 Volvo Parkway
204 Carmichael Way
239 Battlefield Boulevard South
4108 Portsmouth Boulevard
712 Liberty Street
852 N. George Washington Highway
City of Norfolk
4037 East Little Creek Road
539 21st Street
999 Waterside Drive Suite 101
City of Richmond
5300 Patterson Avenue
City of Suffolk
2825 Godwin Boulevard
City of Virginia Beach
1100 Dam Neck Road
1580 Laskin Road
2098 Princess Anne Road
3001 Shore Drive
5472 Indian River Road
641 Lynnhaven Parkway, Suite 101 *
Pembroke One Building, Suite 100, 281 Independence
Boulevard
Albemarle County
204 Albemarle Square
Chesterfield County
13804 Hull Street, Midlothian
2730 Buford Road
Greensville County
100 Dominion Drive
Henrico County
12090 West Broad Street
8209 West Broad Street
North Carolina
322 South Broad Street, Edenton
1145 North Road Street, Elizabeth City
1404 West Ehringhaus Street, Elizabeth City
3600 North Croatan Highway, Kitty Hawk
5406 North Croatan Highway, Kitty Hawk
100 Moyock Commons Drive, Moyock
2808 South Croatan Highway, Nags Head

Bank of Lancaster

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

Offices

Lancaster County
100 Main Street, Kilmarnock *
Lancaster Square Shopping Center, North Main Street,
Kilmarnock

Bank of Lancaster (Continued)

Lancaster County
State Route 3, Ice House Field Shopping Center, White
Stone
Northumberland County
15104 Northumberland Highway, Burgess
Routes 202 and 360, Callao
Route 360, Heathsville
Richmond County
610 West Richmond Road, Warsaw
Westmoreland County
680 McKinney Boulevard, Colonial Beach
Route 3 Kings Highway, Montross

Bank of Marion, The

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

Offices

City of Bristol
2975 Lee Highway
Russell County
36 Library Drive, Honaker
Scott County
196 East Jackson Street, Gate City
2768 US Highway 23 North, Weber City
Smyth County
1155 E. Lee Highway, Chilhowie
101 East Main Street, Marion
102 West Main Street, Marion *
1026 S. Main Street, Marion
1600 North Main Street, Marion
101 Bank Street, Saltville
Washington County
201 Valley Street, Abingdon
744 Beaver Dam Avenue, Suite A, Damascus
656 S. Monte Vista Drive, Glade Spring
Wythe County
787 Fort Chiswell Road, Suite 7, Max Meadows
512 North Main Street, Rural Retreat
Tennessee
2867 Boones Creek Road, Johnson City

Bank of McKenney

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

Offices

City of Colonial Heights
3115 Boulevard
Chesterfield County
13117 Rivers Bend Boulevard, Chester

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Banks -- List by Name

Bank of McKenney (Continued)

Chesterfield County
6300 River Road, Matoaca
Dinwiddie County
20701 First Street, McKenney *
13812 Boydton Plank Road
U.S. Highway 460 and State Route 684
Prince George County
4700 Owens Way

Bank of Southside Virginia, The

P O Box 40
Carson 23830-0040
C.E.O.- J. Peter Clements, President
Cashier- 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 Virginia

11730 Hull Street Road
Midlothian 23112-0000
C.E.O.- Jack C. Zoeller, Chairman of the Board
Cashier- Vera Primm, Chief Financial Officer
Offices
Chesterfield County
4023 West Hundred Road, Chester
11730 Hull Street Road, Midlothian *
906 Branchway Road

Bank of Virginia (Continued)

Henrico County
10501 Patterson Avenue

Bank of the James

828 Main Street
Lynchburg 24504
C.E.O.- Robert R. Chapman, III, President
Cashier- J. Todd Scruggs, Chief Financial Officer
Offices
City of Bedford
1405 Ole Dominion Boulevard
City of Lynchburg
4935 Boonsboro Road, Suite C
501 V.E.S. Road
5204 Fort Avenue
615 Church Street
828 Main Street *
Amherst County
164 South Main Street, Amherst
4698 S. Amherst Highway, Madison Heights
Bedford County
17000 Forest Road, Forest
Campbell County
1110 Main Street, Altavista

Benchmark Community Bank

P O Box 569
Kenbridge 23944-0569
C.E.O.- Michael O. Walker, President
Cashier- Edwin Neil Burke, Chief Financial Officer
Offices
Brunswick County
220 W. Fifth Avenue, Lawrenceville
Halifax County
290 South Main Street, Halifax
1135 Huell Matthews Highway, South Boston
Lunenburg County
100-102 South Broad Street, Kenbridge *
1910 Main Street, Victoria
Mecklenburg County
845 E. Second Street, Chase City
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

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

Blue Grass Valley Bank, The

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

Offices

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

Blue Ridge Bank, Inc.

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

Offices

Albemarle County
1807 Seminole Trail
Page County
17 West Main Street, Luray *
612 East Main Street, Luray
600 S. 3rd Street, Shenandoah
Rockingham County
9972 Spotswood Trail, McGaheysville

Burke & Herbert Bank & Trust Company

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

Offices

City of Alexandria
100 South Fairfax Street *
155 North Paxton Street
1705 Fern Street
1775 Jamieson Avenue
306 East Monroe Avenue
621 King Street
City of Falls Church
225 West Broad Street
City of Manassas
9103 Centreville Road
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

Burke & Herbert Bank & Trust Company (Continued)

Fairfax County
5705 Seminary Road
5731 Telegraph Road
6210 Interparcel Road
8736-38 Cooper Road
Prince William County
Northeast Corner of U.S. Route 1 and Wayside Drive,
Dumfries
14008 Smoketown Road, Woodbridge
4605 Daisy Reid Avenue

Business Bank, The

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

Offices

City of Alexandria
697 North Washington Street
Arlington County
4300 Wilson Boulevard Suite 102
Fairfax County
1451 Dolley Madison Boulevard, McLean
1750 Tyson's Boulevard, Suite 100, McLean
1900 Centennial Park Drive, Reston
133 Maple Avenue, Unit 100, Vienna *
Loudoun County
44933 George Washington Boulevard, Suite 100,
Ashburn
45975 Nokes Boulevard, Suite 130, Sterling

Cardinal Bank

8270 Greensboro Drive, Suite 500
McLean 22102
C.E.O.- Bernard H. Clineburg, Chairman of the Board
Cashier- Mark A. Wendel, Chief Financial Officer

Offices

City of Alexandria
1737 King Street
City of Fairfax
10641 Lee Highway
City of Fredericksburg
501 C Jefferson Davis Highway
City of Manassas
9626 Center Street
Arlington County
2100 North Glebe Road
2505 Wilson Boulevard
3434 N. Washington Boulevard
6402 Williamsburg Boulevard
Fairfax County
4115 Annandale Road, Annandale
14000 Sullyfield Circle, Chantilly

* Legal main office

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Banks -- List by Name

Cardinal Bank (Continued)

Fairfax County
5766 Union Mill Road, Clifton
199 Elden Street, Herndon
1313 Dolley Madison Boulevard, McLean
1650 Tysons Boulevard, Suite 100, McLean
8270 Greensboro Drive, McLean *
8270 Greensboro Drive, Suite 500, McLean
11150 Sunset Hills Road, Reston
10695 Braddock Road
4100 Monument Corner Drive
Loudoun County
20 Catoctin Circle, S. E., Leesburg
440 East Main Street, Purcellville
46005 Regal Plaza, Suite 180, Sterling
Prince William County
13870 Smoketown Road, Woodbridge
14000 Jefferson Davis Highway, Woodbridge
Stafford County
289 Garrisonville Road
District of Columbia
1776 K Street, N.W.
Maryland
7315 Wisconsin Avenue, Bethesda

Carter Bank & Trust

1300 Kings Mountain Road
Martinsville 24112-7268
C.E.O.- Worth Harris Carter, Jr., Chairman of the Board
Cashier- Jane Ann Davis, Chief Financial Officer

Offices

City of Bedford
1621 Forest Road
550 Blue Ridge Avenue
City of Bristol
18 Midway Street
City of Charlottesville
1113 5th Street SW
800 Gardens Boulevard
City of Danville
110 South Market Street
140 Kentuck Road
141 Westover Drive
3060 North Main Street
903 South Main Street
City of Emporia
701 North Main Street
City of Galax
118 North Main Street
543 East Stuart Drive
City of Harrisonburg
2169 South Main Street
75 North Mason Street

Carter Bank & Trust (Continued)

City of Lynchburg
1728 Graves Mill Road
2018 Tate Springs Road
3515 Campbell Avenue
City of Martinsville
4 East Commonwealth Boulevard *
City of Radford
1900 East Main Street
City of Roanoke
1722 Hershberger Road NW
2657 Peters Creek Road NW
3132 Electric Road SW
4143 Franklin Road SW
4806 Hollins Road NW
616 9th Street SE
City of Salem
1400 Electric Road
City of Staunton
478 Frontier Drive
City of Waynesboro
2701 West Main Street
Albemarle County
4430 Ivy Road
Amherst County
221 Ambriar Drive, Amherst
4498 South Amherst Highway, Madison Heights
Augusta County
2782 Stuarts Draft Highway, Stuarts Draft
81 Franklin Street, Weyers Cave
Bath County
9008 Sam Snead Highway, Hot Springs
Bedford County
8334 Moneta Road
Botetourt County
2728 Lee Highway South, Troutville
721 Blue Ridge Boulevard
Campbell County
3203 Waterlick Road
Carroll County
220 Main Street, Hillsville
Craig County
300 Main Street, New Castle
Culpeper County
806 Nottingham Street, Culpeper
Floyd County
213 North Locust Street, Floyd
Franklin County
50 Boones Mill Road, Boones Mill
9440 Franklin Street, Ferrum
135 Scruggs Road, Moneta
400 Franklin Street, Rocky Mount
Grayson County
449 East Main Street, Independence

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Banks -- List by Name

Carter Bank & Trust (Continued)

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

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

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

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

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

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

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

Pulaski County
998 Memorial Drive, Pulaski

Roanoke County
1111 East Washington Avenue, Vinton

Rockbridge County
116 East Midland Trail

Rockingham County
317 North Main Street, Bridgewater

Russell County
82 E. Main Street, Lebanon

Spotsylvania County
10407 Courthouse Road, Spotsylvania
1204 Bragg Road

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

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

Carter Bank & Trust (Continued)

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

Wise County
3052 Fourth Avenue, St. Paul

Wythe County
325 East Spring Street, Wytheville

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

Central Virginia Bank

P O Box 39
Powhatan 23139-0039
C.E.O.- Herbert E. Marth, Jr., President
Cashier- Bobbi J. Jones, Chief Financial Officer

Offices

Chesterfield County
2500 Promenade Parkway, Midlothian

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2012 ANNUAL REPORT

Banks -- List by Name

Central Virginia Bank (Continued)

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

Chesapeake Bank

P O Box 1419
Kilmarnock 22482-1419
C.E.O.- Jeffrey M. Szyperski, President
Cashier- John H. Hunt, II, Chief Financial Officer
Offices
City of Williamsburg
1229 Lafayette Street
Gloucester County
6793 George Washington Memorial Hwy, Gloucester
3029 George Washington Memorial Hwy, Hayes
James City County
6619 Richmond Road, Lightfoot
4492 John Tyler Highway
5700 Williamsburg Landing Drive
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
10001 Courtview Lane
Mecklenburg County
622 E. Atlantic Street, South Hill

Citizens Bank and Trust Company (Continued)

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

Citizens Community Bank

800 N. Mecklenburg Avenue
South Hill 23970
C.E.O. & Cashier - James R. Black
Offices
Brunswick County
4200 Gasburg Road, Gasburg
Mecklenburg County
581 Madison Street, Boydton
800 North Mecklenburg Avenue, South Hill *
North Carolina
778 Old Farm Road South, Roanoke Rapids

Citizens and Farmers Bank

P O Box 391
West Point 23181-0391
C.E.O.- Larry G. Dillon, President
Cashier- Thomas F. Cherry, Chief Financial Officer
Offices
City of Hampton
1927 C&F Drive
City of Newport News
698 Town Center Drive
City of Williamsburg
1167 Jamestown Road
Chesterfield County
4820 West Hundred Road, Chester
1400 Alverser Plaza, Midlothian
Goochland County
12308 Patterson Avenue
Hanover County
7021 Mechanicsville Turnpike, Mechanicsville
Henrico County
100 East Williamsburg Road, Sandston
State Route 5 and Strath Road, Varina
8001 West Broad Street
James City County
N.E. Corner of U.S. Route 60 and State Route 607,
Norge
4780 Longhill Road
King William County
14th & Main Streets, West Point
802 Main Street, West Point *

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2012 ANNUAL REPORT

Banks -- List by Name

Citizens and Farmers Bank (Continued)

Middlesex County
SW Corner of the Intersection of State Route 33 &
State Route 227
New Kent County
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton
York County
2800 George Washington Memorial Hwy

Colonial Virginia Bank

P O Box 2120
Gloucester 23061-2120
C.E.O.- Robert L Bailey, President
Cashier- Kenneth E. Smith, Chief Financial Officer
Offices
Gloucester County
6720 Sutton Road, Gloucester *
1553 George Washington Memorial Hwy, Gloucester
Point

Community Bankers' Bank

P O Box 268
Midlothian 23113-0268
C.E.O.- William H. McFaddin, President
Cashier- Stephen R. Kinnier, Chief Financial Officer
Offices
Chesterfield County
2601 Promenade Parkway, Midlothian *

Community Capital Bank of Virginia

990 Cambria Street, N.E.
Christiansburg 24073-1602
C.E.O.- Jane N. Henderson, President
Cashier- Clyde A. Cornett, Jr., Chief Financial Officer
Offices
City of Richmond
100 West Franklin Street, Suite 200
Montgomery County
930 Cambria Street, N.E., Christiansburg *

EVB

P O Box 1455
Tappahannock 22560
C.E.O.- Joe A. Shearin, President
Cashier- J. Adam Sothen, Chief Financial Officer
Offices
City of Colonial Heights
3400 Boulevard
Essex County
307 Church Lane, Tappahannock *
Essex Square Shopping Center, 1665 Tappahannock
Boulevard, Tappahannock

EVB (Continued)

Gloucester County
7132 George Washington Memorial Hwy, Gloucester
1953 George Washington Memorial Hwy., Gloucester
Point
Hanover County
201 N. Washington Highway, Ashland
4241 Mechanicsville Turnpike, Mechanicsville
8123 Mechanicsville Turnpike, Mechanicsville
9495 Charter Gate Drive, Mechanicsville
Henrico County
8821 West Broad Street
King William County
20 Commerce Lane
Lancaster County
437 North Main Street, Kilmarnock
Middlesex County
16273-D General Puller Highway, Deltaville
11290 General Puller Highway, Hartfield
291 Virginia Street, Urbanna
New Kent County
2599 New Kent Highway, Quinton
Northumberland County
14954 Northumberland Highway, Burgess
110 Northumberland Highway, Callao
6958 Northumberland Highway, Heathsville
Southampton County
22241 Main Street, Courtland
22510 Linden Street, Courtland
Surry County
176 Colonial Trail East, Surry
Sussex County
209 West Main Street, Waverly
233 South County Drive, Waverly

Essex Bank

4235 Innslake Drive, Suite 200
Glen Allen 23060
C.E.O.- Rex L. Smith, III, President
Cashier- Bruce E. Thomas, Chief Financial Officer
Offices
Essex County
1325 Tappahannock Boulevard, Tappahannock *
323 Prince Street, Tappahannock
Goochland County
1949 Sandy Hook Road, Goochland
100 Broad Street Road, Manakin-Sabot
Hanover County
6315 Mechanicsville Pike, Mechanicsville
Henrico County
9951 Brook Road, Glen Allen
King William County
U.S. Route 360, Central Garage
1681 Main Street, West Point

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2012 ANNUAL REPORT

Banks -- List by Name

Essex Bank (Continued)

Louisa County
217 East Main Street, Louisa

Northumberland County
14598 Northumberland Highway, Burgess
654 Northumberland Highway, Callao

Powhatan County
2320 Anderson Highway, Powhatan
Winterfield Place, 3740 Winterfield Road

Rockbridge County
744 North Lee Highway

Georgia
10105 Highway 142, Covington
2001 Grayson Highway, Grayson
4581 Atlanta Highway, Loganville
2238 Main Street East, Snellville

Maryland
1460 Ritchie Highway, Arnold
1000 Ingleside Avenue, Catonsville
9023 Woodyard Road, Clinton
2120 Baldwin Avenue, Crofton
7467 Annapolis Road, Landover Hills
1101 Nelson Street, Rockville
1230 Race Road, Rosedale

Farmers & Merchants Bank

P O Box 1111
Timberville 22853-1111
C.E.O.- Dean W. Withers, President
Cashier- Neil W. Hayslett, Chief Financial Officer

Offices

City of Harrisonburg
1085 Port Republic Road

Page County
1 East Luray Shopping Center, East Main Street, Luray

Rockingham County
100 Plaza Drive, Bridgewater
State Route 259, Broadway
127 West Rockingham Street, Elkton
80 Cross Keys Road, Penn Laird
205 South Main Street, Timberville *

Shenandoah County
120 South Main Street, Edinburg
161 South Main Street, Woodstock

Farmers & Merchants Bank of Craig County, The

P O Box 400
New Castle 24127-0400
C.E.O.- Sandra K. Dudding
Cashier- Joann Hutchison, Chief Financial Officer

Offices

Craig County
189 Main Street, New Castle *

Farmers & Merchants Bank of Craig County, The (Continued)

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

Farmers Bank of Appomattox, The

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

Offices

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

Buckingham County
Southeast corner of State Rt. 20 and U.S. Route 15,
Dillwyn

Campbell County
Highway 24, Concord

Prince Edward County
1508 South Main Street, Farmville

Farmers Bank, Windsor, Virginia

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

Offices

City of Suffolk
1008 West Washington Street
3100 Godwin Boulevard
6255 College Drive, Suite L

Isle of Wight County
1119 South Church Street, Smithfield
50 E Windsor Boulevard, Windsor *

Farmers and Miners Bank

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

Offices

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

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

Scott County
2944 US Highway North, Weber City

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

Farmers and Miners Bank (Continued)

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
9071 Center Street

Fauquier County

6207 Station Drive, Bealeton
Northeast corner of Rts 28 and 806, Catlett
Northeast corner of the Intersection of Main Street and
Loudoun Ave, The Plains
10 Courthouse Square, Warrenton *

87 Lee Highway, Warrenton

Southeast corner of the Intersection of U.S. Route 29
and State Route 600

Prince William County

10260 Bristow Center Drive, Bristow Shopping Center,
Bristow
15240 Washington Street, Haymarket
8091 Sudley Road

First Bank

112 West King Street
Strasburg 22657-2220

C.E.O.- Scott C. Harvard, President
Cashier- M. Shane Bell, Chief Financial Officer

Offices

City of Winchester
1835 Valley Avenue

Frederick County

695 Fairfax Pike, Stephens City
208 Crock Wells Mill Drive
3143 Valley Pike

Shenandoah County

5304 Main Street, Mt. Jackson
112 West King Street, Strasburg *
496 North Main Street, Woodstock
860 South Main Street, Woodstock

Warren County

1717 Shenandoah Avenue, Front Royal
508 North Commerce Avenue, Front Royal

First Bank and Trust Company, The

P O Box 457
Lebanon 24266-0457

C.E.O.- William H. Hayter, President
Cashier- W. Mark Nelson, Chief Financial Officer

Offices

City of Bristol
1419 West State Street

38 East Valley Drive

City of Harrisonburg

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

Russell County

236 West Main Street, Lebanon *

970 East Main Street, Lebanon

Washington County

933 East Main Street, Abingdon

Intersection of US Routes 19 and 11

Wise County

303 West Main Street

Wythe County

1290 N. 4th Street, Wytheville

Tennessee

1314 Volunteer Parkway, Bristol

2100 Forest Drive, Gray

1185 North State of Franklin Road, Johnson City

1108 East Stone Drive, Kingsport

First Capital Bank

4222 Cox Road, Suite 200

Glen Allen 23060-3332

C.E.O.- Robert G. Watts Jr., President

Cashier- William Ranson

Offices

City of Richmond

1776 Staples Mill Road

7100 Three Chopt Road

One James Center, 901 East Cary St.

Chesterfield County

1580 Koger Center Boulevard

2810 Buford Road

Hanover County

409 South Washington Highway, Ashland

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2012 ANNUAL REPORT**

Banks -- List by Name

First Capital Bank (Continued)

Henrico County
11001 West Broad Street, Glen Allen *

First Community Bank

P O Box 989
One Community Place
Bluefield 24605-0989
C.E.O.- John M. Mendez
Cashier- David D. Brown, Chief Financial Officer

Offices

City of Emporia
125 West Atlantic Street
431 South Main Street
Chesterfield County
14441 Sommerville Court, Midlothian
11400 Midlothian Turnpike
5734 Hopkins Road
6951 Commons Plaza
9310 Midlothian Turnpike
Dickenson County
320 Chase Street, Clintwood
Hanover County
6109 Brashier Boulevard, Mechanicsville
Henrico County
10820 West Broad Street, Glen Allen
2702 North Parham Road
900 North Parham Road
Tazewell County
101 Sanders Lane, Bluefield
29 College Drive, Bluefield *
643 East Riverside Drive, North Tazewell
302 Washington Square, Richlands
Wythe County
747 Ft. Chriswell Road, Max Meadows
910 East Main Street, Wytheville
North Carolina
111 Strawberry Boulevard, Chadbourn
1455 River Ridge Drive, Clemmons
20209 West Catawba Avenue, Cornelius
306 S. Poplar Street, Elizabethtown
101 Brookfall Dairy Road, Elkin
5519 Mountain View Road, Hays
3178 Holden Beach Road SW, Holden
401 Gilead Road, Huntersville
347 North Main Street, Mooresville
7290-17 Beach Drive SW, Ocean Isle Beach
4949 Main Street, Shallotte
200 Smith Avenue, Shalotte
4949 Southport Supply Road, Southport
701 North Howe Street, Southport
57 North Main Street, Sparta
105 Hickman Road, Tabor City
92 North Center Street, Taylorsville

First Community Bank (Continued)

North Carolina
110 North J.K. Powell Boulevard, Whiteville
29 South Kerr Avenue, Wilmington
312 Jonestown Road, Winston-Salem
401 Knollwood Street, Winston-Salem
5002 Peters Creek Parkway, Winston-Salem
5610 University Parkway, Winston-Salem
South Carolina
1230 16th Avenue, Conway
Main and Caston Streets NW, Heath Springs
1180 Highway 17, Little River
Tennessee
202 East Main Street, Johnson City
300 Sunset Drive, Johnson City
2681 Boones Creek Road, Jonnson City
5756 Highway 11 East, Piney Flats
West Virginia
101 Vermillion Street, Athens
111 Citizens Drive, Beckley
50 Brookshire Lane, Beckley
211 Federal Street, Bluefield
U.S. Route 460, Bluefield
U.S. Route 52 & West Virginia Route 20, Bluefield
2 West Main Street, Buckhannon
Route 20 & Williams River Road, Cowen
State Route 55, Red Oak Plaza, Craigsville
1220 Ritter Drive, Daniels
110 North Pike Street, Grafton
298 Stokes Drive, Hinton
U.S. Route 219, Lindside
100 Market Street, Man
213 Howard Avenue, Mullens
Route 10 Cook Parkway, Oceana
547 Appalachian Highway, Pineville
77 Cedar Street, Pineville
1001 Mercer Street, Princeton
1102 Oakvale Road, Princeton
One Stafford Commons, Princeton
16 West Main Street, Richwood
902 Northside Drive, Summersville

First Sentinel Bank

P. O. Box 1050
Richlands 24641-1050
C.E.O. & Cashier - J. Robert Buchanan
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 *

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

First Sentinel Bank (Continued)

Tazewell County
200 Valley View Street

First State Bank

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

Offices

City of Danville
201 N Union Street *

First Virginia Community Bank

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

Offices

Arlington County
2500 Wilson Boulevard
Fairfax County
11260 Roger Bacon Drive, Suite 101, Reston
11325 Random Hills Road *
Prince William County
7900 Sudley Road

First and Citizens Bank

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

Offices

Augusta County
23 Scenic Highway, Churchville
Bath County
East side of U S Route 220, Mitchelltown
Highland County
195 W. Main Street, Monterey *

Freedom Bank of Virginia, The

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

Offices

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

Frontier Community Bank

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

Offices

City of Waynesboro
400 Lew Dewitt Boulevard *

Heritage Bank

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

Offices

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

Highlands Community Bank

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

Offices

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

Highlands Union Bank

P O Box 1128
Abingdon 24212-1128
C.E.O.- Samuel L. Neese
Cashier- James R. Edmondson, Chief Financial Officer

Offices

City of Bristol
821 Commonwealth Avenue
999 Old Airport Road
Smyth County
1425 North Main Street, Marion
Washington County
164 Jonesborough Road, Abingdon
24412 Maringo Road, Abingdon
340 West Main Street, Abingdon *
506 Maple Street, Glade Spring

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

Highlands Union Bank (Continued)

North Carolina
100 West Main Street, Banner Elk
1013 Highway 105, Boone

Tennessee
The NW corner of State Highway 394 and Blountville
Boulevard, Bristol
Corner of Mountain Grove Road and Majestic Road,
Knoxville
4020 Highway 66 South, Rogersville
113 Hardin Lane, Sevierville
1824 Veterans Boulevard, Sevierville

HomeTown Bank

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

Offices
City of Roanoke
202 South Jefferson Street *
3521 Franklin Road, S.W.

Franklin County
13400 Booker T. Washington Highway, Moneta

Montgomery County
1540 Roanoke Street, Christiansburg

Roanoke County
4225 Colonial Avenue

John Marshall Bank

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

Offices
Arlington County
2300 Wilson Boulevard

Fairfax County
5860 Columbia Pike, Suite 104, Baileys Crossroads
1943 Isaac Newton Square, Reston *

Loudoun County
842 South King Street, Leesburg

District of Columbia
4315 50th Street, NW, Suite 4

Maryland
11 N. Washington Street, Rockville

Lee Bank & Trust Company

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

Offices
City of Bristol
707 Gate City Highway

Lee County
32739 Main Street, Jonesville
600 West Morgan Avenue, Pennington Gap *

Washington County
17510 Lee Highway, Abingdon

MainStreet Bank

10089 Fairfax Boulevard
Fairfax 22030
C.E.O.- Jeff W. Dick, President
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
6832 Old Dominion Drive, Suite 105, McLean

Middleburg Bank

P.O. Box 5
Middleburg 20118-0005
C.E.O.- Gary R. Shook, President
Cashier- Rajesh Mehra, Chief Financial Officer

Offices
City of Richmond
315 Libbie Avenue
821 East Main Street

Fairfax County
1779 Fountain Drive, Reston

Fauquier County
8331 West Main Street, Marshall
530 Blackwell Road, Warrenton

James City County
5372 Discovery Park Boulevard, Suite 101

Loudoun County
43325 Junction Plaza, Ashburn
102 SE Catoctin Circle, Leesburg
4 South King Street, Leesburg
538 Fort Evans Road, NE, Leesburg
111 West Washington St, Middleburg *
431 East Main Street, Purcellville

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Banks -- List by Name

Middleburg Bank (Continued)

Prince William County
8190 Stonewall Shops Square, Gainesville

Miners Exchange Bank

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

Offices

City of Norton
Norton Square Shopping Center, Route 58, Norton
Wise County
102 West Main Street, Appalachia
201 Laurel Avenue, Coeburn
483 Front Street, Coeburn *
Wise Street, Ridgeview Shopping Center, St Paul
309 Vanover Avenue, N.E.
Tennessee
5575 Bobby Hicks Highway, Johnson City
1221 Lynn Garden Drive, Kingsport

Monarch Bank

1435 Crossways Boulevard, Suite 301
Chesapeake 23320-2896
C.E.O.- Brad E. Schwartz
Cashier- Lynette Harris, Chief Financial Officer

Offices

City of Chesapeake
1034 S. Battlefield Boulevard
750 Volvo Parkway *
City of Norfolk
101 West Main Street, Suite 1000
500 West 21st Street
City of Suffolk
2999 Corporate Lane, Suite B8
City of Virginia Beach
100 Lynnhaven Parkway
1635 Laskin Road
3701 Pacific Avenue
4216 Virginia Beach Boulevard, Suite 180
5225 Providence Road
James City County
4097 Ironbound Road, Suite C
North Carolina
4629 N. Croatan Highway, Kitty Hawk
2525 S. Croatan Highway, Nags Head

New Peoples Bank, Inc.

53 Commerce Drive
P O Box 1810
Honaker 24260-1810
C.E.O.- Jonathan H. Mullins, President
Cashier- C. Todd Asbury, Chief Financial Officer

Offices

City of Bristol
102 Linden Square Drive
City of Norton
600 Trent Street
Bland County
427 Main Street, Bland
Buchanan County
20487 Riverside Drive, Grundy
Dickenson County
198 Colley Shopping Center Hwy 83, Clintwood
111 Haysi Main Street, Haysi
Lee County
108 Fisher Road, Jonesville
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
3996 Coal Heritage Road, Bluewell
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

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Banks -- List by Name

Peoples Bank, The (Continued)

Lee County
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
Stafford County
Southeast corner of the intersection of State Route 3
and State Route 607
Westmoreland County
15960 Kings Highway, Montross *

Pioneer Bank

252 East Main Street
Stanley 22851
C.E.O.- Thomas R. Rosazza, President
Cashier- Lori G. Hassett, Chief Financial Officer
Offices
City of Harrisonburg
890 West Market Street
Albemarle County
1710 Seminole Trail, Suite 4
Greene County
8315 Spotswood Trail, Stanardsville
Page County
800 East Main Street, Luray
511 South Third Street, Shenandoah
252 E. Main Street, Stanley *

Select Bank

211 Gristmill Drive
Forest 24551
C.E.O.- J. Michael Thomas
Cashier- Francis "Bucky" Falls, Senior Vice President
Offices
City of Lynchburg
7113 Timberlake Road
Bedford County
211 Gristmill Drive *

Shore Bank

P O Box 920
Onley 23418-0920
C.E.O.- W. Thomas Mears, President
Cashier- Steve Theobald, Chief Financial Officer
Offices
Accomack County
6350 Maddox Boulevard, Chincoteague
25253 Lankford Highway, Onley *
Northampton County
22468 Lankford Highway, Cape Charles
4071 Lankford Highway, Exmore
Maryland
103 Pocomoke Marketplace, Pocomoke
100 West Main Street, Salisbury
1503 S. Salisbury Boulevard, Salisbury

Sonabank

550 Broadview Avenue
Warrenton 20186
C.E.O.- Georgia S. Derrico, Chairman of the Board
Cashier- William H. Lagos, Chief Financial Officer
Offices
City of Fairfax
10855 Fairfax Boulevard
Albemarle County
1770 Timberwood Boulevard
Alleghany County
511 Main Street, Clifton Forge
Chesterfield County
13804 Hull Street Road, Midlothian
Fairfax County
6830 Old Dominion Drive, McLean *
11527 Sunrise Valley Drive, Reston
Fauquier County
11-A Main Street, Warrenton
550 Broadview Avenue, Warrenton
Loudoun County
1 East Market Street, Leesburg
10 West Market Street, Leesburg
10 West Washington Street, Middleburg
43086 Peacock Market Plaza, South Riding
Shenandoah County
9484 Congress Street, New Market
Warren County
1 South Royal Avenue, Front Royal
Maryland
7700 Wisconsin Avenue, Bethesda
37 North Market Street, Frederick
12800 Middlebrook Road, Germantown
11834 Rockville Pike, Rockville
9707 Medical Center Drive, Suite 150, Rockville

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

StellarOne Bank

105 Arbor Drive
Christiansburg 24073
C.E.O.- O.R. Barham, Jr.
Cashier- Jeffrey W. Farrar, Chief Financial Officer

Offices

City of Bedford
125 West Main Street

City of Buena Vista
2101 Forest Avenue

City of Charlottesville
300 Preston Avenue

City of Covington
450 West Main Street

City of Fredericksburg
1016 Charles Street

City of Harrisonburg
1391 S. High Street
390 University Boulevard

City of Lynchburg
2102 Langhorne Road

City of Radford
50 West Main Street

City of Richmond
5711 Patterson Avenue

City of Roanoke
111 Franklin Road, SE, Suite 110
1611 Hershberger Road, NW
3804 Brandon Avenue, SW

City of Salem
1251 West Main Street
220 East Main Street

City of Staunton
2307 West Beverly Street
24 South Augusta Street

City of Virginia Beach
4505 Columbus Street, Suite 100

City of Waynesboro
100 Lucy Lane
251 North Poplar Avenue

Albemarle County
1330 Parham Circle
2021 Seminole Trail

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

Bedford County
14915 Forest Road, Forest
14739 Moneta Road, Moneta

Caroline County
18121 Jefferson Davis Highway, Ruther Glen

Culpeper County
102 S Main Street, Culpeper
231 Southgate Shopping Center, Culpeper

StellarOne Bank (Continued)

Culpeper County
Dominion Square Shopping Center, 717 James
Madison Highway, Culpeper

Floyd County
680 East Main Street, Floyd

Franklin County
369 Franklin Street, Rocky Mount

Giles County
605 Wenonah Avenue, Pearisburg

Henrico County
3900 Westerre Parkway, Suite 102

Madison County
1174 North Main Street, Madison

Montgomery County
2280 Kraft Drive, Suite 1000, Blacksburg
601 North Main Street, Blacksburg
105 Arbor Drive, Christiansburg *
1675 Roanoke Street, SE, Christiansburg
50 North Franklin Street, Christiansburg
4055 Riner Road, Riner

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

Pulaski County
2 Town Center Drive, Dublin

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

Rockbridge County
1197 North Lee Highway

Rockingham County
106 Sixth Street, Grottoes

Spotsylvania County
4109 Plank Road
4805 Lassen Lane

Stafford County
25 Greenbank Road

Wythe County
900 North 4th Street, Wytheville

Towne Bank

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

Offices

City of Chesapeake
1312 Greenbrier Parkway
137 Mount Pleasant Road

City of Hampton
550 Settlers Landing Road

* Legal main office

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Banks -- List by Name

Towne Bank (Continued)

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

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

City of Portsmouth
200 High Street
5716 High Street *

6201 Portsmouth Boulevard

City of Suffolk
5806 Harbour View Boulevard

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

City of Williamsburg
1510 Quarterpath Road

James City County
5216 Monticello Avenue

York County
6515 George Washington Memorial Hwy, Yorktown

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

TruPoint Bank

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

Offices

City of Bristol
1897 Lee Highway

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

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

TruPoint Bank (Continued)

Washington County
914 W. Main Street, Abingdon

Wise County
28 Russell Street, St. Paul

Tennessee
709 Med Tech Parkway, Johnson City

Union First Market Bank

P. O. Box 940
Ruther Glen 22580
C.E.O.- G. William Beale
Cashier- Robert Gorman, Executive Vice President

Offices

City of Charlottesville
2151 Barracks Road
400 East Main Street

City of Colonial Heights
3107 Boulevard, Suite 15

City of Fredericksburg
2811 Fall Hill Avenue
725 Kenmore Avenue

City of Harrisonburg
2035 East Market Street
440 South Main Street

City of Newport News
603 Pilot House Drive

City of Richmond
1051 East Cary Street, Suite 1200 *
3000 Stony Point Road
3556 W. Cary Street
7035 Three Chopt Road
7045 Forest Hill Avenue
Three James Center, 1051 East Cary Street, Suite 103

City of Staunton
1015 Richmond Road

City of Waynesboro
437 Tiffany Drive

Albemarle County
3290 Worth Crossing, Forest Lakes
1658 State Farm Boulevard
1700 Seminole Trail

Caroline County
211 N Main Street, Bowling Green
7349 Ladysmith Road, Ladysmith

Chesterfield County
12601 Jefferson Davis Highway, Chester
6401 Centralia Road, Chester
11101 Hull Street Road, Midlothian
1220 Sycamore Square Drive, Midlothian
13700 Hull Street Road, Midlothian
13700 Midlothian Turnpike, Midlothian
6030 Harbour Park Drive, Midlothian
11101 Midlothian Turnpike

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Banks -- List by Name

Union First Market Bank (Continued)

Chesterfield County
11361 Midlothian Turnpike
5201 Chippenham Crossing Center
9027 Forest Hill Avenue

Culpeper County
15371 Montanus Drive, Culpeper

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

Fairfax County
5803 Rolling Road, Springfield

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

Fluvanna County
5980 Thomas Jefferson Parkway, Palmyra

Frederick County
240 Elizabeth Drive, Stephens City
1095 Millwood Pike
200 Rivendell Court
400 Gateway Drive

Hanover County
253 North Washington Highway, Ashland
302 Ashcake Road, Ashland
9665 Sliding Hill Road, Ashland
6479 Mechanicsville Turnpike, Mechanicsville
7324 Bell Creek Road South, Mechanicsville
8300 Bell Creek Road, Mechanicsville
9534 Chamberlayne Road, Mechanicsville

Henrico County
10150 Brook Road, Glen Allen
10250 Staples Mill Road, Glen Allen
11163 Nuckols Road, Glen Allen
11263 West Broad Street, Glen Allen
9645 West Broad Street, Glen Allen
1601 Willow Lawn Drive, Suite 701
1773 Parham Road
2250 John Rolfe Parkway
3460 Pump Road
4390 S. Laburnum Avenue
4591 S. Laburnum Avenue
5700 Brook Road
7129 Staples Mill Road
8983 Staples Mill Road
9782 Gayton Road

James City County
4960 Monticello Avenue
5125 John Tyler Highway

King George County
10045 Kings Highway, King George

King William County
3708 Richmond Tappahannock Hwy, Manquin

Union First Market Bank (Continued)

Lancaster County
284 North Main Street, Kilmarnock
485 Chesapeake Drive, White Stone

Loudoun County
101 W. Washington Street, Middleburg

Nelson County
124 Main Street, Lovingston

Northumberland County
15043 Northumberland Highway, Burgess

Rappahannock County
7 Bank Road, Washington

Richmond County
4256 Richmond Road, Warsaw
5839 Richmond Road, Warsaw

Roanoke County
3605 Electric Road

Spotsylvania County
5510 Morris Road, Thornburg
10131 Jefferson Davis Highway
10415 Courthouse Road
3301 Shannon Park Drive
4210 Plank Road
4540 Lafayette Boulevard
5831 Plank Road

Stafford County
1044 Warrenton Road
622 Cambridge Street

Warren County
473 South Street, Front Royal

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

York County
5030 George Washington Memorial Hwy, Grafton

United Bank

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

Offices

City of Alexandria
302 South Washington Street

City of Charlottesville
100 5th Street, SE

City of Fairfax
11185 Main Street *

City of Harrisonburg
110 University Boulevard
1980 South Main Street
624 Chicago Avenue
677 Chicago Avenue

City of Manassas
9872 Liberia Avenue

* Legal main office

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Banks -- List by Name

United Bank (Continued)

City of Winchester
1041 Berryville Avenue
139 N. Cameron Street
2252 Valley Avenue
Albemarle County
1265 Seminole Trail
Arlington County
2300 Ninth Street, South
5335 Lee Highway
Quincy Plaza, 907 N. Quincy Street
Augusta County
54 Franklin Street, Suite 102, Weyers Cave
2556 Jefferson Highway, Suite 110
49 Lee Jackson Highway, Suite 101
Fairfax County
3289 Woodburn Road, Annandale
4501 Daly Drive, Chantilly
1320 Old Chain Bridge Road, McLean
1498 North Point Village Center, Reston
1801 Reston Parkway, Reston
2071 Chain Bridge Road, Vienna
226 Maple Ave West, Vienna
13060 Fair Lakes Blvd
7787 Leesburg Pike
Chesterbrook Residences, 2030 Westmoreland Street
Frederick County
4095 Valley Pike, Stephens City
1447 North Frederick Pike
199 Front Royal Pike
2051 Northwestern Pike
Greene County
8260 Seminole Trail, Ruckersville
Loudoun County
531-A East Market Street, Leesburg
21036 Triple Seven Road, Sterling
Rockingham County
309 North Main Street, Bridgewater
361 South Main Street, Broadway
410 West Spotswood Trail, Elkton
Shenandoah County
120 Oxbow Drive, Strasburg
1014 South Main Street, Woodstock
Warren County
1729 N. Shenandoah Avenue, Front Royal
Post Office Plaza, 300 Warren Ave, Front Royal
District of Columbia
1001 G Street, N.W.
1275 Pennsylvania Avenue, N. W.
1667 K Street, N.W.
1875 Eye Street, N. W.
3050 Military Road, N.W.
4900 Massachusetts Avenue, N.W.

United Bank (Continued)

Maryland
7250 Wisconsin Avenue, Bethesda
7535 Old Georgetown Road, Bethesda
16268 Frederick Road, Gaithersburg
12127 Rockville Pike, Rockville
One Montrose Metro, 11921 Rockville Pike, Suite 110, Rockville
8630 Fenton Street, Silver Spring

Valley Bank

P O Box 2740
Roanoke 24001-2740
C.E.O.- Ellis L. Gutshall, President
Cashier- Kimberly B. Snyder, Senior Vice President
Offices
City of Roanoke
110 McClanahan Street, SW
1323 Grandin Road, SW
1518 Hershberger Road, N.W.
36 Church Avenue, SW *
3850 Keagy Road Southwest
City of Salem
8 East Main Street
Roanoke County
1003 Hardy Road, Vinton
4467 Starkey Road, SW

Village Bank

P O Box 330
Midlothian 23113-0330
C.E.O.- Thomas W. Winfree, President
Cashier- C. Harril Whitehurst, Jr., Chief Financial Officer
Offices
Chesterfield County
4221 West Hundred Road, Chester
1120 Huguenot Road, Midlothian
13531 Midlothian Turnpike, Midlothian
15521 Midlothian Turnpike, Midlothian *
6736 Southshore Drive, Midlothian
11450 Robious Road
13521 Waterford Place
6551 Centralia Road
Hanover County
10035 Sliding Hill Road, Ashland
6127 Mechanicsville Turnpike, Mechanicsville
8051 Mechanicsville Turnpike, Mechanicsville
Henrico County
109 E. Nine Mile Road, Highland Springs
1401 Santa Rosa Road
1650 Willow Lawn Drive
Powhatan County
1793 South Creek One

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Banks -- List by Name

Virginia Bank and Trust Company

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

Offices

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

Virginia Commerce Bank

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

Offices

City of Alexandria
1414 Prince Street
2401 Mount Vernon Avenue
506 King Street
5140 Duke Street
City of Fairfax
4021 University Drive
City of Fredericksburg
Central Park Town Center, 1304 Central Park
Boulevard
City of Manassas
9161 Liberia Avenue
Arlington County
2930 Wilson Boulevard
5350 Lee Highway *
6500 Williamsburg Boulevard
Fairfax County
4230 John Marr Drive, Annandale
Centreridge Market Place, 6375 Multiplex Drive,
Centreville
13881G Metrotech Drive, Chantilly
4221 Walney Road, Suite 120, Chantilly
1356 Chain Bridge Road, McLean
8251 Greensboro Drive, McLean
11820 Spectrum Center, Reston
7830 Backlick Road, Suite 101, Springfield
374 Maple Avenue, Vienna
7115 Leesburg Pike
7901 Richmond Highway

Virginia Commerce Bank (Continued)

Loudoun County
21885 Ryan Center Way, Ashburn
Dulles 606 Retail Center, 23510 Overland Drive,
Dulles
341 East Market Street, Leesburg
Prince William County
17054 Jefferson Davis Highway, Dumfries
2030 Old Bridge Road, Lake Ridge
10830 Balls Ford Road
Spotsylvania County
10800-A Courthouse Road

Virginia Commonwealth Bank

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

Offices

City of Colonial Heights
3209 Boulevard
City of Hopewell
1421 City Point Road
City of Petersburg
1955 South Sycamore Street
1965 Wakefield Street *
City of Suffolk
1703 North Main Street
Chesterfield County
4600 West Hundred Road, Chester
1118 Courthouse Road
4222 Bonniebank Road
Henrico County
405 North Ridge Road

Virginia Community Bank

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

Offices

Culpeper County
701 South Main Street, Culpeper
Goochland County
3009 River Road West
Louisa County
Main Street & Cutler Avenue, Louisa
State Route 22 & U.S. Route 33, Louisa *
Mineral Avenue & Fouth Street, Mineral
NE Corner Intersection of U.S. Route 15 and U.S.
Route 250, Zion Crossroads
Orange County
185 Madison Rd

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Banks -- List by Name

Virginia Community Bank (Continued)

Spotsylvania County
10645 Courthouse Road

Virginia Company Bank

11801 Merchants Walk
Newport News 23606-3314
C.E.O.- Mark C. Hanna, President
Cashier- Michael R. McAllister, Treasurer

Offices

City of Hampton
2198 Coliseum Drive
City of Newport News
11801 Merchants Walk *
City of Williamsburg
1430 Building 12 High Street

Virginia Heritage Bank

8245 Boone Boulevard, Suite 820
Vienna 22182
C.E.O.- David P. Summers, President
Cashier- Charles C. Brockett, Chief Financial Officer

Offices

City of Fairfax
11166 Fairfax Boulevard, Suite 100
Fairfax County
13986 Metrotech Drive, Chantilly
8245 Boone Boulevard, Suite 820, Vienna *
8245 Boone Boulevard, Vienna
Loudoun County
45745 Nokes Boulevard, Suite 150, Dulles
Prince William County
7905 Heritage Village Plaza, Gainesville

Virginia Partners Bank

Post Office Box 8029
Fredericksburg 22404-8029
C.E.O.- William B. Young
Cashier- Catherine Phillips

Offices

City of Fredericksburg
2101 Plank Road
317-319 William Street
410 William Street *
Cowan Center, 2521 Cowan Boulevard

WashingtonFirst Bank

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

Offices

City of Fairfax
10777 Main Street

WashingtonFirst Bank (Continued)

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
11636 Plaza America Drive, Reston *
11730 Plaza America Drive, Reston
11921 Freedom Drive, Suite 250, Reston
8221 Old Courthouse Road, Vienna
12735 Shoppes Lane
Loudoun County
46901 Cedar Lakes Plaza, Sterling
District of Columbia
1025 Connecticut Avenue, NW
1146 19th Street, NW
1500 K Street, NW
Maryland
7708 Woodmont Avenue, Bethesda
6329 Greenbelt Road, College Park
6089 Oxon Hill Road, Oxon Hill

Xenith Bank

901 E. Cary Street, Suite 1700
Richmond 23219
C.E.O.- T. Gaylon Layfield, III, President
Cashier- Thomas W. Osgood, Chief Financial Officer
Offices
City of Richmond
901 East Cary Street, Suite 1700 *
9020 Stony Point Parkway, Suite 225
City of Suffolk
100 Bosley Avenue
1000 N. Main Street
3535 Bridge Road
Chesterfield County
1011 Boulder Springs Drive, Suite 410
Fairfax County
8200 Greensboro Drive, Suite 1400, McLean

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Holding Companies with Bank Subsidiaries Headquartered in Virginia

Access National Corporation, 1800 Robert Fulton Drive, Suite 300, Reston, VA 20191

C.E.O. - Michael W. Clarke, President
Access National Bank, Chantilly, VA

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

C.E.O. - Jeffrey V. Haley
American National Bank and Trust Company, Danville, VA

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

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

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

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

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

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

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

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

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

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

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

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

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

C.E.O. - H. Watts Steger, III, Chairman of the Board
Bank of Botetourt, Troutville, VA

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

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

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

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

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
Capital One, National Association, McLean, VA

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Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

C.E.O. - Michael D. Larrowe
Bank of Floyd, Floyd, VA

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

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

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

C.E.O. - Herbert E. Marth, Jr., President
Central Virginia Bank, Powhatan, VA

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

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

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

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

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

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

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

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

Cordia Bancorp Inc., 11730 Hull Street Road, Midlothian, VA 23112

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

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

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

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

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

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

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

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

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

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Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

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

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

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

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

C.E.O. - John Mendez
First Community Bank, Bluefield, VA

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

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

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

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

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

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

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

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

Hampton Roads Bankshares, Inc., 641 Lynnhaven Parkway, Virginia Beach, VA 23452

C.E.O. - Douglas J. Glenn, President
Bank of Hampton Roads, The, Virginia Beach, VA
Shore Bank, Onley, VA

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

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

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

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

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

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

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

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

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

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

C.E.O. - Brenda H. Smith, Acting President
Franklin Community Bank, N. A., Rocky Mount, VA

Middleburg Financial Corporation, 111 West Washington Street, Middleburg, VA 20117

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

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

C.E.O. - Joseph W. Pavlini
Millennium Bank, National Association, Reston, VA

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

StellarOne Corporation, 590 Peter Jefferson Parkway, Ste. 250, Charlottesville, VA 22911-4655

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

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

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

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

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

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

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

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

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

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

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

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

C.E.O. - C. Franklin Scott, Jr.
Virginia Commonwealth Bank, Petersburg, VA

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

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

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

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

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

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

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

Virginia Community Bank, Louisa, VA

Virginia Community Capital, Inc., 930 Cambria Street, NE, Christiansburg, VA 24073-1602

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

Community Capital Bank of Virginia, Christiansburg, VA

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

C.E.O. - Shaza L. Andersen

WashingtonFirst Bank, Reston, VA

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

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

Xenith Bank, Richmond, VA

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

	2011	2012
ASSETS		
Loans.....	\$3,621,464,724	\$3,869,014,101
LESS: Allowance for loan losses	48,458,138	48,101,773
Cash.....	401,868,023	335,579,188
Available for Sale securities.....	877,708,555	1,025,153,180
Held to Maturity securities.....	820,207,975	865,165,540
Shares, deposits & certificates in Corporate Centrals	24,988,661	10,917,241
Shares, deposits & certificates in banks, S&L's & MSB's	185,203,343	228,711,789
Shares, deposits & certificates in other credit unions.....	9,910,592	10,616,789
All other investments	43,464,335	67,917,951
Land and buildings (net of depreciation)	111,302,310	110,598,574
Other fixed assets (net of depreciation).....	19,704,826	20,860,802
Share insurance capitalization deposit	50,597,969	54,921,778
All other assets	94,464,812	118,381,712
TOTAL ASSETS	\$6,212,427,987	\$6,669,736,872
LIABILITIES & SAVINGS EQUITY		
Notes/interest payable	\$164,251,239	\$163,528,978
Accounts payable	86,487,000	85,463,445
Dividends payable.....	513,793	431,791
TOTAL LIABILITIES.....	\$251,252,032	\$249,424,214
Share certificates	\$1,469,508,377	\$1,443,529,905
Share draft accounts	718,008,904	817,132,549
IRA accounts.....	568,101,437	592,249,643
Other shares.....	2,579,383,963	2,891,250,654
TOTAL SHARES	\$5,335,002,681	\$5,744,162,751
Regular/statutory reserve.....	86,804,463	89,488,688
Other reserves	78,943,480	85,155,898
Equity Acquired in a Merger	1,677,089	2,845,163
Unrealized Gains (Losses) on available for sale securities	14,863,723	16,610,604
Other Comprehensive Income	-27,703,477	-42,624,664
Undivided earnings	471,506,526	524,674,218
TOTAL EQUITY.....	\$626,173,274	\$676,149,907
TOTAL LIABILITIES & EQUITY.....	\$6,212,427,987	\$6,669,736,872
Number of credit unions in operation.....	49	48

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2012 ANNUAL REPORT**

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

	2011	2012
INCOME		
Interest on loans (gross).....	\$222,356,996	\$224,310,101
LESS: Interest refunded.....	0	0
Income from investments.....	37,341,611	33,512,907
Fee income.....	43,131,802	43,554,337
Other operating income.....	39,733,322	45,565,235
TOTAL GROSS INCOME.....	\$342,563,731	\$346,942,580
EXPENSES		
Employee compensation & benefits.....	\$103,444,725	\$111,436,575
Travel & conference expense.....	1,892,559	2,010,807
Office occupancy expense.....	10,625,003	10,777,273
Office operations expense.....	41,052,750	43,582,382
Education & promotional expenses.....	6,077,612	6,563,251
Loan servicing expense.....	18,276,746	21,315,820
Professional & outside services.....	10,388,196	10,800,904
Provision for loan losses.....	30,667,013	28,713,294
Members insurance ¹	425,708	479,504
Temporary Corporate CU Stabilization Fund Expense	12,417,366	5,119,010
Operating fees (examination & supervision fees).....	1,352,789	1,476,275
Miscellaneous operating expenses.....	3,929,743	4,007,329
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS.....	\$240,550,210	\$246,282,424
NET INCOME (LOSS) BEFORE DIVIDENDS.....	\$102,013,761	\$100,660,156
Gains (losses) on investments.....	1,232,659	1,906,576
Gains (losses) on disposition of fixed assets.....	-332,829	-104,438
Other non-operating income (expense).....	46,987	997,783
TOTAL NON-OPERATING GAINS (LOSSES).....	\$946,817	\$2,799,921
Total net income (loss) before dividends.....	\$102,960,338	\$103,460,077
Interest on borrowed money.....	5,202,742	5,545,234
Dividends.....	54,807,279	45,588,575
Net income (loss) after dividends.....	\$42,950,317	\$52,326,268
Transfer to Regular Reserve	\$34,737	\$550,858

1.This account includes NCUSIF Premium Expense

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**Selected Data For Virginia State Chartered-Credit Unions
As of December 31, 2012**

Credit Union Name	Principal Location	Assets (\$000)	Deposits (\$000)	Equity (\$000)
A B & W Credit Union, Incorporated	Alexandria	\$28,064	\$22,984	\$4,822
Augusta Health Care Credit Union, Incorporated	Fishersville	10,674	9,788	865
Beacon Credit Union, Incorporated	Lynchburg	92,451	82,677	9,427
Belt Line Employees Credit Union, Incorporated	Portsmouth	2,989	2,711	278
C.C.C. Martinsville Employees Credit Union, Incorporated	Martinsville	663	580	83
Cadmus Credit Union, Incorporated	Richmond	2,403	1,815	578
Campbell County Employee's Credit Union, Inc.	Concord	673	593	80
Centra Health Credit Union	Lynchburg	9,344	7,706	1,624
Chesapeake City Employees Credit Union	Chesapeake	4,842	4,467	367
Chesapeake Public School Employee's Credit Union, Inc.	Chesapeake	9,730	8,842	881
Dominion Credit Union	Richmond	254,590	224,789	26,183
DuPont Community Credit Union	Waynesboro	841,555	712,644	83,022
Entrust Financial Credit Union	Richmond	70,121	64,195	5,377
Goodyear-Danville Family Credit Union	Danville	12,434	10,776	1,621
Hampton City Employees Credit Union, Incorporated	Hampton	5,791	5,261	517
Hampton Roads Educators Credit Union, Inc.	Hampton	30,412	28,539	2,128
Hampton Roads Postal Credit Union, Inc.	Hampton	3,129	2,891	214
Life Line Credit Union, Inc.	Richmond	7,775	7,290	468
Loudoun Credit Union	Leesburg	30,125	26,313	3,711
Martinsville Du Pont Employees Credit Union, Incorporated	Martinsville	263,650	224,108	38,914
Martinsville Postal Credit Union, Incorporated	Martinsville	524	474	50
N.C.S.E. Credit Union, Inc.	Lovingston	1,225	1,030	196
Nabisco Employees Credit Union	Richmond	9,508	6,877	2,624
Newport News Municipal Employees Credit Union, Incorporated	Newport News	42,977	38,764	3,781
Newport News Shipbuilding Employee's Credit Union, Inc. d/b/a Bayport Credit Union	Newport News	1,276,512	1,071,741	164,276
Norfolk Southern Employees' Credit Union, Incorporated	Chesapeake	2,224	1,960	261

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**Selected Data For Virginia State Chartered-Credit Unions
As of December 31, 2012**

Credit Union Name	Principal Location	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Norfolk, Va., Postal Credit Union, Incorporated	Norfolk	4,964	4,478	480
Northern Star Credit Union, Incorporated	Portsmouth	80,262	67,354	8,760
Old Dominion University Credit Union, Inc.	Norfolk	26,239	23,772	2,350
P.W.C. Employees Credit Union	Woodbridge	44,921	40,065	5,650
Petersburg Federal Reformatory Credit Union, Incorporated	Petersburg	3,413	2,576	836
PFD Firefighters Credit Union, Incorporated	Portsmouth	22,972	20,303	2,568
Piedmont Credit Union	Danville	49,699	44,852	4,720
Portsmouth Police Credit Union, Incorporated	Portsmouth	1,636	1,292	338
Prime Care Credit Union, Incorporated	Norfolk	16,368	14,189	2,113
Richmond Fire Department Credit Union, Incorporated	Richmond	14,963	13,042	1,788
Richmond Police Department Credit Union, Incorporated	Richmond	5,414	4,665	738
Richmond Postal Credit Union Incorporated, The	Richmond	80,753	71,302	10,044
Riverside Health System Employees' Credit Union, Incorporated	Newport News	8,237	6,758	1,408
Spruance Cellophane Credit Union	Richmond	5,747	5,134	609
University of Virginia Community Credit Union, Inc.	Charlottesville	633,881	555,605	65,742
Valley Industrial Credit Union	Waynesboro	8,891	8,153	733
Virginia Credit Union, Inc.	Richmond	2,385,518	2,062,590	209,432
Virginia Educators' Credit Union	Newport News	55,870	48,797	6,765
Virginia Gas, Credit Union, Incorporated	Staunton	3,062	2,620	421
Virginia United Methodist Credit Union, Inc.	Richmond	18,932	17,450	1,480
Waynesboro Employees Credit Union, Inc.	Waynesboro	4,104	3,701	392
WECCU Credit Union	Covington	70,338	60,972	8,039

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

New Credit Unions

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
11/02/12	Blue Eagle Credit Union	419 Rutherford Avenue NE Roanoke, Roanoke County, VA	Approved 12/14/12

Mergers

<u>Received</u>	<u>Description</u>	<u>Activity</u>
05/29/12	Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA to merge into it membersTrust Credit Union, Virginia Beach, VA	Approved 07/06/12

New Service Facilities

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/19/11	Virginia Credit Union, Inc.	9498 West Broad Street Richmond, VA	Approved 01/17/12
05/21/12	Eastman Credit Union	159 Valley Street Abingdon, VA	Approved 06/12/12
07/03/12	University of Virginia Community Credit Union, Inc.	757 Davis Highway Mineral, VA	Approved 07/24/12

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Credit Unions -- Status Changes

Mergers

- | | | |
|----------|----|---|
| May | 01 | Valley Industrial Credit Union, Waynesboro, VA merged into it Klann Employees Credit Union, Incorporated, Waynesboro, VA |
| December | 03 | Newport News Shipbuilding Employees' Credit Union, Inc. d/b/a Bayport Credit Union, Newport News, VA merged into it membersTrust Credit Union, Virginia Beach, VA |

Office Relocations

- | | | |
|-----|----|---|
| May | 21 | Loudoun Credit Union, Leesburg, VA moved its branch office from 803 Sycolin Road, Suite 105, Leesburg, VA to 801 Sycolin Road SE, Suite 101, Leesburg, VA |
| May | 01 | P.W.C. Employees Credit Union, Woodbridge, VA moved its branch office from 8807 Sudley Road, Suite 109, Manassas, VA to 8959 Center Street, Manassas, VA |

New Service Facilities

- | | | |
|----------|----|---|
| January | 03 | DuPont Community Credit Union opened a service facility at 1925 Reservoir Street, Harrisonburg, VA |
| January | 17 | Virginia Credit Union, Inc. opened a service facility at 9498 West Broad Street, Richmond, VA |
| April | 02 | Beacon Credit Union, Incorporated opened a service facility at Amelon Shopping Square, Madison Heights, VA |
| August | 28 | University of Virginia Community Credit Union, Inc. opened a service facility at 757 Davis Highway, Mineral, VA |
| October | 08 | Eastman Credit Union opened a service facility at 16501 Highlands Center Boulevard, Bristol, VA |
| November | 27 | Eastman Credit Union opened a service facility at 159 Valley Street, Abingdon, VA |

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Credit Unions -- List by Name

A B & W Credit Union, Incorporated

6201 Richmond Highway
Alexandria, VA 22303
Treasurer- Mack Reel

**Augusta Health Care Credit Union,
Incorporated**

78 Medical Center Drive
P O Box 1000
Fishersville, VA 22939
Treasurer- James Hathaway

Beacon Credit Union, Incorporated

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

**Belt Line Employees Credit Union,
Incorporated**

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

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

2412 Greensboro Road
Martinsville, VA 24112
Treasurer- Julian R. Joyce

Cadmus Credit Union, Incorporated

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

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

132 Kimball Road
Concord, VA 24538
Treasurer- Elizabeth Keaton

Centra Health Credit Union

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

Chesapeake City Employees Credit Union

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

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

544 Battlefield Boulevard South
Chesapeake, VA 23322
Treasurer- William Joe

Dominion Credit Union

One James River Plaza Lobby Level
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 -
1925 Reservoir Street
Harrisonburg, VA 22801
47 W. Kaylor Park Drive
Harrisonburg, VA 22801
105 Community Way
Staunton, VA 24401
2201 North Augusta Street
Staunton, VA 24401
2518 Stuarts Draft Highway
Stuarts Draft, VA 24477

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Credit Unions -- List by Name

DuPont Community Credit Union (Continued)

Service Facilities -

315 Lee Highway
Verona, VA 24482
1140 Shenandoah Village Drive
Waynesboro, VA 22980
200 East Broad Street
Waynesboro, VA 22980
2200 W. Main Street
Waynesboro, VA 22980
1025 Woodstock Commons Drive
Woodstock, VA 22664

Eastman Credit Union

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

Service Facilities -

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

Entrust Financial Credit Union

1801 Dabney Road
Richmond, VA 23230
Treasurer- David Harpe

Goodyear-Danville Family Credit Union

1901 Goodyear Boulevard
Danville, VA 24541
Treasurer- Thomas T. Walker

Service Facility -

2321 Riverside Drive
Danville, VA 24540

**Hampton City Employees Credit Union,
Incorporated**

City Hall Building 22 Lincoln Street
Hampton, VA 23669
Treasurer- Felecia DeBrew

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

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

Hampton Roads Postal Credit Union, Inc.

1168 Big Bethel Road
Hampton, VA 23666
Treasurer- Fred Wright

Life Line Credit Union, Inc.

5855 Bremo Road, Suite 701
Richmond, VA 23226
Treasurer- William Chad Basham

Loudoun Credit Union

801 Sycolin Road SE, Suite 101
Leesburg, VA 20175
Treasurer- Norman Butts

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

35 Dupont Road
Martinsville, VA 24112
Treasurer- Steve Isley

Service Facilities -

5835 Virginia Avenue
Bassett, VA 24055
41 Wheeler Avenue
Collinsville, VA 24078
1101 Brookdale Street
Martinsville, VA 24112
2828 Greensboro Road
Martinsville, VA 24112
58 E. Church Street
Martinsville, VA 24113
640 Commonwealth Drive
Martinsville, VA 24112
8500 A. L. Philpott Highway
Martinsville, VA 24112
679 Lake Center, Suite C-1
Moneta, VA 24121
7176 Greensboro Road
Ridgeway, VA 24148
1080 Old Franklin Turnpike
Rocky Mount, VA 24151
850 Tanyard Road
Rocky Mount, VA 24151
951 Fairystone Park Highway
Stanleytown, VA 24168
221 Johnson Street
Stuart, VA 24171

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

**Martinsville Postal Credit Union,
Incorporated**

2412 Greensboro Road
Martinsville, VA 24112
Treasurer- Stanley Vinson

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

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

Nabisco Employees Credit Union

6002 S. Laburnum Avenue
Richmond, VA 23231
Treasurer- John Thompson

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

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

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

3711 Huntington Avenue
Newport News, VA 23607
Treasurer- Mary Campbell
Service Facilities -

2445 Old Taylor Road
Chesapeake, VA 23321
5028 George Washington Memorial Hwy.
Grafton, VA 23692
2300 Cunningham Drive
Hampton, VA 23666
500 West Park Lane
Hampton, VA 23666
5200 West Mercury Boulevard
Hampton, VA 23605
Gateway 2000, 22 Enterprise Parkway
Suite 160
Hampton, VA 23666
2369 George Washington Memorial Hwy.
Hayes, VA 23072
11820 Fountain Way
Newport News, VA 23606
12512 Warwick Boulevard
Newport News, VA 23606

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

Service Facilities -

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

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

100 Volvo Parkway, Suite 310
Chesapeake, VA 23320
Treasurer- Kevin S. Peek

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

600 Church Street Room 111
P.O Box 781
Norfolk, VA 23501-0781
Treasurer- Claudette Watkins
Service Facility -
150 Brambleton Avenue
Norfolk, VA 23510

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

Northern Star Credit Union, Incorporated

5100 George Washington Highway
Portsmouth, VA 23702

Treasurer- Bernard Matthews

Service Facilities -

237 Hanbury Road East

Chesapeake, VA 23322

237 Hanbury Road East, Suites 22&23

Chesapeake, VA 23322

Elmhurst Square S. C. Outparcel

5600 Block of Portsmouth Boulevard

Portsmouth, VA 23701

5885 Harbor View Boulevard

Suffolk, VA 23435

Piedmont Credit Union

366 Piney Forest Road

P O Box 4007

Danville, VA 24540

Treasurer- Carey Wilkes

Service Facility -

265 Corning Drive

Danville, VA 24541

**Portsmouth Police Credit Union,
Incorporated**

801 Crawford Street, 5th Floor

Portsmouth, VA 23704

Treasurer- Mary Carr Roberts

**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

Prime Care Credit Union, Incorporated

600 Gresham Drive

Norfolk, VA 23507

Treasurer- Terry J. Lambert

Service Facilities -

830 Kempsville Road,

Sentara Leigh Hospital

Norfolk, VA 23502

2800 Godwin Boulevard

Suffolk, VA 23434

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

**Richmond Fire Department Credit Union,
Incorporated**

900 Hermitage Road

Richmond, VA 23220

Treasurer- Linn M. Brown

**PFD Firefighters Credit Union,
Incorporated**

3209 Cedar Lane

Portsmouth, VA 23703

Treasurer- Robert Wise, Jr.

**Richmond Police Department Credit Union,
Incorporated**

200 W. Grace Street

Richmond, VA 23220-5018

Treasurer- David Galyon

**Petersburg Federal Reformatory Credit Union,
Incorporated**

Federal Correctional Institution

P O Box 1298

Hopewell, VA 23860

Treasurer- Samuel P. Clement III

**Richmond Postal Credit Union
Incorporated, The**

1601 Ownby Lane

Richmond, VA 23220

Treasurer- Yvonne J. Baylor

Service Facilities -

101 South Davis Avenue

Richmond, VA 23261

1801 Brook Road

Richmond, VA 23260

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Credit Unions -- List by Name

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

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

Spruance Cellophane Credit Union

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

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

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

Service Facilities -

409 East Main Street
Louisa, VA
1018 West Main Street
Charlottesville, VA 22908
1936 Arlington Boulevard
Charlottesville, VA 22903
220 Wayles Lane
Charlottesville, VA 22911
2775 Hydraulic Road
Charlottesville, VA 22901
325 Four Leaf Lane, Suite 1
Charlottesville, VA 22903
900 E. Jefferson Street
Charlottesville, VA 22902
49 Sommerfield Drive
Gordonsville, VA 22942
757 Davis Highway
Mineral, VA 23117
3033 Rockfish Valley Highway
Nellysford, VA 22958
6042 Thomas Jefferson Parkway
Palmyra, VA 22963
56 Stoneridge Drive South
Ruckersville, VA 22968

Valley Industrial Credit Union

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

Virginia Credit Union, Inc.

720 East Broad Street
Richmond, VA 23225
Treasurer- Herbert A. Parr

Service Facilities -

13025 Jefferson Davis Highway
Chester, VA 23831
9961 Iron Bridge Road
Chesterfield, VA 23832
301 Temple Lake Drive
Colonial Heights, VA 23834
100 MidTown Avenue
Farmville, VA 23901
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
9498 West Broad Street
Richmond, VA

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Credit Unions -- List by Name

Virginia Credit Union, Inc. (Continued)

Service Facilities -

Goodwill Headquarters

6301 Midlothian Turnpike

Richmond, VA 23225

J. Sargeant Reynolds Comm. College

1651 E. Parham Road

Richmond, VA 23228

17 First Street

Staunton, VA 24401

Eastern State Hospital Building 2,

4601 Ironbound Road

Williamsburg, VA 23188

Virginia Educators' Credit Union

12626 Nettles Drive

Newport News, VA 23606

Treasurer- Eugene Johnson

Service Facilities -

12368 Warwick Boulevard, Suite A106

Newport News, VA 23606

812 Main Street

Newport News, VA 23605

Virginia Gas, Credit Union, Incorporated

107 South Coalter Street

Staunton, VA 24401

Treasurer- Darlene Thomas

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

10330 Staples Mill Road

Glen Allen, VA 23060

Treasurer- G. Thomas Brown

WECCU Credit Union

347 North Court Avenue

Covington, VA 24426

Treasurer- David Vest

Service Facility -

210 Westvaco Road

Low Moor, VA 24457

Waynesboro Employees Credit Union, Inc.

939A Fir Street

Waynesboro, VA 22980

Treasurer- Tammy F. McDaniel