

**THE 2015 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, 2015**



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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Table of Contents

Letter of Transmittal	3
Personnel	4
Officers of the Bureau of Financial Institutions / Legal Holidays	5
Organizational Chart	6
BANKS	
Deposits in Virginia Bank Offices	7
Consolidated Report of Condition	8
Consolidated Report of Income	9
Selected Data for State-Chartered Banks	10
Applications Received and/or Acted Upon	13
Status Changes	16
List by Name	19
Holding Companies with Bank Subsidiaries Headquartered in Virginia	40
TRUST COMPANIES	
Applications Received and/or Acted Upon	46
SAVINGS INSTITUTIONS	
List by Name	47
CREDIT UNIONS	
Consolidated Report of Condition	48
Consolidated Report of Income	49
Selected Data for State-Chartered Credit Unions	50
Applications Received and/or Acted Upon	52
Status Changes	53
List by Name	54

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT**

STATE CORPORATION COMMISSION

MARK C. CHRISTIE, Chairman

JUDITH WILLIAMS JAGDMANN

JAMES C. DIMITRI

JOEL H. PECK, Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 2015

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the 2015 Annual Report of the Bureau of Financial Institutions - Banks, Credit Unions, Savings Institutions, and Trust Companies.

Respectfully,

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

BUREAU OF FINANCIAL INSTITUTIONS

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

ADMINISTRATION & LICENSING

GERALD E. FALLEN
Deputy Commissioner

DEPOSITORY SUPERVISION

ROBERT W. HUGHES
Deputy Commissioner

NON-DEPOSITORY SUPERVISION

SUSAN E. HANCOCK
Deputy Commissioner

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

**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

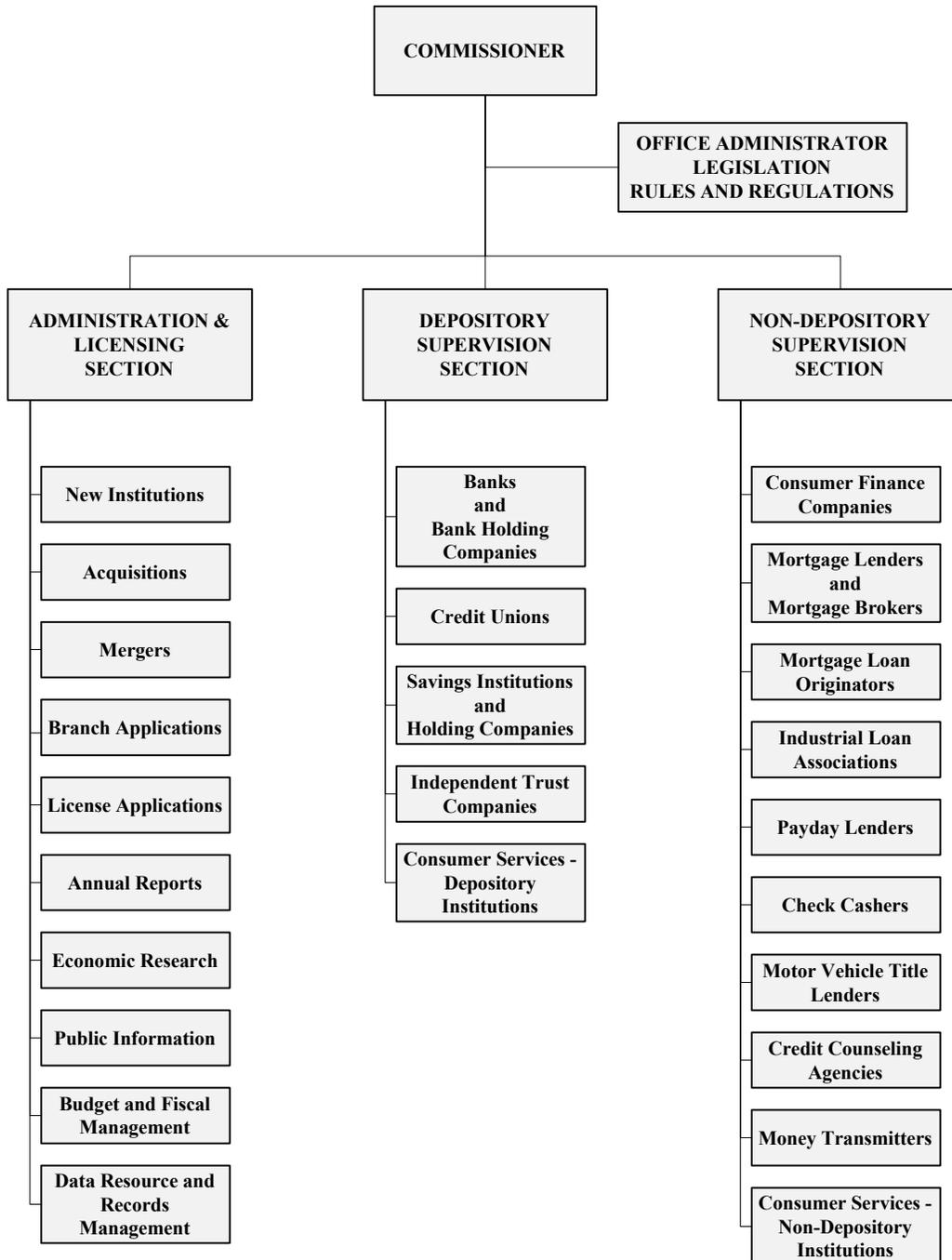
SIDNEY A. BAILEY, July 1, 1978 to June 30, 1997
E. J. FACE, JR., July 1, 1997 to Date

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).

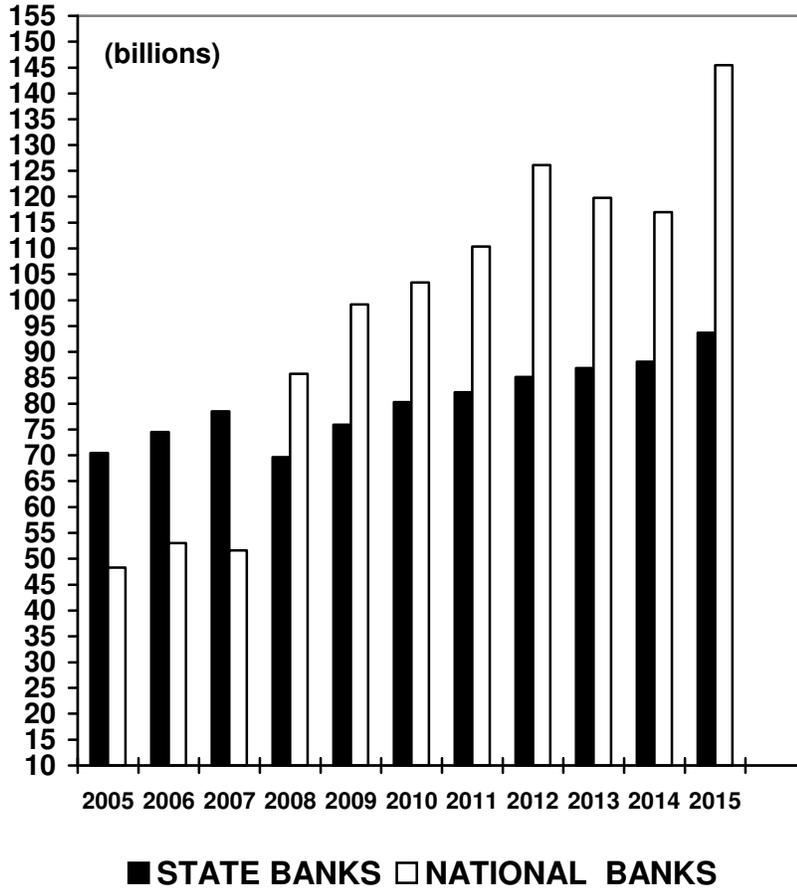
**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT**

**ORGANIZATIONAL CHART
BUREAU OF FINANCIAL INSTITUTIONS**



STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

DEPOSITS IN BANK OFFICES LOCATED IN VIRGINIA
STATE AND NATIONAL 2005 – 2015¹



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

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT**

**Consolidated Report of Condition for Virginia State-Chartered Banks
As of December 31 (In Thousands of Dollars)**

	December 31, 2014 71 State Banks 1,073 Branches	December 31, 2015 69 State Banks 1,081 Branches
ASSETS		
Cash and balances due from depository institutions:.....	\$3,037,368	\$3,572,586
(1) Noninterest-bearing balances	792,748	748,803
(2) Interest-bearing balances.....	2,244,620	2,823,783
Securities	11,030,736	10,436,298
Federal funds sold & securities purchased under agreement to resell	787,733	410,252
Loan and lease financing receivables:	0	0
Loans and leases, net of unearned income	43,358,419	47,547,312
LESS: Allowance for loan and lease losses	514,514	505,292
Loans and leases, net of unearned income and allowance for losses	42,843,905	47,042,020
Assets held in trading accounts.....	3,457	5,550
Premises and fixed assets (including capitalized leases)	1,141,832	1,127,889
Other real estate owned.....	329,424	249,190
Intangible assets.....	1,384,393	1,413,977
Other assets.....	2,157,764	2,459,928
TOTAL ASSETS.....	\$62,716,612	\$66,717,690
LIABILITIES		
Deposits:		
In domestic offices	\$50,110,527	\$53,547,728
(1) Noninterest-bearing	9,864,906	11,114,463
(2) Interest-bearing	40,245,621	42,433,265
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	1,042,547	1,000,147
Other borrowed money	3,490,537	3,533,126
Notes and debentures subordinated to deposits	22,514	20,722
Other liabilities	454,989	480,098
TOTAL LIABILITIES	\$55,121,114	\$58,581,821
EQUITY CAPITAL		
Perpetual preferred stock	89,266	1,263
Common stock.....	560,920	546,957
Surplus.....	4,641,219	4,996,310
Undivided profits and capital reserves.....	2,277,189	2,580,524
Noncontrolling interests in consolidated subsidiaries.....	26,904	10,815
TOTAL EQUITY	\$7,595,498	\$8,135,869
TOTAL LIABILITIES AND EQUITY CAPITAL	\$62,716,612	\$66,717,690

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT**

**Consolidated Report of Income for Virginia State-Chartered Banks
For the Year Ended December 31 (In Thousands of Dollars)**

	2014	2015
INTEREST INCOME:		
Interest and fees on loans	\$ 2,071,399	\$ 2,170,386
Income from lease financing receivables	241	429
Interest on balances due from depository institutions	8,823	10,294
Interest and dividends on securities	269,494	250,148
Interest from assets held in trading accounts	844	753
Interest on federal funds sold and securities purchased under agreements to resell.....	1,657	1,572
Other Interest Income.....	13,484	15,214
TOTAL INTEREST INCOME	<u>2,365,942</u>	<u>2,448,796</u>
INTEREST EXPENSE:		
Interest on deposits in domestic offices	238,557	253,439
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	0	0
Expense of federal funds purchased and securities sold under agreements to repurchase	4,779	4,205
Interest on trading liabilities and other borrowed money.....	53,466	48,812
Interest on notes and debentures subordinated to deposits.....	1,933	1,125
TOTAL INTEREST EXPENSE	<u>298,735</u>	<u>307,581</u>
NET INTEREST INCOME	<u>2,067,207</u>	<u>2,141,215</u>
Provision for loan and lease losses.....	59,822	71,789
NONINTEREST INCOME:		
Income from fiduciary activities	17,325	17,786
Service charges on deposit accounts	118,266	117,653
Trading revenue	0	0
All other noninterest income	445,671	497,769
TOTAL NONINTEREST INCOME	<u>581,262</u>	<u>633,208</u>
Realized gains (losses) on securities	8,979	8,556
NONINTEREST EXPENSE:		
Salaries and employee benefits	967,706	1,033,484
Expenses of premises and fixed assets (net of rental income) ..	239,198	240,890
Other noninterest expense	622,796	627,900
TOTAL NONINTEREST EXPENSE	<u>1,829,700</u>	<u>1,902,274</u>
INCOME BEFORE INCOME TAXES AND EXTRA- ORDINARY ITEMS AND OTHER ADJUSTMENTS	<u>767,926</u>	<u>808,916</u>
APPLICABLE INCOME TAXES	<u>211,942</u>	<u>131,444</u>
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	<u>555,984</u>	<u>677,472</u>
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES	<u>0</u>	<u>0</u>
NET INCOME	<u>\$ 555,984</u>	<u>\$ 677,472</u>

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks
As of December 31, 2015**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Bank of Botetourt	Buchanan	10	322,579	287,907	32,214
Bank of Clarke County*	Berryville	13	648,758	551,122	75,085
Bank of Floyd*	Floyd	7	259,343	223,069	19,012
Bank of Hampton Roads*	Virginia Beach	34	2,077,138	1,720,132	316,388
Bank of Lancaster*	Kilmarnock	12	450,165	360,040	40,513
Bank of McKenney*	McKenney	7	218,306	190,668	24,837
Bank of the James*	Lynchburg	13	527,465	478,914	47,189
Bank of Virginia*	Midlothian	6	348,481	290,981	26,797
Benchmark Community Bank*	Kenbridge	13	538,726	475,826	60,012
Blue Ridge Bank*	Luray	5	266,837	200,211	28,574
Burke & Herbert Bank & Trust Company	Alexandria	25	2,668,376	2,208,353	328,210
Cardinal Bank	McLean	32	3,993,727	3,050,719	408,395
Carter Bank & Trust	Martinsville	124	4,893,968	4,454,561	426,549
Chesapeake Bank*	Kilmarnock	13	674,375	567,547	75,029
Citizens and Farmers Bank	West Point	26	1,400,857	1,073,905	152,724
Citizens Bank and Trust Company*	Blackstone	11	346,898	294,272	43,867
Citizens Community Bank*	South Hill	6	180,181	153,618	19,251
Community Bankers' Bank*	Midlothian	1	162,219	112,368	17,400
Community Capital Bank of Virginia*	Christiansburg	2	110,007	90,084	12,564
Essex Bank*	Richmond	24	1,180,040	949,200	110,135
EVB*	Tappahannock	26	1,269,770	1,004,067	138,856
Farmers & Merchants Bank*	Timberville	11	665,509	496,577	81,646
Farmers & Merchants Bank of Craig County*	New Castle	2	56,655	46,040	10,524
Farmers and Miners Bank*	Pennington Gap	6	140,464	122,454	17,524
Farmers Bank*	Windsor	6	415,015	337,021	49,167

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks
As of December 31, 2015**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
First and Citizens Bank	Monterey	3	126,663	111,379	14,766
First Bank*	Strasburg	16	692,057	631,558	55,334
First Capital Bank*	Glen Allen	8	625,113	508,181	60,105
First Community Bank*	Bluefield	52	2,440,265	1,883,427	325,956
First Sentinel Bank*	Richlands	6	183,850	158,990	18,388
First State Bank	Danville	1	37,274	35,990	1,175
First Virginia Community Bank*	Fairfax	5	736,915	626,640	72,859
Frontier Community Bank*	Waynesboro	1	102,065	88,176	10,663
Heritage Bank*	Norfolk	6	313,027	269,882	34,888
Highlands Community Bank*	Covington	2	132,435	115,510	16,363
Highlands Union Bank*	Abingdon	14	617,647	495,696	53,448
HomeTown Bank*	Roanoke	6	479,385	401,121	51,952
John Marshall Bank*	Reston	6	928,620	730,853	109,302
Lee Bank and Trust Company	Pennington Gap	4	155,433	132,643	21,104
MainStreet Bank*	Fairfax	5	478,250	385,554	42,124
Miners Exchange Bank*	Coeburn	7	112,370	100,557	10,751
Monarch Bank*	Chesapeake	12	1,161,137	999,906	126,628
New Peoples Bank, Inc.*	Honaker	20	625,428	559,765	60,671
Peoples Community Bank*	Montross	5	161,155	141,110	14,257
Pioneer Bank*	Stanley	7	177,573	149,164	20,028
Select Bank*	Forest	2	149,917	134,625	14,680
Sonabank*	McLean	24	1,035,707	826,510	118,413
The Bank of Charlotte County*	Phenix	4	131,782	108,346	18,269
The Bank of Fincastle	Fincastle	8	217,884	193,114	23,091
The Bank of Marion*	Marion	16	362,445	306,761	41,001

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks
As of December 31, 2015**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
The Bank of Southside Virginia	Carson	15	548,337	452,979	89,035
The Blue Grass Valley Bank	Blue Grass	2	38,519	33,359	4,495
The Farmers Bank of Appomattox*	Appomattox	5	222,868	192,680	27,914
The Fauquier Bank*	Warrenton	11	599,705	524,985	54,699
The First Bank and Trust Company*	Lebanon	21	1,503,624	1,253,225	174,225
The Freedom Bank of Virginia*	Fairfax	3	400,438	349,566	42,581
The Middleburg Bank*	Middleburg	13	1,289,148	1,044,344	119,928
The Peoples Bank	Rose Hill	4	120,775	102,124	10,959
Towne Bank	Portsmouth	37	6,296,584	4,926,322	810,921
TruPoint Bank*	Grundy	12	439,038	383,279	39,867
Union Bank & Trust*	Richmond	137	7,672,005	5,973,947	1,057,094
United Bank*	Fairfax	76	7,418,514	5,015,969	1,336,536
Village Bank	Midlothian	13	418,213	368,341	39,273
Virginia Bank and Trust Company*	Danville	8	186,216	159,852	23,866
Virginia Commonwealth Bank*	Petersburg	8	326,718	237,926	33,850
Virginia Community Bank*	Louisa	8	216,039	193,608	21,785
Virginia Partners Bank*	Fredericksburg	5	308,553	260,926	26,512
WashingtonFirst Bank	Reston	19	1,673,466	1,349,731	192,553
Xenith Bank*	Richmond	9	1,038,674	889,452	120,283

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

Mergers

<u>Received</u>	<u>Description</u>	<u>Activity</u>
06/01/15	Bank of Hampton Roads, The, Virginia Beach, VA to merge into it Shore Bank	Approved 08/26/15
07/01/15	Bank of North Carolina, NC to merge into it Valley Bank	Pending

Acquisitions

<u>Received</u>	<u>Description</u>	<u>Activity</u>
10/21/14	Kenneth R. Lehman to acquire 49% of the voting shares of Village Bank and Trust Financial Corp.	Approved 02/09/15
05/15/15	BNC Bancorp, High Point, NC to acquire Valley Financial Corporation	Approved 06/24/15
07/15/15	FVCBankcorp, Inc., Fairfax, VA to acquire 100% of the voting shares of First Virginia Community Bank	Approved 08/21/15
08/07/15	Gene B. Dixon, Jr., Et Al. to acquire 61% of the voting shares of BCC Bankshares, Inc.	Approved 10/21/15
08/31/15	CCB Bankshares, Inc., South Hill, VA to acquire 100% of the voting shares of Citizens Community Bank	Approved 10/16/15
10/27/15	Park Sterling Corporation, Charlotte, NC to acquire First Capital Bancorp, Inc.	Approved 12/16/15
11/03/15	Southern BancShares (N.C.), Inc., Mount Olive, NC to acquire Heritage Bankshares, Inc.	Approved 12/09/15

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/23/14	Bank of Clarke County Berryville, VA	44810 Saranac Street Ashburn, Loudoun County, VA	Approved 01/06/15
01/20/15	Bank of the James Lynchburg, VA	1391 South High Street City of Harrisonburg, VA	Approved 02/04/15
01/20/15	First Sentinel Bank Richlands, VA	1105 North Fourth Street Wytheville, Wythe County, VA	Approved 02/05/15
02/02/15	Bank of Lancaster Kilmarnock, VA	11450 Robious Road North Chesterfield, Chesterfield County, VA	Approved 02/23/15
02/02/15	Park Sterling Bank Charlotte, NC	5601 Patterson Avenue City of Richmond, VA	No Objection 02/23/15
02/06/15	Branch Banking and Trust Company Winston-Salem, NC	44825 Lakeview Overlook Plaza Ashburn, Loudoun County, VA	No Objection 02/23/15
02/10/15	Farmers & Merchants Bank Timberville, VA	2813 North Augusta Street City of Staunton, VA	Approved 03/02/15
03/19/15	Bank of Clarke County Berryville, VA	504 E. Market Street Leesburg, Loudoun County, VA	Approved 04/27/15
03/23/15	Bank of the James Lynchburg, VA	250 Pantops Mountain Road Albemarle County, VA	Approved 04/20/15

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
03/26/15	BBCN Bank Los Angeles, CA	13890 Braddock Road, Suite 102 Centreville, Fairfax County, VA	No Objection 04/07/15
04/20/15	Towne Bank Suffolk, VA	800 East Canal Street City of Richmond, VA	Approved 05/07/15
05/01/15	WashingtonFirst Bank Reston, VA	9812 Falls Road, Suite 125 Potomac, MD	Approved 05/13/15
05/01/15	Bank of Lancaster Kilmarnock, VA	10880 General Puller Highway Hartfield, Middlesex County, VA	Approved 05/19/15
05/12/15	WashingtonFirst Bank Reston, VA	115 N. Washington Street City of Alexandria, VA	Approved 06/08/15
06/10/15	Middleburg Bank Middleburg, VA	1600 Forest Avenue Henrico County, VA	Approved 06/23/15
07/14/15	First National Bank of Peterstown, The Peterstown, WV	110 Old Virginia Avenue Narrows, Giles County, VA	No Objection 09/10/15
07/30/15	Branch Banking and Trust Company Winston-Salem, NC	2670 M Avenir Place Vienna, Fairfax County, VA	No Objection 08/27/15
08/04/15	MVB Bank, Inc. Fairmont, WV	1801 Old Reston Avenue, Suite 103 Reston, VA	No Objection 08/27/15
09/14/15	Citizens Bank National Association Providence, RI	10561 Telegraph Road Glen Allen, Henrico County, VA	No Objection 10/02/15
09/21/15	Benchmark Community Bank Kenbridge, VA	1775 Graham Avenue, Suite 204 Henderson, NC	Approved 10/08/15
09/21/15	Virginia Partners Bank Fredericksburg, VA	4210 Plank Road Spotsylvania County, VA	Approved 10/15/15
09/23/15	Farmers & Merchants Bank Timberville, VA	Intersection of US Route 250 and Lifecore Drive Fishersville, Augusta County, VA	Approved 10/22/15
09/23/15	Farmers & Merchants Bank Timberville, VA	125 West Craig Street Craigsville, Augusta County, VA	Approved 10/22/15
10/14/15	Citizens Community Bank South Hill, VA	202 North Main Street Louisburg, NC	Approved 10/29/15
10/14/15	Frontier Community Bank Waynesboro, VA	1013 Richmond Avenue City of Staunton, VA	Approved 10/27/15
11/02/15	Xenith Bank Richmond, VA	2325 Dulles Corner Boulevard, Suite 500 Herndon, Fairfax County, VA	Approved 11/18/15
12/07/15	First Capital Bank Glen Allen, VA	6296 Mechanicsville Turnpike Mechanicsville, Hanover County, VA	Approved 12/30/15
12/29/15	Essex Bank Henrico, VA	10509 Judicial Drive, Suite 100 City of Fairfax, VA	Pending

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

Branch Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
03/03/15	EVB Tappahannock, VA	From: 6958 Northumberland Highway Heathsville, Northumberland County, VA To: 6941 Northumberland Highway Heathsville, Northumberland County, VA	Approved 03/23/15
04/08/15	Pioneer Bank Stanley, VA	From: 1710 Seminole Trail, Suite 4 Albemarle County, VA To: 670 Berkmar Circle, 1st Floor Albemarle County, VA	Approved 04/23/15
05/04/15	Community Capital Bank of Virginia Christiansburg, VA	From: 930 Cambria Street, N.E. Christiansburg, Montgomery County, VA To: 110 Peppers Ferry Road Christiansburg, Montgomery County, VA	Approved 05/18/15
06/02/15	Bank of Marion, The Marion, VA	From: 2975 Lee Highway City of Bristol, VA To: 3581 Lee Highway City of Bristol, VA	Approved 06/19/15
12/15/15	Bank of Charles Town Charles Town, WV	From: 2 West Washington Street Middleburg, Loudoun County, VA To: 115 The Plains Road, Suite 100 Middleburg, VA	Pending

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Banks -- Status Changes

New Banks

January 02 Franklin Financial Corporation opened for business at 4501 Cox Road, Glen Allen, Henrico County, VA

Mergers

January 02 Towne Bank, Suffolk, VA merged into it Franklin Federal Savings Bank

January 02 Towne Bank, Suffolk, VA merged into it Franklin Financial Corporation

July 01 Bank of North Carolina, High Point, NC merged into it Valley Bank

October 28 Bank of Hampton Roads, The, Virginia Beach, VA merged into it Shore Bank

Changes in Title

February 16 Union First Market Bank, Ruther Glen, VA changed its name to Union Bank & Trust

Branch Openings

January 12 Essex Bank, Henrico, VA opened a branch office at 6143 High Bridge Road, Bowie, MD

February 02 Bank of the James, Lynchburg, VA opened a branch office at 1430 Rolkin Court, Suite 203, Albemarle County, VA

March 20 Virginia Partners Bank, Fredericksburg, VA opened a branch office at 115 E. Charles Street, La Plata, MD

March 30 Bank of Lancaster, Kilmarnock, VA opened a branch office at 11450 Robious Road, North Chesterfield, Chesterfield County, VA

April 01 First Sentinel Bank, Richlands, VA opened a branch office at 1105 North Fourth Street, Wytheville, Wythe County, VA

April 15 Bank of Clarke County, Berryville, VA opened a branch office at 44810 Saranac Street, Ashburn, Loudoun County, VA

April 20 First Bank, Strasburg, VA opened a branch office at 201 South Main Street, Farmville, Prince Edward County, VA

April 20 First Bank, Strasburg, VA opened a branch office at 301 West Spotswood Trail, Elkton, Rockingham County, VA

April 20 First Bank, Strasburg, VA opened a branch office at 1 West Frederick Street, City of Staunton, VA

April 20 First Bank, Strasburg, VA opened a branch office at 1415 West Main Street, City of Waynesboro, VA

April 20 First Bank, Strasburg, VA opened a branch office at 100 North Main Street, Woodstock, Shenandoah County, VA

April 20 First Bank, Strasburg, VA opened a branch office at 3474 Rosney Road, Dillwyn, Buckingham County, VA

May 14 Towne Bank, Suffolk, VA opened a branch office at 1006 Colley Avenue, City of Norfolk, VA

June 15 Bank of Lancaster, Kilmarnock, VA opened a branch office at 10880 General Puller Highway, Hartfield, Middlesex County, VA

June 15 Farmers & Merchants Bank, Timberville, VA opened a branch office at 2813 North Augusta Street, City of Staunton, VA

June 18 Park Sterling Bank, Charlotte, NC opened a branch office at 5601 Patterson Avenue, City of Richmond, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Banks -- Status Changes

Branch Openings

July	20	Bank of the James, Lynchburg, VA opened a branch office at 250 Pantops Mountain Road, Albemarle County, VA
July	27	Branch Banking and Trust Company, Winston-Salem, NC opened a branch office at 44825 Lakeview Overlook Plaza, Ashburn, Loudoun County, VA
August	03	Essex Bank, Henrico, VA opened a branch office at 2730 Buford Road, Chesterfield County, VA
August	31	Bank of Clarke County, Berryville, VA opened a branch office at 504 E. Market Street, Leesburg, Loudoun County, VA
September	15	First National Bank of Peterstown, The, Peterstown, WV opened a branch office at 110 Old Virginia Avenue, Narrows, Giles County, VA
September	28	Chesapeake Bank, Kilmarnock, VA opened a branch office at 5501 Patterson Avenue, City of Richmond, VA
October	05	Bank of the James, Lynchburg, VA opened a branch office at 1391 South High Street, City of Harrisonburg, VA
October	29	MVB Bank, Inc., Fairmont, WV opened a branch office at 1801 Old Reston Avenue, Suite 103, Reston, Fairfax County, VA
November	02	Middleburg Bank, Middleburg, VA opened a branch office at 1600 Forest Avenue, Henrico County, VA
December	11	Citizens Community Bank, South Hill, VA opened a branch office at 202 North Main Street, Louisburg, NC
December	14	Farmers & Merchants Bank, Timberville, VA opened a branch office at 125 West Craig Street, Craigsville, Augusta County, VA

Branch Relocations

April	06	Monarch Bank, Chesapeake, VA relocated a branch office from 4216 Virginia Beach Boulevard, City of Virginia Beach, VA to 4525 Columbus Street, City of Virginia Beach, VA
June	08	EVB, Tappahannock, VA relocated a branch office from 6958 Northumberland Highway, Heathsville, Northumberland County, VA to 6941 Northumberland Highway, Heathsville, Northumberland County, VA
July	31	Community Capital Bank of Virginia, Christiansburg, VA relocated a branch office from 930 Cambria Street, N.E., Christiansburg, Montgomery County, VA to 110 Peppers Ferry Road, Christiansburg, Montgomery County, VA
August	17	Pioneer Bank, Stanley, VA relocated a branch office from 1710 Seminole Trail, Suite 4, Albemarle County, VA to 670 Berkmar Circle, 1st Floor, Albemarle County, VA
September	28	Cardinal Bank, McLean, VA relocated a branch office from 10695 Braddock Road, Fairfax County, VA to 10695-B Braddock Road, Fairfax County, VA

Branch Closings

March	13	Cardinal Bank, McLean, VA closed its branch office at 1313 Dolley Madison Boulevard, McLean, Fairfax County, VA
May	29	First Community Bank, Bluefield, VA closed its branch office at U.S. Route 460, Bluefield, WV
July	10	Union Bank & Trust, Ruther Glen, VA closed its branch office at 3000 Stony Point Road, City of Richmond, VA
August	03	Union Bank & Trust, Ruther Glen, VA closed its branch office at 437 Tiffany Drive, City of Waynesboro, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Banks -- Status Changes

Branch Closings

August	03	Union Bank & Trust, Ruther Glen, VA closed its branch office at 2035 East Market Street, City of Harrisonburg, VA
August	03	Union Bank & Trust, Ruther Glen, VA closed its branch office at 15371 Montanus Drive, Culpeper, Culpeper County, VA
August	03	Union Bank & Trust, Ruther Glen, VA closed its branch office at 3301 Shannon Park Drive, Spotsylvania County, VA
August	03	Union Bank & Trust, Ruther Glen, VA closed its branch office at 1015 Richmond Road, City of Staunton, VA
August	03	Union Bank & Trust, Ruther Glen, VA closed its branch office at 7129 Staples Mill Road, Henrico County, VA
October	02	Bank of Clarke County, Berryville, VA closed its branch office at 21 Main Street, Round Hill, Loudoun County, VA
October	30	Middleburg Bank, Middleburg, VA closed its branch office at 821 East Main Street, City of Richmond, VA
December	11	First Community Bank, Bluefield, VA closed its branch office at 900 North Parham Road, Henrico County, VA
December	11	First Community Bank, Bluefield, VA closed its branch office at 9310 Midlothian Turnpike, Chesterfield County, VA
December	31	First Bank, Strasburg, VA closed its branch office at 100 North Main Street, Woodstock, Shenandoah County, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Banks -- List by Name

Bank of Botetourt

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

Offices

Botetourt County

19747 Main Street, Buchanan *
670 Roanoke Road, Daleville
58 Railroad Avenue, Eagle Rock
60 Lee Highway North, Troutville

Franklin County

51 Firstwatch Drive, Moneta

Roanoke County

3801 Challenger Avenue, Roanoke
3130 Peters Creek Road NW

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)

Loudoun County
44810 Saranac Street, Ashburn
504 E. Market Street, Leesburg
203 Hirst Road, Purcellville

Bank of Fincastle, The

P O Box 107
Fincastle 24090-0107
C.E.O.- John F. Kilby, Chairman of the Board
Cashier- Michael J. Jasper, Chief Operating 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.- Mark A. Smith, President
Cashier- J. Alan Dickerson, President

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 23452-7307
C.E.O.- Donna W. Richards, President
Cashier- Steven Theobald, Chief Financial Officer

Offices

City of Chesapeake

1500 Mt Pleasant Road
201 Volvo Parkway

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Banks -- List by Name

Bank of Hampton Roads, The (Continued)

City of Chesapeake
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
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

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

Albemarle County
204 Albemarle Square

Chesterfield County
13804 Hull Street, Midlothian

Greensville County
100 Dominion Drive

Henrico County
12090 West Broad Street
8209 West Broad Street

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

Maryland
9748 Stephen Decatur Highway, Unit 112, Ocean City
1701 Market Street, Unit 103, Pocomoke
1503 S. Salisbury Boulevard, Salisbury

North Carolina
322 South Broad Street, Edenton
1145 North Road Street, Elizabeth City
1404 West Ehringhaus Street, Elizabeth City
5406 North Croatan Highway, Kitty Hawk
100 Moyock Commons Drive, Moyock

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

City of Richmond
5711 Patterson Avenue

Chesterfield County
11450 Robious Road, North Chesterfield

Henrico County
6800 Paragon Place, Suite 650

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

Middlesex County
10880 General Puller Highway, Hartfield

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

Richmond County
610 West Richmond Road, Warsaw

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

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Banks -- List by Name

Bank of Marion, The (Continued)

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

Bank of McKenney

P O Box 370
McKenney 23872-0370
C.E.O.- Richard M. Liles, President
Cashier- James Bryant Neville, Jr., Chief Financial Officer
Offices
City of Colonial Heights
3115 Boulevard
Chesterfield County
200 Johnson Creek, Chester
6300 River Road, Matoaca
Dinwiddie County
20701 First Street, McKenney *
13812 Boydton Plank Road
U.S. Highway 460 and State Route 684
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

Bank of Southside Virginia, The (Continued)

Sussex County
630 N. County Drive, Wakefield
Jarrett Avenue

Bank of Virginia

11730 Hull Street Road
Midlothian 23112-0028
C.E.O.- Jack C. Zoeller, Chairman of the Board
Cashier- Vera Primm, Chief Financial Officer
Offices
City of Colonial Heights
2000 Snead Avenue
Chesterfield County
4023 West Hundred Road, Chester
11730 Hull Street Road, Midlothian *
15000 Hull Street Road
906 Branchway Road
Henrico County
10501 Patterson Avenue

Bank of the James

828 Main Street
Lynchburg 24504
C.E.O.- Robert R. Chapman, III, President
Cashier- J. Todd Scruggs, Chief Financial Officer
Offices
City of Bedford
1405 Ole Dominion Boulevard
City of Harrisonburg
1391 South High Street, Harrisonburg
City of Lynchburg
4935 Boonsboro Road, Suite C
501 V.E.S. Road
5204 Fort Avenue
615 Church Street
828 Main Street *
Albemarle County
1430 Rolkin Court, Suite 203
250 Pantops Mountain Road
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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Banks -- List by Name

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
North Carolina
12335 Wake Union Church Road, Unit 206, Wake
Forest

Blue Grass Valley Bank, The

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

Offices

Highland County
6 Main Street, Blue Grass *
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.- Brian K. Plum, President

Offices

City of Harrisonburg
563 Neff Avenue, Suite B
Albemarle County
1807 Seminole Trail
Page County
17 West 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, Chief Financial Officer

Offices

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

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
697 North Washington Street
City of Fairfax
10641 Lee Highway
City of Fredericksburg
501 C Jefferson Davis Highway
City of Manassas
9626 Center Street

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Banks -- List by Name

Cardinal Bank (Continued)

Arlington County
2100 North Glebe Road
2505 Wilson Boulevard
4300 Wilson Boulevard, Suite 102
5335 Lee Highway
6402 Williamsburg Boulevard

Fairfax County
4115 Annandale Road, Annandale
14000 Sullyfield Circle, Chantilly
5766 Union Mill Road, Clifton
199 Elden Street, Herndon
1451 Dolley Madison Boulevard, McLean
1750 Tyson's Boulevard, Suite 100, McLean
8270 Greensboro Drive, McLean *
8270 Greensboro Drive, Suite 500, McLean
1900 Centennial Park Drive, Reston
133 Maple Avenue, Unit 100, Vienna
10695-B 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
7905 Heritage Village Plaza, Gainesville
13870 Smoketown Road, Woodbridge

Stafford County
289 Garrisonville Road

District of Columbia
1776 K Street, N.W., Washington
1825 Wisconsin Avenue, NW, Washington

Maryland
7315 Wisconsin Avenue, Bethesda
1807 Rockville Pike, Rockville

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

Carter Bank & Trust (Continued)

City of Danville
3060 North Main Street
903 South Main Street

City of Emporia
701 North Main Street

City of Galax
118 North Main Street
543 East Stuart Drive

City of Harrisonburg
2169 South Main Street
75 North Mason Street

City of Lynchburg
1728 Graves Mill Road
2018 Tate Springs Road
3515 Campbell Avenue

City of Martinsville
4 East Commonwealth Boulevard *

City of Radford
1900 East Main Street

City of Roanoke
1722 Hershberger Road NW
2657 Peters Creek Road NW
3132 Electric Road SW
4143 Franklin Road SW
4806 Hollins Road NW
616 9th Street SE

City of Salem
1400 Electric Road

City of Staunton
478 Frontier Drive

City of Waynesboro
2701 West Main Street

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Banks -- List by Name

Carter Bank & Trust (Continued)

Culpeper County
806 Nottingham Street, Culpeper

Floyd County
213 North Locust Street, Floyd

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

Grayson County
449 East Main Street, Independence

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

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

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

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

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

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

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

Pulaski County
998 Memorial Drive, Pulaski

Roanoke County
1111 East Washington Avenue, Vinton

Rockbridge County
116 East Midland Trail

Rockingham County
317 North Main Street, Bridgewater

Russell County
82 E. Main Street, Lebanon

Spotsylvania County
10407 Courthouse Road, Spotsylvania

Carter Bank & Trust (Continued)

Spotsylvania County
1204 Bragg Road

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

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

Washington County
238 West Main Street, Abingdon
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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Banks -- List by Name

Carter Bank & Trust (Continued)

North Carolina
200 Forest Hills Road, Wilson

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 Richmond
5501 Patterson Avenue
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
12101 Olivers Way, Chester
Mecklenburg County
622 E. Atlantic Street, South Hill
Nottoway County
101 N Main Street (D-I), Blackstone
126 S Main Street, Blackstone *
State Routes 40 & 46, Blackstone
Agnew Street & Namozine Avenue, Burkeville
210 Carter Street, Crewe
Prince Edward County
1517 West Third Street, Farmville
1712 S. Main Street, Farmville

Citizens Community Bank

P O Box 490
South Hill 23970-0490
C.E.O.- James R. Black, President

Offices

Brunswick County
4200 Gasburg Road, Gasburg
Mecklenburg County
581 Madison Street, Boydton
800 North Mecklenburg Avenue, South Hill *
North Carolina
851 South Beckford Drive, Suite A, Henderson
202 North Main Street, Louisburg
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, Chairman of the Board
Cashier- Thomas F. Cherry, President

Offices

City of Hampton
1927 C&F Drive
City of Newport News
698 Town Center Drive
City of Williamsburg
1167 Jamestown Road
Chesterfield County
4820 West Hundred Road, Chester
13200 Midlothian Turnpike, Midlothian
1400 Alverser Plaza, Midlothian
2500 Promenade Parkway, Midlothian
4901 Millridge Parkway East, Midlothian
Cumberland County
2288 Cartersville Road, Cartersville
1422 Anderson Highway
Goochland County
12308 Patterson Avenue
Hanover County
7021 Mechanicsville Turnpike, Mechanicsville
Henrico County
100 East Williamsburg Road, Sandston
State Route 5 and Strath Road, Varina
3490 Lauderdale Drive
8001 West Broad Street
James City County
N.E. Corner of U.S. Route 60 and State Route 607,
Norge
4780 Longhill Road
King William County
14th & Main Streets, West Point
802 Main Street, West Point *

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 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
Powhatan County
2351 Anderson Highway, Powhatan
2036 New Dorset Road
York County
2800 George Washington Memorial Hwy

Community Bankers' Bank

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

Community Capital Bank of Virginia

110 Peppers Ferry Rd., NW
Christiansburg 24073-1068
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
110 Peppers Ferry Road, Christiansburg *

EVB

P O Box 1455
Tappahannock 22560-1455
C.E.O.- Joe A. Shearin, President
Cashier- J. Adam Sothen, Chief Financial Officer
Offices
City of Colonial Heights
3400 Boulevard
City of Hampton
2198 Coliseum Drive
City of Newport News
11801 Merchants Walk
City of Williamsburg
1430 Building, 12 High Street
Essex County
307 Church Lane, Tappahannock *
Essex Square Shopping Center, 1665 Tappahannock
Boulevard, Tappahannock
Gloucester County
7132 George Washington Memorial Hwy, Gloucester

EVB (Continued)

Gloucester County
1953 George Washington Memorial Hwy., Gloucester
Point
Hanover County
201 N. Washington Highway, Ashland
8123 Mechanicsville Turnpike, Mechanicsville
9495 Charter Gate Drive, Mechanicsville
Henrico County
8821 West Broad Street
King William County
20 Commerce Lane
Lancaster County
437 North Main Street, Kilmarnock
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
6941 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

9954 Mayland Dr., Suite 2100
Henrico 23233-1482
C.E.O.- Rex L. Smith, III, President
Cashier- Bruce E. Thomas, Chief Financial Officer
Offices
Chesterfield County
2730 Buford Road
Essex County
1325 Tappahannock Boulevard, Tappahannock
323 Prince Street, Tappahannock
Goochland County
1949 Sandy Hook Road, Goochland
100 Broad Street Road, Manakin-Sabot
Hanover County
6315 Mechanicsville Pike, Mechanicsville
Henrico County
9951 Brook Road, Glen Allen
9954 Mayland Drive, Suite 2100 *
King William County
U.S. Route 360, Central Garage
1681 Main Street, West Point

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 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

Maryland
1835 West Street, Annapolis
1460 Ritchie Highway, Arnold
6143 High Bridge Road, Bowie
1000 Ingleside Avenue, Catonsville
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, Executive Vice President

Offices

City of Harrisonburg
1085 Port Republic Road

Augusta County
125 West Craig Street, Craigsville
2813 North Augusta Street, Staunton

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

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

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

Farmers & Merchants Bank of Craig County, The

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

Offices

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

Farmers Bank of Appomattox, The

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

Offices

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

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

Campbell County
Highway 24, Concord

Prince Edward County
1508 South Main Street, Farmville

Farmers Bank, Windsor, Virginia

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

Offices

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

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

Southampton County
28319 Southampton Parkway

Farmers and Miners Bank

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

Offices

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

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

Scott County
2944 US Highway North, Weber City

Wise County
331 East Main Street, Wise

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Banks -- List by Name

Fauquier Bank, The

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

Offices

City of Manassas
8780 Centreville Road
Fauquier County
6207 Station Drive, Bealeton
Northeast corner of Routes 28 and 806, Catlett
Northeast corner of the intersection of Main Street and Loudoun Ave, The Plains
10 Courthouse Square, Warrenton *
87 Lee Highway, Warrenton
Southeast corner of the intersection of U.S. Route 29 and State Route 600
Prince William County
10260 Bristow Center Drive, Bristow Shopping Center, Bristow
7485 Limestone Drive, Gainesville
15240 Washington Street, Haymarket
8091 Sudley Road

First Bank

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

Offices

City of Staunton
1 West Frederick Street
City of Waynesboro
1415 West Main Street
City of Winchester
1835 Valley Avenue
Buckingham County
3474 Rosney Road, Dillwyn
Frederick County
695 Fairfax Pike, Stephens City
208 Crock Wells Mill Drive
3143 Valley Pike
Prince Edward County
201 South Main Street, Farmville
Rockingham County
301 West Spotswood Trail, Elkton
Shenandoah County
5304 Main Street, Mt. Jackson
112 West King Street, Strasburg *
100 North Main Street, Woodstock
496 North Main Street, Woodstock
860 South Main Street, Woodstock
Warren County
1717 Shenandoah Avenue, Front Royal

First Bank (Continued)

Warren County
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
Pulaski County
7305 Peppers Ferry Boulevard, Fairlawn
Rockingham County
610 North Main Street, Unit B
Russell County
236 West Main Street, Lebanon *
970 East Main Street, Lebanon
Washington County
933 East Main Street, Abingdon
Intersection of US Routes 19 and 11
Wise County
303 West Main Street
Wythe County
1290 N. 4th Street, Wytheville
Tennessee
1314 Volunteer Parkway, Bristol
2100 Forest Drive, Gray
1185 North State of Franklin Road, Johnson City
1108 East Stone Drive, Kingsport

First 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

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT**

Banks -- List by Name

First Capital Bank (Continued)

City of Richmond
7100 Three Chopt Road
One James Center, 901 East Cary St.
Chesterfield County
13201 Rittenhouse Drive, Midlothian
1580 Koger Center Boulevard
2810 Buford Road
Hanover County
409 South Washington Highway, Ashland
Henrico County
11001 West Broad Street, Glen Allen *

First Community Bank

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

City of Emporia
125 West Atlantic Street
Carroll County
148 North Main Street, Hillsville
Chesterfield County
14441 Sommerville Court, Midlothian
11400 Midlothian Turnpike
6951 Commons Plaza
Dickenson County
320 Chase Street, Clintwood
Henrico County
10820 West Broad Street, Glen Allen
2702 North Parham Road
Montgomery County
1900 South Main Street, Blacksburg
Pulaski County
1001 Bob White Boulevard, Pulaski
Scott County
135 West Jackson Street, Gate City
173 East Water Street, Gate City
Tazewell County
101 Sanders Lane, Bluefield
29 College Drive, Bluefield *
643 East Riverside Drive, North Tazewell
302 Washington Square, Richlands
Washington County
271 West Main Street, Abingdon
Wythe County
747 Ft. Chriswell Road, Max Meadows
210 East Main Street, Wytheville
North Carolina
101 Brookfall Dairy Road, Elkin
5519 Mountain View Road, Hays
401 Gilead Road, Huntersville
347 North Main Street, Mooresville

First Community Bank (Continued)

North Carolina
704 Independence Boulevard, Mount Airy
57 North Main Street, Sparta
92 North Center Street, Taylorsville
312 Jonestown Road, Winston-Salem
401 Knollwood Street, Winston-Salem
5002 Peters Creek Parkway, Winston-Salem
5610 University Parkway, Winston-Salem
Tennessee
300 Sunset Drive, Johnson City
2681 Boones Creek Road, Jonnson City
West Virginia
101 Vermillion Street, Athens
111 Citizens Drive, Beckley
50 Brookshire Lane, Beckley
211 Federal Street, Bluefield
U.S. Route 52 & West Virginia Route 20, Bluefield
2 West Main Street, Buckhannon
Route 20 & Williams River Road, Cowen
State Route 55, Red Oak Plaza, Craigsville
1220 Ritter Drive, Daniels
110 North Pike Street, Grafton
298 Stokes Drive, Hinton
U.S. Route 219, Lindside
100 Market Street, Man
Route 10 Cook Parkway, Oceana
547 Appalachian Highway, Pineville
77 Cedar Street, Pineville
1102 Oakvale Road, Princeton
One Stafford Commons, Princeton
16 West Main Street, Richwood
902 Northside Drive, Summersville

First Sentinel Bank

P. O. Box 1050
Richlands 24641-1050
C.E.O.- John C. Thompson, President
Cashier- J. Robert Buchanan, Chief Financial Officer
Offices
Russell County
66 Townview Drive, Lebanon
Tazewell County
801 S. College Avenue, Suite 5, Bluefield
12678 George C. Perry Highway, Pounding Mill
315 Railroad Ave, Richlands *
200 Valley View Street
Wythe County
1105 North Fourth Street, Wytheville

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Banks -- List by Name

First State Bank

P O Box 6400
Danville 24543-6400
C.E.O.- Alan A. Howard, Acting President
Cashier- Alan A. Howard

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, President
Cashier- Patricia Ferrick, Chief Financial Officer

Offices

Arlington County
2500 Wilson Boulevard
Fairfax County
11260 Roger Bacon Drive, Suite 101, Reston
6975A Springfield Boulevard, Springfield
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
11700 Plaza America Drive, Suite 110, Reston
502 Maple Avenue West, Vienna

Frontier Community Bank

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

Offices

City of 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
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., Chairman of the Board
Cashier- Sally Gilbert, Chief Financial Officer

Offices

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

Highlands Union Bank

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

Offices

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Banks -- List by Name

Highlands Union Bank (Continued)

North Carolina
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.
City of Salem
852 West Main Street
Franklin County
13400 Booker T. Washington Highway, Moneta
Montgomery County
2950 Market Street, Christiansburg
Roanoke County
4225 Colonial Avenue

John Marshall Bank

1943 Isaac Newton Square, Suite 100
Reston 20190-5013
C.E.O.- John R. Maxwell, Chairman of the Board
Cashier- Carl E. Dodson, Chief Operating Officer
Offices
City of Alexandria
640 Franklin Street
Arlington County
2300 Wilson Boulevard
Fairfax County
1943 Isaac Newton Square, Reston *
Loudoun County
842 South King Street, Leesburg
District of Columbia
1330 New Hampshire Avenue, NW, Suite 111,
Washington
Maryland
11 N. Washington Street, Rockville

Lee Bank & Trust Company

P O Box 100
Pennington Gap 24277-0100
C.E.O.- Lewis S. Oatts, 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
1354 Old Chain Bridge Road, 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
Fairfax County
1779 Fountain Drive, Reston
Fauquier County
8331 West Main Street, Marshall
530 Blackwell Road, Warrenton
Henrico County
1600 Forest Avenue
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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

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

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 Virginia Beach
100 Lynnhaven Parkway
1635 Laskin Road
300 32nd Street
4525 Columbus Street
5225 Providence Road
James City County
5235 Monticello Avenue
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.- Christopher Todd Asbury, President
Offices
City of Bristol
102 Linden Square Drive

New Peoples Bank, Inc. (Continued)

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

Peoples Bank, The

419 Erin Dr.
Knoxville 37919-6206
C.E.O.- Tracy E. Thompson
Cashier- Jason B. Wilkinson, Senior Vice President
Offices
Lee County
143 Buffalo Drive, Ewing
5499 Dr. Thomas Walker Road, Rose Hill *
Tennessee
419 Erin Drive, Knoxville
100 West Emory Road, Powell

Peoples Community Bank

P O Box 306
Montross 22520-0306
C.E.O.- Robert K. Bailey III, President
Cashier- Zirkle Blakey, III, Chief Financial Officer
Offices
King George County
5082 James Madison Parkway
State Route 3, one-third mile west of State Route 206

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Banks -- List by Name

Peoples Community Bank (Continued)

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

P. O. Box 10
Stanley 22851-0010
C.E.O.- Thomas R. Rosazza, President
Cashier- Lori G. Hassett, Chief Financial Officer
Offices
City of Harrisonburg
890 West Market Street
Albemarle County
670 Berkmar Circle, 1st Floor
Greene County
58 Stoneridge Drive, North, Ruckersville
8315 Spotswood Trail, Stanardsville
Page County
800 East Main Street, Luray
511 South Third Street, Shenandoah
252 E. Main Street, Stanley *

Select Bank

P. O. Box 4620
Lynchburg 24502-0620
C.E.O.- J. Michael Thomas
Cashier- Francis "Bucky" Falls, Senior Vice President
Offices
City of Lynchburg
7113 Timberlake Road
Bedford County
211 Gristmill Drive *

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 *

Sonabank (Continued)

Fairfax County
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
Prince William County
6719 Leaberry Way, Unit L, The Shoppes at Haymarket
Shenandoah County
9484 Congress Street, New Market
Warren County
1 South Royal Avenue, Front Royal
Maryland
7700 Wisconsin Avenue, Bethesda
14118 Brandywine Road, Brandywine
37 North Market Street, Frederick
12800 Middlebrook Road, Germantown
4009 Old Town Road, Huntington
137 E. Chesapeake Beach Road, Owings
11200 Rockville Pike, Rockville
9707 Medical Center Drive, Suite 150, Rockville
14804 Pratt Street, Upper Marlboro

Towne Bank

6001 Harbour View Boulevard
Suffolk 23435-2767
C.E.O.- G. Robert Aston Jr., Chairman of the Board
Cashier- Clyde E. McFarland, Executive Vice President
Offices
City of Chesapeake
1312 Greenbrier Parkway
137 Mount Pleasant Road
City of Hampton
550 Settlers Landing Road
City of Newport News
1 Old Oyster Point Road
1030 Loftis Boulevard, Suite 100
11001 Warwick Boulevard
City of Norfolk
1 Colley Avenue, Suite 100
1006 Colley Avenue
109 E. Main Street
7500 Granby Street
City of Portsmouth
200 High Street
5716 High Street *
6201 Portsmouth Boulevard
City of Richmond
5011 Brook Road

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Banks -- List by Name

Towne Bank (Continued)

City of Richmond
9000 West Huguenot Road
City of Suffolk
5806 Harbour View Boulevard
City of Virginia Beach
2539 Princess Anne Road
297 Constitution Drive
3100 Shore Drive
5200 Providence Road
600 22nd Street, Suite 100
984 First Colonial Road
City of Williamsburg
1510 Quarterpath Road
Chesterfield County
9961 Iron Bridge Road
Hanover County
7279 Bell Creek Road South, Mechanicsville
Henrico County
4501 Cox Road, Glen Allen
1717 Bellevue Avenue
5100 Nine Mile Road
7013 Three Chopt 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
250 Caratoke Highway, Moyock
2808 South Croatan Highway, Nags Head
2 Juniper Trail, Southern Shores

TruPoint Bank

P O Box 1010
Grundy 24614-1010
C.E.O.- Barry C. Elswick, President
Cashier- E. Scott Butcher, Chief Financial Officer
Offices
City of Bristol
1897 Lee Highway
Buchanan County
U.S. Route 460 East, Grundy
Walnut Street & Main Street, Grundy *
U.S. Route 460, 0.2 miles east of State Rt. 624,
Oakwood
Anchorage Shopping Center, Vansant
Russell County
16-18 Main Street, Lebanon
Tazewell County
1320 Governor George C. Peery Hwy, Pounding Mill
1425 Second Street, Richlands

TruPoint Bank (Continued)

Washington County
600 East Main Street, Abingdon
914 W. Main Street, Abingdon
Wise County
28 Russell Street, St. Paul
Tennessee
709 Med Tech Parkway, Johnson City

Union Bank & Trust

P. O. Box 940
Ruther Glen 22546-0940
C.E.O.- G. William Beale, President
Cashier- Robert M. Gorman, Chief Financial Officer
Offices
City of Bedford
125 West Main Street
City of Buena Vista
2101 Forest Avenue
City of Charlottesville
2151 Barracks Road
300 Preston Avenue
400 East Main Street
City of Colonial Heights
3107 Boulevard, Suite 15
City of Covington
450 West Main Street
City of Fredericksburg
1016 Charles Street
2811 Fall Hill Avenue
725 Kenmore Avenue
City of Harrisonburg
1391 S. High Street
390 University Boulevard
440 South Main Street
City of Lynchburg
2102 Langhorne Road
City of Newport News
603 Pilot House Drive
City of Radford
50 West Main Street
City of Richmond
1051 East Cary Street, Suite 1200 *
3556 W. Cary Street
5711 Patterson Avenue
7035 Three Chopt Road
7045 Forest Hill Avenue
Three James Center, 1051 East Cary Street, Suite 103
City of Roanoke
111 Franklin Road
1611 Hershberger Road, NW
3804 Brandon Avenue, SW
City of Salem
1251 West Main Street

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Banks -- List by Name

Union Bank & Trust (Continued)

City of Staunton
2307 West Beverly Street
24 South Augusta Street
City of Virginia Beach
4505 Columbus Street, Suite 100
City of Waynesboro
100 Lucy Lane
251 North Poplar Street
Albemarle County
3290 Worth Crossing, Forest Lakes
1330 Parham Circle
1658 State Farm Boulevard
410 Gander Road
Augusta County
2600 Stuarts Draft Highway, Stuarts Draft
374 Lee Highway, Verona
115 Lee Jackson Highway
Bedford County
14915 Forest Road, Forest
14739 Moneta Road, Moneta
Caroline County
211 N Main Street, Bowling Green
7349 Ladysmith Road, Ladysmith
18121 Jefferson Davis Highway, Ruther Glen
Chesterfield County
12601 Jefferson Davis Highway, Chester
6401 Centralia Road, Chester
11101 Hull Street Road, Midlothian
13700 Hull Street Road, Midlothian
13700 Midlothian Turnpike, Midlothian
200 Charter Colony Parkway, Midlothian
6030 Harbour Park Drive, Midlothian
11101 Midlothian Turnpike
11361 Midlothian Turnpike
11450 Robious Road
5201 Chippenham Crossing Center
9027 Forest Hill Avenue
Culpeper County
102 S Main Street, Culpeper
231 Southgate Shopping Center, Culpeper
717 James Madison Highway
Essex County
1649 Tappahannock Boulevard, Tappahannock
1660 Tappahannock Boulevard, Tappahannock
Fairfax County
5803 Rolling Road, Springfield
Fauquier County
216 Broadview Avenue, Warrenton
37 E. Main Street, Warrenton
Floyd County
680 East Main Street, Floyd
Fluvanna County
5980 Thomas Jefferson Parkway, Palmyra

Union Bank & Trust (Continued)

Franklin County
369 Franklin Street, Rocky Mount
Frederick County
240 Elizabeth Drive, Stephens City
1095 Millwood Pike
200 Rivendell Court
400 Gateway Drive
Giles County
605 Wenonah Avenue, Pearisburg
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
3900 Westerre Parkway, Suite 102
4390 S. Laburnum Avenue
4591 S. Laburnum Avenue
5700 Brook Road
8983 Staples Mill Road
9605 Gayton Road
9782 Gayton Road
James City County
4960 Monticello Avenue
5125 John Tyler Highway
King George County
10045 Kings Highway, King George
King William County
3708 Richmond Tappahannock Hwy, Manquin
Lancaster County
284 North Main Street, Kilmarnock
485 Chesapeake Drive, White Stone
Loudoun County
101 W. Washington Street, Middleburg
Madison County
1174 North Main Street, Madison
Montgomery County
2280 Kraft Drive, Suite 1000, Blacksburg
601 North Main Street, Blacksburg
105 Arbor Drive, Christiansburg
1675 Roanoke Street, Christiansburg

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Banks -- List by Name

Union Bank & Trust (Continued)

Montgomery County
50 North Franklin Street, Christiansburg
4055 Riner Road, Riner

Nelson County
124 Main Street, Lovingson

Northumberland County
15043 Northumberland Highway, Burgess

Orange County
134 North Main Street, Gordonsville
36081 Goodwin Drive, Locust Grove

Pulaski County
2 Town Center Drive, Dublin

Rappahannock County
7 Bank Road, Washington

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

Roanoke County
1006 Hardy Road, Vinton
2103 Electric Road SW
3605 Electric Road
4203 Electric Road
7337 Williamson Road NW

Rockbridge County
1197 Lee Highway

Rockingham County
106 6th. Street, Grottoes

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

Stafford County
1044 Warrenton Road
25 Greenbank Road
622 Cambridge Street

Warren County
473 South Street, Front Royal

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

Wythe County
900 North 4th Street, Wytheville

York County
5030 George Washington Memorial Hwy, Grafton

United Bank

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

Offices

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

City of Charlottesville
100 5th Street, SE

City of Fairfax
11185 Main Street *
4021 University Drive

City of Fredericksburg
Central Park Town Center, 1304 Central Park
Boulevard

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

City of Manassas
9161 Liberia Avenue
9872 Liberia Avenue

City of Winchester
139 N. Cameron Street
2252 Valley Avenue

Albemarle County
1265 Seminole Trail

Arlington County
2300 Ninth Street, South
2930 Wilson Boulevard
5335 Lee Highway
5350 Lee Highway
6500 Williamsburg Boulevard
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
4230 John Marr Drive, Annandale
Centreridge Market Place, 6375 Multiplex Drive,
Centreville
13881G Metrotech Drive, Chantilly
4221 Walney Road, Suite 120, Chantilly
4501 Daly Drive, Chantilly
1320 Old Chain Bridge Road, McLean
1356 Chain Bridge Road, McLean

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT**

Banks -- List by Name

United Bank (Continued)

Fairfax County
8251 Greensboro Drive, McLean
11820 Spectrum Center, Reston
1801 Reston Parkway, Reston
7830 Backlick Road, Suite 101, Springfield
2071 Chain Bridge Road, Vienna
374 Maple Avenue, Vienna
13060 Fair Lakes Blvd
7115 Leesburg Pike
7787 Leesburg Pike
7901 Richmond Highway
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
96 Main Street, Standardsville

Loudoun County
21885 Ryan Center Way, Ashburn
Dulles 606 Retail Center, 23510 Overland Drive,
Dulles
531-A East Market Street, Leesburg
341 East Market Street, Leesburg
21036 Triple Seven Road, Sterling

Prince William County
17054 Jefferson Davis Highway, Dumfries
2030 Old Bridge Road, Lake Ridge
10830 Balls Ford Road

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

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

Spotsylvania County
10800-A Courthouse Road

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

District of Columbia
1001 G Street, N.W., Washington
1667 K Street, N.W., Washington
1875 Eye Street, N.W., Washington
4900 Massachusetts Avenue, N.W., Washington

Maryland
7250 Wisconsin Avenue, Bethesda
7845 Wisconsin Avenue, Bethesda
16268 Frederick Road, Gaithersburg
12127 Rockville Pike, Rockville

United Bank (Continued)

Maryland
8630 Fenton Street, Silver Spring

Village Bank

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

Offices

Chesterfield County
4221 West Hundred Road, Chester
1120 Huguenot Road, Midlothian
13531 Midlothian Turnpike, Midlothian *
6736 Southshore Drive, Midlothian
11450 Robious Road
6551 Centralia Road

Hanover County
10035 Sliding Hill Road, Ashland
6127 Mechanicsville Turnpike, Mechanicsville
8051 Mechanicsville Turnpike, Mechanicsville

Henrico County
109 E. Nine Mile Road, Highland Springs
1401 Santa Rosa Road
1650 Willow Lawn Drive

Powhatan County
1793 South Creek One

Virginia Bank and Trust Company

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

Offices

City of Danville
2600 Riverside Drive, Kings Fairground Plaza
3300 North Main Street
336 Main Street *
U.S. Route 58 East and Airport Drive

Campbell County
1729 Calohan Road, Rustburg

Pittsylvania County
55 North Main Street, Chatham
10370 Martinsville Highway
4080 Franklin Turnpike

Virginia 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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Banks -- List by Name

Virginia Commonwealth Bank (Continued)

City of Hopewell
1421 City Point Road
City of Petersburg
1955 South Sycamore Street
1965 Wakefield Street *
City of Suffolk
1703 North Main Street
Chesterfield County
4600 West Hundred Road, Chester
1118 Courthouse Road
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 & Fourth Street, Mineral
NE Corner Intersection of U.S. Route 15 and U.S.
Route 250, Zion Crossroads
Orange County
185 Madison Rd
Spotsylvania County
10645 Courthouse Road

Virginia Partners Bank

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

Offices

City of Fredericksburg
2101 Plank Road
317-319 William Street
410 William Street *
Cowan Center, 2521 Cowan Boulevard
Maryland
115 E. Charles Street, La Plata

WashingtonFirst Bank

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

Offices

City of Fairfax
10777 Main Street
City of Manassas Park
9113 Manassas Drive
Arlington County
4501 North Fairfax Drive
Fairfax County
7023 Little River Turnpike, Annandale
9851 Georgetown Pike, Great Falls
13081 Worldgate Drive, Herndon
1356 Chain Bridge Road, McLean
11636 Plaza America Drive, Reston *
11921 Freedom Drive, Suite 250, Reston
2095 Chain Bridge Road, Vienna
12735 Shoppes Lane
Loudoun County
21430 Cedar Drive, Unit 100, Sterling
46901 Cedar Lakes Plaza, Sterling
District of Columbia
1025 Connecticut Avenue, NW, Washington
1146 19th Street, NW, Washington
Maryland
7708 Woodmont Avenue, Bethesda
6329 Greenbelt Road, College Park
6089 Oxon Hill Road, Oxon Hill
14941 Shady Grove Road, Rockville

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
Gloucester County
6720 Sutton Road, Gloucester

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Banks -- List by Name

Xenith Bank (Continued)

Gloucester County
1553 George Washington Memorial Hwy, Gloucester
Point

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

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

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

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

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

C.E.O. - Bobby A. Howard, 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. - Brian K. Plum, President
Blue Ridge Bank, Inc., Luray, VA

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

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

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

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

CCB Bankshares, Inc., 800 North Mecklenburg Avenue, South Hill, VA 23970

C.E.O. - James R. Black
Citizens Community Bank, South Hill, 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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

C.E.O. - Mark A. Smith
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

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, Chairman of the Board
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

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

Cordia Bancorp Inc., P.O. Box 5658, Midlothian, VA 23112-0028

C.E.O. - Jack C. Zoeller, Chairman of the Board
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

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

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

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

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Holding Companies with Bank Subsidiaries Headquartered in Virginia

First Capital Bancorp, Inc.

C.E.O. - John M. Presley

First Capital Bank, Glen Allen, VA

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

C.E.O. - Randy K. Ferrell, President

Fauquier Bank, The, Warrenton, VA

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

C.E.O. - William H. Hayter, President

First Bank and Trust Company, The, Lebanon, VA

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

C.E.O. - William P. Stafford, II

First Community Bank, Bluefield, VA

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

C.E.O. - Scott C. Harvard, President

First Bank, Strasburg, VA

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

C.E.O. - John C. Thompson

First Sentinel Bank, Richlands, VA

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. - Allan Funk

Grayson National Bank, Independence, VA

Hampton Roads Bankshares, Inc., 641 Lynnhaven Parkway, Virginia Beach, VA 23452-7307

C.E.O. - Charles M. Johnston (INTERIM)

Bank of Hampton Roads, The, Virginia Beach, VA

Heritage Bankshares, Inc., 150 Granby Street, Suite 175, 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. - Timothy K. Schools

Highlands Union Bank, Abingdon, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Holding Companies with Bank Subsidiaries Headquartered in Virginia

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

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

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

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

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

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

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, Suite 301, Chesapeake, VA 23320-2896

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

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

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

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
2015 ANNUAL REPORT

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

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

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

Southern National Bancorp of Virginia, Inc., 6830 Old Dominion Drive, McLean, VA 22101

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

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

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

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

C.E.O. - G. William Beale
Union Bank & Trust, 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

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

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

Virginia BanCorp, Inc., 407 N. Ridge Road, Richmond, VA 23229-7403

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

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

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

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

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

C.E.O. - Glenn W. Rust, President
Virginia National Bank, Charlottesville, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Holding Companies with Bank Subsidiaries Headquartered in Virginia

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
2015 ANNUAL REPORT

Trust Companies -- Applications Received and/or Acted Upon

Branch Openings

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
11/05/15	Brown Investment Advisory & Trust Company Baltimore, MD	1123 Guilford Court Fairfax County, VA	No Objection 11/19/15

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Savings Institutions -- List by Name

**Elizabeth Building and Loan Association,
Incorporated**

519 Washington Street
Portsmouth, VA

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

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT**

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

	2014	2015
ASSETS		
Loans.....	\$4,450,291,715	\$4,904,214,440
LESS: Allowance for loan losses	42,578,594	42,308,021
Cash.....	321,714,660	412,052,954
Available for Sale securities.....	1,035,713,992	967,222,559
Held to Maturity securities.....	893,902,955	878,407,916
Shares, deposits & certificates in Corporate Centrals	10,033,376	1,636,770
Shares, deposits & certificates in banks and S&Ls	187,493,000	167,993,881
Shares, deposits & certificates in other credit unions.....	29,091,125	27,105,452
All other investments	64,008,694	69,277,208
Land and buildings (net of depreciation).....	120,880,064	148,008,454
Other fixed assets (net of depreciation).....	23,247,041	23,382,265
Share insurance capitalization deposit.....	58,417,899	61,140,910
All other assets	122,396,364	142,631,555
TOTAL ASSETS	\$7,274,612,291	\$7,760,766,343
LIABILITIES & SAVINGS EQUITY		
Notes/interest payable	\$292,405,260	\$273,315,156
Accounts payable	99,674,276	105,570,440
Dividends payable.....	323,906	308,200
TOTAL LIABILITIES.....	\$392,403,442	\$379,193,800
Share certificates	\$1,323,740,511	\$1,340,705,894
Share draft accounts	964,477,476	1,143,391,863
IRA accounts.....	576,791,267	586,348,155
Other shares and deposits.....	3,253,512,813	3,511,780,405
TOTAL SHARES AND DEPOSITS	\$6,118,522,067	\$6,582,226,317
Regular/statutory reserve.....	87,160,826	86,828,979
Other reserves.....	91,924,525	91,117,667
Appropriation For Non-Conforming Investments	0	811,494
Equity Acquired in a Merger	4,518,938	6,160,855
Unrealized Gains (Losses) on available for sale securities	(1,372,264)	(1,705,074)
Other comprehensive Income	(36,297,376)	(49,565,306)
Accumulated Unrealized G/L on Cash Flow Hedges	0	0
Undivided earnings	617,752,133	665,697,611
TOTAL EQUITY.....	\$763,686,782	\$799,346,226
TOTAL LIABILITIES, SHARES & EQUITY.....	\$7,274,612,291	\$7,760,766,343
Number of credit unions in operation.....	39	34

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT**

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

	2014	2015
INCOME		
Interest on loans (gross)	\$227,222,393	\$242,089,095
LESS: Interest refunded	0	0
Income from investments	30,385,623	29,287,027
Fee income	45,107,310	46,951,743
Other operating income	52,184,690	60,816,146
TOTAL GROSS INCOME	\$354,900,016	\$379,144,011
EXPENSES		
Employee compensation & benefits	\$122,489,983	\$135,454,518
Travel & conference expense	2,383,756	2,842,167
Office occupancy expense	11,669,910	12,906,550
Office operations expense	49,100,914	51,873,152
Education & promotional expenses	8,336,390	9,160,821
Loan servicing expense	26,166,301	28,203,862
Professional & outside services	10,991,504	12,221,237
Provision for loan losses	24,775,117	27,393,540
Members insurance ¹	399,921	(26,803)
Operating fees (examination & supervision fees)	1,528,364	946,037
Miscellaneous operating expenses	5,255,382	6,641,225
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS	\$263,097,542	\$287,616,306
NET INCOME (LOSS) BEFORE DIVIDENDS	\$91,802,474	\$91,527,705
Gains (losses) on investments	716,837	626,831
Gains (losses) on disposition of fixed assets	(252,131)	(269,734)
Other non-operating income (expense)	(1,242,189)	1,362,707
TOTAL NON-OPERATING GAINS (LOSSES)	(\$777,483)	1,719,804
Total net income (loss) before dividends	\$91,024,991	\$93,247,509
Interest on borrowed money	5,346,646	6,418,434
Dividends	34,053,807	36,802,220
Net income (loss) after dividends	\$51,624,538	\$50,026,855
Transfer to Regular Reserve	\$3,061,879	\$0

1. This account includes NCUSIF Premium Expense

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT**

**Selected Data For Virginia State Chartered-Credit Unions
As of December 31, 2015**

Credit Union Name	Principal Location	Assets (\$000)	Shares & Deposits (\$000)	Net Worth (\$000)
A B & W Credit Union, Incorporated	Alexandria	31,091,604	26,612,765	4,874,220
Augusta Health Care Credit Union, Incorporated	Fishersville	11,900,894	10,691,342	1,192,548
Beacon Credit Union, Incorporated	Lynchburg	154,404,417	140,059,431	13,808,380
Blue Eagle Credit Union	Roanoke	137,909,873	120,257,985	17,969,408
Cadmus Credit Union, Incorporated	Richmond	2,065,469	1,547,947	509,902
Dominion Credit Union	Richmond	266,281,750	229,702,759	30,608,905
DuPont Community Credit Union	Waynesboro	1,020,446,626	869,821,785	102,993,015
Entrust Financial Credit Union	Richmond	83,338,995	77,078,809	6,053,368
Hampton Roads Educators Credit Union, Inc.	Hampton	30,556,182	28,947,902	2,201,788
Jackson River Community Credit Union	Covington	76,652,413	66,329,571	8,527,789
Loudoun Credit Union	Leesburg	37,980,238	33,953,062	3,697,061
Martinsville Du Pont Employees Credit Union, Incorporated d/b/a ValleyStar Credit Union	Martinsville	276,321,942	233,193,353	42,391,135
N.C.S.E. Credit Union, Inc.	Lovingsston	1,145,201	941,593	203,608
Nabisco Employees Credit Union	Richmond	5,449,178	4,331,058	1,099,389
Newport News Municipal Employees Credit Union, Incorporated	Newport News	40,984,902	37,285,635	3,550,058
Newport News Shipbuilding Employee's Credit Union , Inc. d/b/a Bayport Credit Union	Newport News	1,448,702,849	1,219,814,756	186,449,947
Norfolk, Va., Postal Credit Union, Incorporated	Norfolk	3,570,995	3,260,901	307,710
Northern Star Credit Union, Incorporated	Portsmouth	83,997,860	73,157,150	9,835,163
Old Dominion University Credit Union, Inc.	Norfolk	28,940,915	26,104,578	2,696,013
P.W.C. Employees Credit Union	Woodbridge	53,274,856	45,972,315	7,101,886
Petersburg Federal Reformatory Credit Union, Incorporated	Petersburg	3,808,103	2,865,139	936,953
PFD Firefighters Credit Union, Incorporated	Portsmouth	25,424,132	21,827,503	3,504,278
Piedmont Credit Union	Danville	56,283,887	51,597,381	4,417,101

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT**

**Selected Data For Virginia State Chartered-Credit Unions
As of December 31, 2015**

Credit Union Name	Principal Location	Assets (\$000)	Shares & Deposits (\$000)	Net Worth (\$000)
Prime Care Credit Union, Incorporated	Norfolk	19,818,038	17,323,716	2,415,456
Richmond Virginia Fire Police Credit Union Inc.	Richmond	20,215,374	17,439,308	2,620,457
Richmond Postal Credit Union Incorporated, The	Richmond	74,656,444	64,133,627	11,465,229
Riverside Health System Employees' Credit Union, Incorporated	Newport News	8,425,885	6,899,933	1,430,841
Spruance Cellophane Credit Union	Richmond	5,923,019	5,411,099	508,000
University of Virginia Community Credit Union, Inc.	Charlottesville	742,759,187	650,641,911	83,587,170
Valley Industrial Credit Union	Waynesboro	8,177,611	7,508,122	663,200
Virginia Credit Union, Inc.	Richmond	2,920,248,809	2,416,344,006	284,671,451
Virginia Educators' Credit Union	Newport News	60,017,469	53,068,717	6,858,994
Virginia United Methodist Credit Union, Inc.	Richmond	16,095,034	14,585,089	1,422,042
Waynesboro Employees Credit Union, Inc.	Waynesboro	3,896,192	3,516,069	377,487

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT**

Credit Unions -- Applications Received and/or Acted Upon

Mergers

<u>Received</u>	<u>Description</u>	<u>Activity</u>
12/02/14	DuPont Community Credit Union, Waynesboro, VA to merge into it Walker-Virginia Federal Credit Union	Approved 04/27/15
12/29/14	Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA to merge into it Chesapeake Public School Employee's Credit Union, Inc., Chesapeake, VA	Approved 02/23/15
05/06/15	Virginia Credit Union, Inc., Richmond, VA to merge into it Sperry Marine Federal Credit Union	Approved 05/22/15
06/25/15	Beacon Credit Union, Incorporated, Lynchburg, VA to merge into it Centra Health Credit Union, Lynchburg, VA	Approved 09/21/15
08/14/15	University of Virginia Community Credit Union, Inc., Charlottesville, VA to merge into it Northern Piedmont Federal Credit Union	Approved 12/29/15

New Service Facilities

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/09/14	Blue Eagle Credit Union	Intersection of Greenview Drive and Portico Street Lynchburg, VA	Approved 01/06/15
05/01/15	Blue Eagle Credit Union	7208-A Williamson Road Roanoke, VA	Approved 05/19/15
07/09/15	DuPont Community Credit Union	1820 South High Street Harrisonburg, VA	Approved 07/20/15
07/10/15	Martinsville Du Pont Employees Credit Union, Incorporated	3452 Buck Mountain Road Roanoke, VA	Approved 07/22/15
09/17/15	Martinsville Du Pont Employees Credit Union, Incorporated	212 Holt Garrison Parkway Danville, VA	Approved 09/28/15
10/13/15	DuPont Community Credit Union	1130 North Lee Highway Lexington, VA	Approved 11/04/15

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Credit Unions -- Status Changes

Mergers

April	27	Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA merged into it Hampton City Employees Credit Union, Incorporated, Hampton, VA
May	20	DuPont Community Credit Union, Waynesboro, VA merged into it Walker-Virginia Federal Credit Union
May	31	Virginia Credit Union, Inc., Richmond, VA merged into it Sperry Marine Federal Credit Union
June	01	Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA merged into it Chesapeake Public School Employee's Credit Union, Inc., Chesapeake, VA
September	23	Beacon Credit Union, Incorporated, Lynchburg, VA merged into it Centra Health Credit Union, Lynchburg, VA

New Service Facilities

February	02	University of Virginia Community Credit Union, Inc. opened a service facility at 501 College Drive, Charlottesville, VA
March	02	Beacon Credit Union, Incorporated opened a service facility at 2134 Langhorne Road, Lynchburg, VA
November	02	Blue Eagle Credit Union opened a service facility at 7208-A Williamson Road, Roanoke, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

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

107 Leroy Bowen Drive
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
1901 Goodyear Boulevard
Danville, VA 24541
3320 Riverside Drive
Danville, VA 24540
Mohawk Industries, 404 Anderson Street
Glasgow, VA 24555
19029 Forest Road
Lynchburg, VA 24502
2134 Langhorne Road
Lynchburg, VA 24502
6320 Logans Lane
Lynchburg, VA 24506
Amelon Shopping Square
Madison Heights, VA

Blue Eagle Credit Union

419 Rutherford Avenue NE
Roanoke, VA 24018
Treasurer- Jeffrey Thompson
Service Facilities -
3300 Odd Fellows Road
Lynchburg, VA
1430 Hershberger Road NW
Roanoke, VA 24012
2121 Electric Road
Roanoke, VA
7208-A Williamson Road
Roanoke, VA 24019

Cadmus Credit Union, Incorporated

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

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

Entrust Financial Credit Union

1801 Dabney Road
Richmond, VA 23230
Treasurer- David Harpe

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Credit Unions -- List by Name

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

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

Jackson River Community Credit Union

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

Loudoun Credit Union

801 Sycolin Road SE, Suite 101
Leesburg, VA 20175
Treasurer- Norman Butts
Service Facility -
112 A South Street, SE
Leesburg, VA 20175

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

35 Dupont Road
Martinsville, VA 24115
Treasurer- Steve Isley
Service Facilities -
5835 Virginia Avenue
Bassett, VA 24055
41 Wheeler Avenue
Collinsville, VA 24078
1101 Brookdale Street
Martinsville, VA 24112
2828 Greensboro Road
Martinsville, VA 24112
640 Commonwealth Drive
Martinsville, VA 24112
8500 A. L. Philpott Highway
Martinsville, VA 24112
913 E. Church Street
Martinsville, VA 24112
7176 Greensboro Road
Ridgeway, VA 24148
1080 Old Franklin Turnpike
Rocky Mount, VA 24151
850 Tanyard Road
Rocky Mount, VA 24151
951 Fairystone Park Highway
Stanleytown, VA 24168

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

6919 Thomas Nelson Highway
P. O. Box 276
Lovingson, 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
401 Albemarle Drive Suite 102
Chesapeake, VA 23322
544 Battlefield Boulevard South
Chesapeake, VA 23322
677 N. Battlefield Boulevard
Chesapeake, VA
5028 George Washington Memorial Hwy.
Grafton, VA 23692
1168 Big Bethel Road
Hampton, VA 23666
199 Fox Hill Road
Hampton, VA
22 Lincoln Street
Hampton, VA 23669
2300 Cunningham Drive
Hampton, VA 23666
500 West Park Lane
Hampton, VA 23666
5200 West Mercury Boulevard
Hampton, VA 23605
Gateway 2000, 22 Enterprise Parkway
Suite 160
Hampton, VA 23666
2369 George Washington Memorial Hwy.
Hayes, VA 23072

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Credit Unions -- List by Name

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

Service Facilities -

11820 Fountain Way
Newport News, VA 23606
12512 Warwick Boulevard
Newport News, VA 23606
12525 Jefferson Avenue
Newport News, VA 23602
230 41st Street, Building 520
Newport News, VA 23607
2700 Huntington Avenue, Building 902
Newport News, VA 23607
2900 Washington Avenue, Building 901
Newport News, VA 23607
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
4388 Holland Road, Suite 100
Virginia Beach, VA 23452

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

600 Church Street, Room 111
P.O Box 781
Norfolk, VA 23501-0781
Treasurer- Claudette Watkins

Service Facility -

150 Brambleton Avenue
Norfolk, VA 23510

Northern Star Credit Union, Incorporated

5100 George Washington Highway
Portsmouth, VA 23702

Treasurer- Bernard Matthews

Service Facilities -

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

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

2701 Hampton Boulevard
Norfolk, VA 23517

Treasurer- Sylvia Hudgins

Service Facility -

4901 Hampton Boulevard, Room 1049
Norfolk, VA 23508

P.W.C. Employees Credit Union

12715 Ridgefield Village Drive
Woodbridge, VA 22193

Treasurer- Robin R. Perkins

Service Facility -

8959 Center Street
Manassas, VA 22110

**PFD Firefighters Credit Union,
Incorporated**

3209 Cedar Lane
Portsmouth, VA 23703

Treasurer- Robert Wise, Jr.

**Petersburg Federal Reformatory Credit Union,
Incorporated**

Federal Correctional Institution
P O Box 1298
Hopewell, VA 23860

Treasurer- Samuel P. Clement III

Piedmont Credit Union

366 Piney Forest Road
Danville, VA 24540

Treasurer- Carey Wilkes

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Credit Unions -- List by Name

Prime Care Credit Union, Incorporated

600 Gresham Drive
Norfolk, VA 23507

Treasurer- Terry J. Lambert

Service Facilities -

830 Kempsville Road,
Sentara Leigh Hospital
Norfolk, VA 23502
2800 Godwin Boulevard
Suffolk, VA 23434

**Richmond 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

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

1634 Ownby Lane
Richmond, VA 23220

Treasurer- Linn M. Brown

Service Facility -

200 W. Grace Street
Richmond, VA 23220

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

500 J. Clyde Morris Boulevard
Newport News, VA 23601

Treasurer- Barbara LaBonte

Spruance Cellophane Credit Union

7119 Jefferson Davis Highway
Richmond, VA 23237

Treasurer- George S. Fleming

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

3300 Berkmar Drive
Charlottesville, VA 22901-1491

Treasurer- Charles T. Gillet

Service Facilities -

409 East Main Street
Louisa, VA
100 Darden Boulevard
Charlottesville, VA

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

Service Facilities -

1018 West Main Street
Charlottesville, VA 22908
1936 Arlington Boulevard
Charlottesville, VA 22903

220 Wayles Lane
Charlottesville, VA 22911

2775 Hydraulic Road
Charlottesville, VA 22901

325 Four Leaf Lane, Suite 1
Charlottesville, VA 22903

501 College Drive
Charlottesville, VA

900 E. Jefferson Street
Charlottesville, VA 22902

49 Sommerfield Drive
Gordonsville, VA 22942

757 Davis Highway
Mineral, VA 23117

3033 Rockfish Valley Highway
Nellysford, VA 22958

115 N. Madison Road
Orange, VA

6042 Thomas Jefferson Parkway
Palmyra, VA 22963

56 Stoneridge Drive South
Ruckersville, VA 22968

Valley Community 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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2015 ANNUAL REPORT

Credit Unions -- List by Name

Virginia Credit Union, Inc. (Continued)

Service Facilities -

3236 Odd Fellows Road
Lynchburg, VA 24501
6103 Brashier Boulevard
Mechanicsville, VA 23111
11030 Hull Street Road
Midlothian, VA 23112
13505 Tredegar Lake Parkway
Midlothian, VA 23112
Southside Virginia Training Center
Building 59, 26317 W. Washington St.
Petersburg, VA 23803
101 N. 14th Street (Tower)
Richmond, VA 23219
10165 Brook Road
Richmond, VA 23227
1200 Koger Center Boulevard
Richmond, VA 23235
1302 B Gaskins Road
Richmond, VA 23233
2300 W Broad Street (DMV)
Richmond, VA 23220
4001 Lauderdale Drive
Richmond, VA 23233
5285 South Laburnum Avenue
Richmond, VA 23231
5427 Glenside Drive
Richmond, VA 23228
6900 Atmore Drive
Richmond, VA 23225
7500 Boulders View Drive
Richmond, VA 23225
900 East Main Street
Pocahontas Building
Richmond, VA 23219
935 West Grace Street
Richmond, VA 23220
9498 West Broad Street
Richmond, VA
General Assembly Building
201 North 9th Street
Richmond, VA 23219
J. Sargeant Reynolds Comm. College
1651 E. Parham Road
Richmond, VA 23228
VCU-HS Main Hospital
1250 East Marshall Street
Richmond, VA 23298
17 First Street
Staunton, VA 24401
Eastern State Hospital Building 2,
4601 Ironbound Road
Williamsburg, VA 23188

Virginia Educators' Credit Union

12626 Nettles Drive
Newport News, VA 23606
Treasurer- Eugene Johnson
Service Facilities -
12368 Warwick Boulevard, Suite A106
Newport News, VA 23606
812 Main Street
Newport News, VA 23605

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

10330 Staples Mill Road
Glen Allen, VA 23060
Treasurer- G. Thomas Brown

Waynesboro Employees Credit Union, Inc.

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