THE 2019 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, 2019

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

**SAVINGS INSTITUTIONS**
- List by Name ..................................................................................................................... 37

**CREDIT UNIONS**
- Consolidated Report of Condition .................................................................................. 38
- Consolidated Report of Income ....................................................................................... 39
- Selected Data for State-Chartered Credit Unions ............................................................. 40
- Applications Received and/or Acted Upon ...................................................................... 42
- Status Changes ................................................................................................................ 43
- List by Name ...................................................................................................................... 44
GREETINGS:
Richmond, Virginia

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:
I have the honor to submit herewith the 2019 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

DUSTIN R. PHYSIOC
Deputy Commissioner

DEPOSITORY SUPERVISION

ROBERT W. HUGHES
Deputy Commissioner

NON-DEPOSITORY SUPERVISION

SUSAN E. HANCOCK
Deputy Commissioner
OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION HAS ADMINISTERED THE BANKING LAWS

Chief Examiner of Banks

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

Chief Deputy to the Commissioner of Insurance and Banking

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

Commissioner of Insurance and Banking

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

Commissioner of Banking

M. E. BRISTOW, June 21, 1938 to January 31, 1939
MILTON R. MORGAN, February 1, 1939 to January 15, 1951
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976
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).
Includes deposits of Virginia banks and out-of state banks operating in Virginia
## Consolidated Report of Condition for Virginia State-Chartered Banks
### As of December 31 (In Thousands of Dollars)

<table>
<thead>
<tr>
<th></th>
<th>December 31, 2018</th>
<th>December 31, 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>53 State Banks</strong></td>
<td><strong>1,019 Branches</strong></td>
<td><strong>51 State Banks</strong></td>
</tr>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and balances due from depository institutions:</td>
<td>$3,852,127</td>
<td>$3,680,728</td>
</tr>
<tr>
<td>(1) Noninterest-bearing balances</td>
<td>907,867</td>
<td>881,673</td>
</tr>
<tr>
<td>(2) Interest-bearing balances</td>
<td>2,944,260</td>
<td>2,799,055</td>
</tr>
<tr>
<td>Securities</td>
<td>10,794,621</td>
<td>11,166,479</td>
</tr>
<tr>
<td>Federal funds sold &amp; securities purchased under agreement to resell</td>
<td>130,330</td>
<td>361,641</td>
</tr>
<tr>
<td>Loan and lease financing receivables:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans and leases, net of unearned income</td>
<td>58,689,846</td>
<td>63,358,630</td>
</tr>
<tr>
<td>LESS: Allowance for loan and lease losses</td>
<td>466,643</td>
<td>470,138</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income and allowance for losses</td>
<td>58,223,203</td>
<td>62,888,492</td>
</tr>
<tr>
<td>Assets held in trading accounts</td>
<td>19,461</td>
<td>54,444</td>
</tr>
<tr>
<td>Premises and fixed assets (including capitalized leases)</td>
<td>1,075,757</td>
<td>1,307,661</td>
</tr>
<tr>
<td>Other real estate owned</td>
<td>145,535</td>
<td>115,879</td>
</tr>
<tr>
<td>Intangible assets</td>
<td>3,124,480</td>
<td>3,398,902</td>
</tr>
<tr>
<td>Other assets</td>
<td>3,008,395</td>
<td>3,198,607</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$80,373,909</strong></td>
<td><strong>$86,172,833</strong></td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In domestic offices</td>
<td>$62,801,994</td>
<td>$67,691,460</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>15,296,828</td>
<td>17,198,837</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>47,505,166</td>
<td>50,492,623</td>
</tr>
<tr>
<td>In foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(1) Noninterest-bearing</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(2) Interest-bearing</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Federal funds purchased and securities sold under agreement to repurchase</td>
<td>418,651</td>
<td>359,199</td>
</tr>
<tr>
<td>Other borrowed money</td>
<td>4,916,105</td>
<td>4,574,590</td>
</tr>
<tr>
<td>Notes and debentures subordinated to deposits</td>
<td>254,440</td>
<td>253,000</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>580,311</td>
<td>846,511</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td><strong>$68,971,501</strong></td>
<td><strong>$73,724,760</strong></td>
</tr>
<tr>
<td><strong>EQUITY CAPITAL</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perpetual preferred stock</td>
<td>1,109</td>
<td>1,109</td>
</tr>
<tr>
<td>Common stock</td>
<td>477,678</td>
<td>438,597</td>
</tr>
<tr>
<td>Surplus</td>
<td>7,283,998</td>
<td>7,894,505</td>
</tr>
<tr>
<td>Undivided profits and capital reserves</td>
<td>3,623,081</td>
<td>4,096,863</td>
</tr>
<tr>
<td>Noncontrolling interests in consolidated subsidiaries</td>
<td>16,542</td>
<td>17,000</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td><strong>$11,402,408</strong></td>
<td><strong>$12,448,074</strong></td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND EQUITY CAPITAL</strong></td>
<td><strong>$80,373,909</strong></td>
<td><strong>$86,172,833</strong></td>
</tr>
</tbody>
</table>
## Consolidated Report of Income for Virginia State-Chartered Banks

For the Year Ended December 31 (In Thousands of Dollars)

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INTEREST INCOME:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on loans</td>
<td>$2,834,471</td>
<td>$3,101,017</td>
</tr>
<tr>
<td>Income from lease financing receivables</td>
<td>318</td>
<td>532</td>
</tr>
<tr>
<td>Interest on balances due from depository institutions</td>
<td>56,825</td>
<td>71,903</td>
</tr>
<tr>
<td>Interest and dividends on securities</td>
<td>265,925</td>
<td>307,317</td>
</tr>
<tr>
<td>Interest from assets held in trading accounts</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Interest on federal funds sold and securities purchased under agreements to resell</td>
<td>3,560</td>
<td>5,439</td>
</tr>
<tr>
<td>Other Interest Income</td>
<td>23,710</td>
<td>23,184</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST INCOME</strong></td>
<td>3,184,809</td>
<td>3,509,392</td>
</tr>
<tr>
<td><strong>INTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on deposits in domestic offices</td>
<td>411,834</td>
<td>630,922</td>
</tr>
<tr>
<td>Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Expense of federal funds purchased and securities sold under agreements to repurchase</td>
<td>4,685</td>
<td>3,827</td>
</tr>
<tr>
<td>Interest on trading liabilities and other borrowed money</td>
<td>94,184</td>
<td>93,728</td>
</tr>
<tr>
<td>Interest on notes and debentures subordinated to deposits</td>
<td>12,279</td>
<td>11,850</td>
</tr>
<tr>
<td>Other interest expense</td>
<td>4,445</td>
<td>7,667</td>
</tr>
<tr>
<td><strong>TOTAL INTEREST EXPENSE</strong></td>
<td>527,427</td>
<td>747,994</td>
</tr>
<tr>
<td><strong>NET INTEREST INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2,657,382</td>
<td>2,761,398</td>
</tr>
<tr>
<td>Provision for loan and lease losses</td>
<td>106,452</td>
<td>101,958</td>
</tr>
<tr>
<td><strong>NONINTEREST INCOME:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income from fiduciary activities</td>
<td>29,535</td>
<td>34,553</td>
</tr>
<tr>
<td>Service charges on deposit accounts</td>
<td>132,058</td>
<td>130,698</td>
</tr>
<tr>
<td>Trading revenue</td>
<td>3,527</td>
<td>15,320</td>
</tr>
<tr>
<td>All other noninterest income</td>
<td>586,765</td>
<td>658,479</td>
</tr>
<tr>
<td><strong>TOTAL NONINTEREST INCOME</strong></td>
<td>751,885</td>
<td>839,050</td>
</tr>
<tr>
<td>Realized gains (losses) on securities</td>
<td>(986)</td>
<td>16,397</td>
</tr>
<tr>
<td><strong>NONINTEREST EXPENSE:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Salaries and employee benefits</td>
<td>1,189,104</td>
<td>1,272,824</td>
</tr>
<tr>
<td>Expenses of premises and fixed assets (net of rental income)</td>
<td>251,539</td>
<td>261,088</td>
</tr>
<tr>
<td>Other noninterest expense</td>
<td>711,324</td>
<td>764,223</td>
</tr>
<tr>
<td><strong>TOTAL NONINTEREST EXPENSE</strong></td>
<td>2,151,967</td>
<td>2,298,135</td>
</tr>
<tr>
<td><strong>INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>1,149,862</td>
<td>1,216,752</td>
</tr>
<tr>
<td><strong>APPLICABLE INCOME TAXES</strong></td>
<td>217,664</td>
<td>218,378</td>
</tr>
<tr>
<td><strong>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS</strong></td>
<td>932,198</td>
<td>998,374</td>
</tr>
<tr>
<td><strong>EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES</strong></td>
<td>(3,165)</td>
<td>(171)</td>
</tr>
<tr>
<td><strong>NET INCOME</strong></td>
<td>$929,033</td>
<td>$998,203</td>
</tr>
<tr>
<td>Bank Name</td>
<td>Principal Location</td>
<td>No. of Offices</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>--------------------</td>
<td>----------------</td>
</tr>
<tr>
<td>Atlantic Union Bank</td>
<td>Richmond</td>
<td>149</td>
</tr>
<tr>
<td>Bank of Botetourt</td>
<td>Buchanan</td>
<td>12</td>
</tr>
<tr>
<td>Bank of Clarke County*</td>
<td>Berryville</td>
<td>13</td>
</tr>
<tr>
<td>Bank of the James*</td>
<td>Lynchburg</td>
<td>18</td>
</tr>
<tr>
<td>Benchmark Community Bank*</td>
<td>Kenbridge</td>
<td>16</td>
</tr>
<tr>
<td>Burke &amp; Herbert Bank &amp; Trust Company</td>
<td>Alexandria</td>
<td>25</td>
</tr>
<tr>
<td>Carter Bank &amp; Trust</td>
<td>Martinsville</td>
<td>104</td>
</tr>
<tr>
<td>Chesapeake Bank*</td>
<td>Kilmarnock</td>
<td>15</td>
</tr>
<tr>
<td>Citizens and Farmers Bank</td>
<td>West Point</td>
<td>26</td>
</tr>
<tr>
<td>Citizens Bank and Trust Company*</td>
<td>Blackstone</td>
<td>12</td>
</tr>
<tr>
<td>Community Bankers' Bank*</td>
<td>Midlothian</td>
<td>1</td>
</tr>
<tr>
<td>Essex Bank*</td>
<td>Richmond</td>
<td>24</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank*</td>
<td>Timberville</td>
<td>14</td>
</tr>
<tr>
<td>Farmers &amp; Merchants Bank of Craig County*</td>
<td>New Castle</td>
<td>2</td>
</tr>
<tr>
<td>Farmers and Miners Bank*</td>
<td>Pennington Gap</td>
<td>6</td>
</tr>
<tr>
<td>Farmers Bank*</td>
<td>Windsor</td>
<td>7</td>
</tr>
<tr>
<td>First Bank*</td>
<td>Strasburg</td>
<td>14</td>
</tr>
<tr>
<td>First Community Bank*</td>
<td>Bluefield</td>
<td>62</td>
</tr>
<tr>
<td>First Sentinel Bank*</td>
<td>Richlands</td>
<td>7</td>
</tr>
<tr>
<td>Frontier Community Bank*</td>
<td>Waynesboro</td>
<td>2</td>
</tr>
<tr>
<td>FVCbank*</td>
<td>Fairfax</td>
<td>12</td>
</tr>
</tbody>
</table>

* - Member of Federal Reserve
<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Principal Location</th>
<th>No. of Offices</th>
<th>Assets ($000)</th>
<th>Deposits ($000)</th>
<th>Equity ($000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highlands Community Bank*</td>
<td>Covington</td>
<td>3</td>
<td>152,671</td>
<td>131,519</td>
<td>20,567</td>
</tr>
<tr>
<td>John Marshall Bank*</td>
<td>Reston</td>
<td>9</td>
<td>1,580,971</td>
<td>1,311,385</td>
<td>184,498</td>
</tr>
<tr>
<td>Lee Bank and Trust Company</td>
<td>Pennington Gap</td>
<td>4</td>
<td>149,829</td>
<td>122,194</td>
<td>23,080</td>
</tr>
<tr>
<td>MainStreet Bank*</td>
<td>Fairfax</td>
<td>6</td>
<td>1,277,238</td>
<td>1,073,589</td>
<td>148,731</td>
</tr>
<tr>
<td>Miners Exchange Bank*</td>
<td>Coeburn</td>
<td>6</td>
<td>84,702</td>
<td>72,199</td>
<td>11,261</td>
</tr>
<tr>
<td>Movement Bank</td>
<td>Danville</td>
<td>1</td>
<td>50,417</td>
<td>42,639</td>
<td>7,467</td>
</tr>
<tr>
<td>New Peoples Bank, Inc.*</td>
<td>Honaker</td>
<td>20</td>
<td>705,233</td>
<td>622,283</td>
<td>69,463</td>
</tr>
<tr>
<td>Peoples Community Bank*</td>
<td>Montross</td>
<td>5</td>
<td>192,370</td>
<td>171,754</td>
<td>17,661</td>
</tr>
<tr>
<td>Pioneer Bank*</td>
<td>Stanley</td>
<td>7</td>
<td>228,363</td>
<td>196,356</td>
<td>26,496</td>
</tr>
<tr>
<td>Select Bank*</td>
<td>Forest</td>
<td>4</td>
<td>255,278</td>
<td>220,135</td>
<td>23,986</td>
</tr>
<tr>
<td>SONABANK*</td>
<td>Tappahannock</td>
<td>49</td>
<td>2,723,850</td>
<td>2,129,496</td>
<td>423,281</td>
</tr>
<tr>
<td>The Bank of Charlotte County*</td>
<td>Phenix</td>
<td>4</td>
<td>140,768</td>
<td>118,676</td>
<td>21,934</td>
</tr>
<tr>
<td>The Bank of Fincastle</td>
<td>Fincastle</td>
<td>8</td>
<td>221,295</td>
<td>190,784</td>
<td>28,180</td>
</tr>
<tr>
<td>The Bank of Marion*</td>
<td>Marion</td>
<td>17</td>
<td>392,344</td>
<td>339,541</td>
<td>49,399</td>
</tr>
<tr>
<td>The Bank of Southside Virginia</td>
<td>Carson</td>
<td>15</td>
<td>573,792</td>
<td>461,416</td>
<td>103,966</td>
</tr>
<tr>
<td>The Blue Grass Valley Bank</td>
<td>Blue Grass</td>
<td>2</td>
<td>45,314</td>
<td>40,142</td>
<td>4,991</td>
</tr>
<tr>
<td>The Farmers Bank of Appomattox*</td>
<td>Appomattox</td>
<td>5</td>
<td>235,751</td>
<td>199,226</td>
<td>33,598</td>
</tr>
<tr>
<td>The Fauquier Bank*</td>
<td>Warrenton</td>
<td>11</td>
<td>721,670</td>
<td>622,737</td>
<td>70,312</td>
</tr>
<tr>
<td>The First Bank and Trust Company*</td>
<td>Lebanon</td>
<td>22</td>
<td>1,946,484</td>
<td>1,619,422</td>
<td>225,792</td>
</tr>
<tr>
<td>The Freedom Bank of Virginia*</td>
<td>Fairfax</td>
<td>4</td>
<td>500,393</td>
<td>395,210</td>
<td>64,027</td>
</tr>
<tr>
<td>Touchstone Bank*</td>
<td>McKenney</td>
<td>13</td>
<td>468,080</td>
<td>382,924</td>
<td>47,219</td>
</tr>
</tbody>
</table>

* - Member of Federal Reserve
Selected Data for Virginia State-Chartered Banks
As of December 31, 2019

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Principal Location</th>
<th>No. of Offices</th>
<th>Assets ($000)</th>
<th>Deposits ($000)</th>
<th>Equity ($000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Towne Bank</td>
<td>Portsmouth</td>
<td>43</td>
<td>11,947,775</td>
<td>9,331,163</td>
<td>1,640,754</td>
</tr>
<tr>
<td>TruPoint Bank*</td>
<td>Grundy</td>
<td>12</td>
<td>458,211</td>
<td>389,220</td>
<td>45,616</td>
</tr>
<tr>
<td>Trustar Bank</td>
<td>Great Falls</td>
<td>2</td>
<td>132,029</td>
<td>80,693</td>
<td>50,542</td>
</tr>
<tr>
<td>United Bank*</td>
<td>Fairfax</td>
<td>137</td>
<td>19,644,548</td>
<td>13,979,755</td>
<td>3,519,661</td>
</tr>
<tr>
<td>VCC Bank*</td>
<td>Richmond</td>
<td>2</td>
<td>222,228</td>
<td>169,847</td>
<td>24,122</td>
</tr>
<tr>
<td>Village Bank</td>
<td>Midlothian</td>
<td>9</td>
<td>537,715</td>
<td>444,214</td>
<td>53,768</td>
</tr>
<tr>
<td>Virginia Bank and Trust Company*</td>
<td>Danville</td>
<td>8</td>
<td>218,476</td>
<td>190,280</td>
<td>23,971</td>
</tr>
<tr>
<td>Virginia Commonwealth Bank*</td>
<td>Richmond</td>
<td>20</td>
<td>1,127,526</td>
<td>940,720</td>
<td>126,905</td>
</tr>
<tr>
<td>Virginia Partners Bank*</td>
<td>Fredericksburg</td>
<td>5</td>
<td>448,984</td>
<td>347,330</td>
<td>46,575</td>
</tr>
</tbody>
</table>

* - Member of Federal Reserve
Banks -- Applications Received and/or Acted Upon

**New Banks**

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/19/18</td>
<td>VisionBank</td>
<td>8201 Greensboro Drive</td>
<td>Withdrawn</td>
</tr>
<tr>
<td></td>
<td></td>
<td>McLean, Fairfax County, VA</td>
<td>08/05/19</td>
</tr>
<tr>
<td>02/19/19</td>
<td>Trustar Bank</td>
<td>774 A Walker Road, Suite 220</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Great Falls, Fairfax County, VA</td>
<td>05/30/19</td>
</tr>
</tbody>
</table>

**Mergers**

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>11/26/18</td>
<td>Union Bank &amp; Trust, Richmond, VA to merge into it Access National Bank</td>
<td>Approved 01/11/19</td>
</tr>
<tr>
<td>03/15/19</td>
<td>Branch Banking and Trust Company, Winston-Salem, NC to merge into it SunTrust Bank</td>
<td>No Objection 04/22/19</td>
</tr>
<tr>
<td>10/03/19</td>
<td>First Community Bank, Bluefield, VA to merge into it Highlands Union Bank</td>
<td>Approved 12/17/19</td>
</tr>
<tr>
<td>10/09/19</td>
<td>Citizens and Farmers Bank, West Point, VA to merge into it Peoples Community Bank</td>
<td>Approved 12/18/19</td>
</tr>
</tbody>
</table>

**Acquisitions**

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>05/07/18</td>
<td>George Matthew Garten to acquire control of Industrial Loan Company</td>
<td>Withdrawn 03/11/19</td>
</tr>
<tr>
<td>11/26/18</td>
<td>Union Bankshares Corporation, Richmond, VA to acquire control of Access National Corporation</td>
<td>Approved 01/11/19</td>
</tr>
<tr>
<td>12/21/18</td>
<td>American National Bankshares Inc., Danville, VA to acquire control of HomeTown Bankshares Corporation</td>
<td>Approved 02/04/19</td>
</tr>
<tr>
<td>02/04/19</td>
<td>Delmar Bancorp, Salisbury, MD to acquire control of Virginia Partners Bank</td>
<td>Approved 03/19/19</td>
</tr>
<tr>
<td>08/23/19</td>
<td>Blue Ridge Bankshares, Inc., Luray, VA to acquire control of Virginia Community Bankshares, Inc.</td>
<td>Approved 10/11/19</td>
</tr>
<tr>
<td>10/03/19</td>
<td>First Community Bankshares, Inc. to acquire control of Highlands Bankshares, Inc.</td>
<td>Approved 12/17/19</td>
</tr>
<tr>
<td>10/09/19</td>
<td>C&amp;F Financial Corporation, West Point, VA to acquire control of Peoples Bankshares, Incorporated</td>
<td>Approved 12/18/19</td>
</tr>
</tbody>
</table>

**Branches**

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/14/19</td>
<td>Bank of Charles Town</td>
<td>446 Madison Trade Plaza SE</td>
<td>No Objection</td>
</tr>
<tr>
<td></td>
<td>Charles Town, WV</td>
<td>Leesburg, Loudoun County, VA</td>
<td>01/25/19</td>
</tr>
<tr>
<td>02/04/19</td>
<td>Chesapeake Bank</td>
<td>10000 Courtview Lane</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Kilmarnock, VA</td>
<td>Chesterfield County, VA</td>
<td>03/06/19</td>
</tr>
<tr>
<td>02/04/19</td>
<td>Virginia Community Bank</td>
<td>104 South Main Street</td>
<td>Approved</td>
</tr>
<tr>
<td></td>
<td>Louisa, VA</td>
<td>Gordonsville, Orange County, VA</td>
<td>02/19/19</td>
</tr>
</tbody>
</table>
### Banks -- Applications Received and/or Acted Upon

#### Branches

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>02/11/19</td>
<td>Citizens Bank and Trust Company</td>
<td>2501 Anderson Highway, Powhatan County, VA</td>
<td>Approved 02/25/19</td>
</tr>
<tr>
<td>02/14/19</td>
<td>MainStreet Bank</td>
<td>1130 Connecticut Avenue NW, Washington, DC</td>
<td>Approved 03/01/19</td>
</tr>
<tr>
<td>02/19/19</td>
<td>Bank of the James</td>
<td>2101 Electric Road, Roanoke County, VA</td>
<td>Approved 03/04/19</td>
</tr>
<tr>
<td>03/04/19</td>
<td>Select Bank &amp; Trust Company</td>
<td>621 Nevan Road, City of Virginia Beach, VA</td>
<td>No Objection 03/21/19</td>
</tr>
<tr>
<td>03/06/19</td>
<td>Towne Bank</td>
<td>1203 Duck Road, Duck, NC</td>
<td>Approved 03/26/19</td>
</tr>
<tr>
<td>03/13/19</td>
<td>Farmers Bank, Windsor, Virginia</td>
<td>821 North Battlefield Boulevard, City of Chesapeake, VA</td>
<td>Approved 04/04/19</td>
</tr>
<tr>
<td>03/21/19</td>
<td>Bank of the James</td>
<td>550 Water Street, City of Charlottesville, VA</td>
<td>Approved 04/05/19</td>
</tr>
<tr>
<td>06/03/19</td>
<td>Citizens and Farmers Bank</td>
<td>1001 East Byrd Street, City of Richmond, VA</td>
<td>Approved 06/20/19</td>
</tr>
<tr>
<td>06/06/19</td>
<td>SunTrust Bank</td>
<td>43340 Van Geison Terrace, Ashburn, Loudoun County, VA</td>
<td>No Objection 06/21/19</td>
</tr>
<tr>
<td>06/06/19</td>
<td>United Bank</td>
<td>Chafin Building 517 9th. Street, Huntington, WV</td>
<td>Approved 06/19/19</td>
</tr>
<tr>
<td>06/12/19</td>
<td>Summit Community Bank, Inc.</td>
<td>100 Akers Farm Road, Christiansburg, VA</td>
<td>No Objection 06/27/19</td>
</tr>
<tr>
<td>06/13/19</td>
<td>Branch Banking and Trust Company</td>
<td>21 Main Street, Warrenton, Fauquier County, VA</td>
<td>No Objection 06/27/19</td>
</tr>
<tr>
<td>07/17/19</td>
<td>Towne Bank</td>
<td>101 West Main Street, Suite 1000, World Trade Center, City of Norfolk, VA</td>
<td>Approved 08/07/19</td>
</tr>
<tr>
<td>07/18/19</td>
<td>Movement Bank</td>
<td>9726 Old Bailes Road, Suite 129, Fort Mill, SC</td>
<td>Pending</td>
</tr>
<tr>
<td>09/09/19</td>
<td>United Bank</td>
<td>3030 M Street, NW, Washington, DC</td>
<td>Approved 10/08/19</td>
</tr>
<tr>
<td>09/10/19</td>
<td>Calvin B. Taylor Banking Co. of Berlin MD, Inc.</td>
<td>4116 Main Street, Accomack County, VA</td>
<td>No Objection 09/24/19</td>
</tr>
<tr>
<td>09/11/19</td>
<td>New Peoples Bank, Inc.</td>
<td>901 W. State Street, City of Bristol, VA</td>
<td>Approved 10/08/19</td>
</tr>
<tr>
<td>09/30/19</td>
<td>City National Bank</td>
<td>8301 Greensboro Drive, McLean, VA</td>
<td>No Objection 10/29/19</td>
</tr>
<tr>
<td>12/02/19</td>
<td>First Tennessee Bank National Association</td>
<td>21263 Lankford Highway, Cape Charles, VA</td>
<td>No Objection 12/18/19</td>
</tr>
<tr>
<td>12/02/19</td>
<td>First Tennessee Bank National Association</td>
<td>114 W. Blue Ridge Steet, Stuart, VA</td>
<td>No Objection 12/18/19</td>
</tr>
</tbody>
</table>
# Banks -- Applications Received and/or Acted Upon

## Branches

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/02/19</td>
<td>First Tennessee Bank National Association</td>
<td>Memphis, TN</td>
<td>410 Main St, South Boston, VA</td>
</tr>
<tr>
<td>12/02/19</td>
<td>First Tennessee Bank National Association</td>
<td>Memphis, TN</td>
<td>3000 Virginia Ave, Collinsville, VA</td>
</tr>
<tr>
<td>12/02/19</td>
<td>First Tennessee Bank National Association</td>
<td>Memphis, TN</td>
<td>250 Commonwealth Blvd, W, Martinsville, VA</td>
</tr>
<tr>
<td>12/02/19</td>
<td>First Tennessee Bank National Association</td>
<td>Memphis, TN</td>
<td>260 S. Main Street, Rocky Mount, VA</td>
</tr>
<tr>
<td>12/02/19</td>
<td>First Tennessee Bank National Association</td>
<td>Memphis, TN</td>
<td>13264 Booker T Washington Hwy, Hardy, VA</td>
</tr>
<tr>
<td>12/02/19</td>
<td>First Sentinel Bank</td>
<td>Richlands, VA</td>
<td>329 Ingleside Road, Princeton, WV</td>
</tr>
<tr>
<td>12/02/19</td>
<td>Farmers Bank, Windsor, Virginia</td>
<td>Hardy, VA</td>
<td>1776 Princess Anne Road, Unit S, City of Virginia Beach, VA</td>
</tr>
</tbody>
</table>

## Branch Relocations

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/06/19</td>
<td>SunTrust Bank</td>
<td>Atlanta, GA</td>
<td>5701-B Duke Street, City of Alexandria, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>6244A Little River Turnpike, Alexandria, City of Alexandria, VA</td>
</tr>
<tr>
<td>08/29/19</td>
<td>Pinnacle Bank</td>
<td>Nashville, TN</td>
<td>36 Church Avenue, SW, City of Roanoke, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>202 Campbell Avenue SE, Roanoke, City of Roanoke, VA</td>
</tr>
<tr>
<td>10/07/19</td>
<td>First Community Bank</td>
<td>Bluefield, VA</td>
<td>747 Ft. Chriswell Road, Max Meadows, Wythe County, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>145 Ivanhoe Road, Max Meadows, Wythe County, VA</td>
</tr>
<tr>
<td>12/11/19</td>
<td>Benchmark Community Bank</td>
<td>Kenbridge, VA</td>
<td>East Third Street &amp; South Street, Farmville, Prince Edward County, VA</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>101 Midtown Avenue, Farmville, Prince Edward County, VA</td>
</tr>
</tbody>
</table>
Banks -- Status Changes

**New Banks**

July 10  Trustar Bank opened for business at 774 A Walker Road, Suite 220, Great Falls, Fairfax County, VA

**Mergers**

February 01  Union Bank & Trust, Richmond, VA merged into Access National Bank

December 31  First Community Bank, Bluefield, VA merged into Highlands Union Bank

**Mergers into National Banks**

April 01  HomeTown Bank, Roanoke, VA merged into American National Bank and Trust Company

December 15  Virginia Community Bank, Louisa, VA merged into Blue Ridge Bank, National Association

**Changes in Title**

May 17  Union Bank & Trust, Richmond, VA changed its name to Atlantic Union Bank

**Branch Openings**

January 07  Benchmark Community Bank, Kenbridge, VA opened a branch office at 110 South College Street, Youngsville, NC

January 22  Bank of the James, Lynchburg, VA opened a branch office at 45 South Main Street, City of Lexington, VA

February 19  Fulton Bank, National Association, Lancaster, PA opened a branch office at 95 Community Street, Albemarle County, VA

February 19  Towne Bank, Suffolk, VA opened a branch office at 2839 Charles Blvd., Greenville, NC

March 21  First Bank and Trust Company, The, Lebanon, VA opened a branch office at 2695 Prices Fork Road, Blacksburg, Montgomery County, VA

April 05  Virginia Community Bank, Louisa, VA opened a branch office at 104 South Main Street, Gordonsville, Orange County, VA

April 15  Bank of Charles Town, Charles Town, WV opened a branch office at 446 Madison Trade Plaza SE, Leesburg, Loudoun County, VA

June 03  Bank of the James, Lynchburg, VA opened a branch office at 550 Water Street, City of Charlottesville, VA

June 10  Bank of the James, Lynchburg, VA opened a branch office at 2101 Electric Road, Roanoke County, VA

June 27  Branch Banking and Trust Company, Winston-Salem, NC opened a branch office at 21 Main Street, Warrenton, Fauquier County, VA

July 01  Select Bank & Trust Company, Dunn, NC opened a branch office at 621 Nevan Road, City of Virginia Beach, VA

August 19  Farmers & Merchants Bank, Timberville, VA opened a branch office at 2782 Stuarts Draft Highway, Stuarts Draft, Augusta County, VA

August 20  JPMorgan Chase Bank, National Association, Columbus, OH opened a branch office at 106 North Washington Street, City of Alexandria, VA

August 20  Towne Bank, Suffolk, VA opened a branch office at 101 West Main Street, Suite 1000, World Trade Center, City of Norfolk, VA

September 23  Citizens Bank and Trust Company, Blackstone, VA opened a branch office at 2501 Anderson Highway, Powhatan County, VA
Banks -- Status Changes

Branch Openings

September 24 Calvin B. Taylor Banking Co. of Berlin MD, Inc., Berlin, MD opened a branch office at 4116 Main Street, Accomack County, VA

October 01 JPMorgan Chase Bank, National Association, Columbus, OH opened a branch office at 1300 Chain Bridge Rd, McLean, Fairfax County, VA

October 01 JPMorgan Chase Bank, National Association, Columbus, OH opened a branch office at Ballston Randolph St. and Wilson Blvd., Arlington, VA

November 12 Towne Bank, Suffolk, VA opened a branch office at 802 Green Valley Road, Suite 100, Greensboro, NC

November 13 Bank of the James, Lynchburg, VA opened a branch office at 13 Village Highway, Rustburg, Campbell County, VA

December 18 Farmers Bank, Windsor, Virginia, Windsor, VA opened a branch office at 821 North Battlefield Boulevard, City of Chesapeake, VA

Main Office Redesignations

April 18 Virginia Community Bank, Louisa, VA redesignated its main office from State Route 22 & U.S. Route 33, Louisa, Louisa County, VA to 408 E. Main Street, Louisa, Louisa County, VA

Branch Relocations

January 22 First Community Bank, Bluefield, VA relocated a branch office from 102 Wall Street SW, Abingdon, Washington County, VA to 271 West Main Street, Abingdon, Washington County, VA

February 19 Towne Bank, Suffolk, VA relocated a branch office from 9961 Iron Bridge Road, Chesterfield County, VA to 9761 Iron Bridge Road, Chesterfield County, VA

May 22 Bank of Botetourt, Troutville, VA relocated a branch office from 3214 Electric Road, Suite 107, Roanoke County, VA to 3232 Electric Road, Roanoke County, VA

September 09 Pinnacle Bank, Nashville, TN relocated a branch office from 36 Church Avenue, SW, City of Roanoke, VA to 202 Campbell Avenue SE, Roanoke, City of Roanoke, VA

December 23 Manufacturers and Traders Trust Company, Buffalo, NY relocated a branch office from 1861 Wiehle Avenue, Reston, Fairfax County, VA to 1886 Metro Center Drive, Reston, Fairfax County, VA

Branch Closings

January 01 Virginia Community Bank, Louisa, VA closed its branch office at State Route 22 & U.S. Route 33, Louisa, Louisa County, VA

January 31 First Bank, Strasburg, VA closed its branch office at 496 North Main Street, Woodstock, Shenandoah County, VA

February 28 Virginia Commonwealth Bank, Richmond, VA closed its branch office at 1421 City Point Road, City of Hopewell, VA

April 30 Touchstone Bank, Prince George, VA closed its branch office at 851 South Beckford Drive, Suite A, Henderson, NC

April 30 Bank of the James, Lynchburg, VA closed its branch office at 1430 Rolkin Court, Suite 203, Albemarle County, VA

May 17 Atlantic Union Bank, Richmond, VA closed its branch office at 37 E. Main Street, Warrenton, Fauquier County, VA

May 20 Union Bank & Trust, Richmond, VA closed its branch office at 1600 Forest Avenue, Henrico County, VA

May 31 Essex Bank, Henrico, VA closed its branch office at 10509 Judicial Drive, Suite 100, City of Fairfax, VA
## Banks -- Status Changes

### Branch Closings

<table>
<thead>
<tr>
<th>Date</th>
<th>Bank Name</th>
<th>Location Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 19</td>
<td>Bank of the James</td>
<td>Lynchburg, VA closed its branch office at 615 Church Street, City of Lynchburg, VA</td>
</tr>
<tr>
<td>July 22</td>
<td>Citizens and Farmers Bank</td>
<td>West Point, VA closed its branch office at 2500 Promenade Parkway, Midlothian, Chesterfield County, VA</td>
</tr>
<tr>
<td>August 02</td>
<td>Essex Bank</td>
<td>Henrico, VA closed its branch office at 1496 Anderson Highway, Cumberland, Cumberland County, VA</td>
</tr>
<tr>
<td>September 13</td>
<td>Atlantic Union Bank</td>
<td>Richmond, VA closed its branch office at 1553 George Washington Memorial Hwy, Gloucester Point, Gloucester County, VA</td>
</tr>
<tr>
<td>September 13</td>
<td>Atlantic Union Bank</td>
<td>Richmond, VA closed its branch office at 4037 East Little Creek Road, City of Norfolk, VA</td>
</tr>
<tr>
<td>September 13</td>
<td>Atlantic Union Bank</td>
<td>Richmond, VA closed its branch office at 433 US Highway 64 East, Plymouth, NC</td>
</tr>
<tr>
<td>September 13</td>
<td>Atlantic Union Bank</td>
<td>Richmond, VA closed its branch office at 712 Liberty Street, City of Chesapeake, VA</td>
</tr>
<tr>
<td>September 13</td>
<td>Atlantic Union Bank</td>
<td>Richmond, VA closed its branch office at 1006 Hardy Road, Vinton, Roanoke County, VA</td>
</tr>
<tr>
<td>October 11</td>
<td>United Bank</td>
<td>Vienna, VA closed its branch office at 473 Camden Road, Huntington, WV</td>
</tr>
<tr>
<td>November 08</td>
<td>Village Bank</td>
<td>Midlothian, VA closed its branch office at 1120 Huguenot Road, Midlothian, Chesterfield County, VA</td>
</tr>
<tr>
<td>November 14</td>
<td>United Bank</td>
<td>Vienna, VA closed its branch office at 7787 Leesburg Pike, Fairfax County, VA</td>
</tr>
<tr>
<td>November 15</td>
<td>Carter Bank &amp; Trust</td>
<td>Martinsville, VA closed its branch office at 110 South Market Street, City of Danville, VA</td>
</tr>
<tr>
<td>November 15</td>
<td>Carter Bank &amp; Trust</td>
<td>Martinsville, VA closed its branch office at 345 North Bridge Street, Jonesville, NC</td>
</tr>
<tr>
<td>November 15</td>
<td>Carter Bank &amp; Trust</td>
<td>Martinsville, VA closed its branch office at 2009 East Dixon Boulevard, Shelby, NC</td>
</tr>
<tr>
<td>December 18</td>
<td>Farmers Bank</td>
<td>Windsor, Virginia, Windsor, VA closed its branch office at 1403 Greenbrier Parkway, Suite 110, City of Chesapeake, VA</td>
</tr>
</tbody>
</table>
Atlantic Union Bank
1051 E. Cary Street, Suite 1200
Richmond 23219

C.E.O.- John C. Asbury
Cashier- Robert M. Gorman, Chief Financial Officer

Offices
City of Alexandria
  2050 B Ballenger Avenue
City of Charlottesville
  2151 Barracks Road
  400 East Main Street
City of Chesapeake
  1500 Mt Pleasant Road
  201 Volvo Parkway
  239 Battlefield Boulevard South
  4108 Portsmouth Boulevard
  852 N. George Washington Highway
City of Colonial Heights
  3099 Boulevard
City of Covington
  450 West Main Street
City of Fredericksburg
  2811 Fall Hill Avenue
  725 Kenmore Avenue
City of Harrisonburg
  390 University Boulevard
  440 South Main Street
City of Lynchburg
  2102 Langhorne Road
City of Newport News
  603 Pilot House Drive, Suite 100
City of Norfolk
  539 21st Street
  999 Waterside Drive Suite 101
City of Radford
  50 West Main Street
City of Richmond
  1051 East Cary Street, Suite 1200 *
  3556 W. Cary Street
  5300 Patterson Avenue
  Three James Center, 1051 East Cary Street, Suite 103
City of Roanoke
  111 Franklin Road
  3804 Brandon Avenue, SW
City of Salem
  1251 West Main Street
City of Staunton
  2307 West Beverly Street
  24 South Augusta Street
City of Suffolk
  1000 N. Main Street
  2825 Godwin Boulevard
  3535 Bridge Road
City of Virginia Beach
  1580 Laskin Road

Atlantic Union Bank (Continued)
City of Virginia Beach
  2098 Princess Anne Road
  3001 Shore Drive
  5472 Indian River Road
  641 Lynnhaven Parkway, Suite 101
  713 Independence Blvd.
City of Waynesboro
  100 Lucy Lane
  251 North Poplar Street
City of Winchester
  1738 Amherst Street
Accomack County
  6350 Maddox Boulevard, Chincoteague
  25253 Lankford Highway, Onley
Albemarle County
  3290 Worth Crossing, Forest Lakes
  1658 State Farm Boulevard
  410 Gander Road
Arlington County
  2300 Wilson Boulevard, Suite 100
Augusta County
  2600 Stuarts Draft Highway, Stuarts Draft
  374 Lee Highway, Verona
  115 Lee Jackson Highway
Bedford County
  125 West Main Street, Bedford
  14915 Forest Road, Forest
  14739 Moneta Road, Moneta
Caroline County
  211 N Main Street, Bowling Green
  7349 Ladysmith Road, Ladysmith
Chesterfield County
  10620 Iron Bridge Road, Chester
  12204 Bermuda Crossroad Lane, Chester
  11101 Hull Street Road, Midlothian
  13700 Midlothian Turnpike, Midlothian
  6030 Harbour Park Drive, Midlothian
  11101 Midlothian Turnpike
  209 Stonebridge Plaza Avenue
  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
  4221 Walney Road, Suite 120, Chantilly
  2325 Dulles Corner Boulevard, Suite 500, Herndon
  1800 Robert Fulton Drive, Suite 105, Reston
  5803 Rolling Road, Springfield
  8221 Old Courthouse Road, Suite 100, Vienna

* Legal main office
Atlantic Union Bank (Continued)

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

Floyd County
680 East Main Street, Floyd

Fluvanna County
5980 Thomas Jefferson Parkway, Palmyra

Franklin County
369 Franklin Street, Rocky Mount

Giles County
605 Wenonah Avenue, Pearisburg

Gloucester County
6720 Sutton Road, Gloucester

Greensville County
100 Dominion Drive

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

Henrico County
11163 Nuckols Road, Glen Allen
11263 West Broad Street, Glen Allen
12090 West Broad Street
1601 Willow Lawn Drive, Suite 701
1773 North Parham Road
4390 S. Laburnum Avenue
7019 F Three Chopt Road
8209 West Broad Street
8983 Staples Mill Road
9605 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

Loudoun County
43325 Junction Plaza, Ashburn
102 Catoctin Circle Southeast, Leesburg
538 Fort Evans Road Northeast, Leesburg
111 West Washington Street, Middleburg
431 East Main Street, Purcellville

Madison County
1174 North Main Street, Madison

Montgomery County
601 North Main Street, Blacksburg
105 Arbor Drive, Christiansburg
1675 Roanoke Street, Christiansburg

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

Nelson County
124 Main Street, Lovingston

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

Northumberland County
15043 Northumberland Highway, Burgess

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

Prince William County
8190 Stonewall Shops Square, Gainesville
8525 Rolling Road, Suite 100, Manassas

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
3605 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
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

Maryland
103 Pocomoke Marketplace, Pocomoke
1503 S. Salisbury Boulevard, Salisbury

North Carolina
322 South Broad Street, Edenton

* Legal main office
Atlantic Union Bank (Continued)
North Carolina
1145 North Road Street, Elizabeth City
1404 West Ehringhaus Street, Elizabeth City
5406 North Croatan Highway, Kitty Hawk
100 Moyock Commons Drive, Moyock
2235 Gateway Access Point, Raleigh

Bank of Botetourt
P O Box 615
Troutville 24175-0615
C.E.O. - G. Lyn Hayth, III, President
Cashier- Michelle A. Crook, Chief Financial Officer
Offices
City of Salem
231 S. College Avenue
Botetourt County
19747 Main Street, Buchanan *
140 Town Center Street, Daleville
58 Railroad Avenue, Eagle Rock
60 Lee Highway North, Troutville
Franklin County
51 Firstwatch Drive, Moneta
Roanoke County
3130 Peters Creek Road NW
3232 Electric Road
3801 Challenger Avenue
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.- Dabney T. P. Gilliam, Jr.
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.- Brandon C. Lorey
Cashier- Kathleen J. Chappell, Chief Financial Officer
Offices
City of Winchester
202 North Loudoun Street
2555 Pleasant Valley Road

Bank of Clarke County (Continued)
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
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.- C. Scott Steele, President
Cashier- Michael J. Jasper, Chief Financial Officer
Offices
Bedford County
1387 American Way Court, Bedford
Botetourt County
614 Lee Highway, Cloverdale
1618 Roanoke Road, Daleville
200 The Glebe Boulevard, Daleville
SW corner of U.S. Route 220 and, State Route 674, Daleville
17 South Roanoke Street, Fincastle *
5192 Lee Highway S., Troutville
98 Blue Ridge Boulevard

Bank of Marion, The
P O Box 1067
Marion 24354-1067
C.E.O.- Christopher B. Snodgrass, President
Offices
City of Bristol
7 Clear Creek Road
Russell County
36 Library Drive, Honaker
Scott County
196 East Jackson Street, Gate City
2768 US Highway 23 North, Weber City
Smyth County
1155 E. Lee Highway, Chilhowie
101 East Main Street, Marion
102 West Main Street, Marion *
1026 S. Main Street, Marion
111 North Church Street, Marion
1600 North Main Street, Marion
101 Bank Street, Saltville

* Legal main office
Banks -- List by Name

Bank of Marion, The (Continued)
Washington County
201 Valley Street, Abingdon
744 Beaver Dam Avenue, Suite A, Damascus
656 S. Monte Vista Drive, Glade Spring
Wythe County
787 Fort Chiswell Road, Suite 7, Max Meadows
512 North Main Street, Rural Retreat
Tennessee
2867 Boones Creek Road, Johnson City

Bank of 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
Greenville County
U.S. Route 58 & State Route 686
Isle of Wight County
115 Main Street, Smithfield
Prince George County
6400 Courthouse Road
Southampton County
18207 Virginia Avenue, Boykins
23003 Main Street, Capron
Sussex County
Main Street, Stony Creek
630 N. County Drive, Wakefield
Jarrett Avenue

Bank of the James (Continued)
City of Lexington
45 South Main Street
City of Lynchburg
4935 Boonsboro Road, Suite C
501 V.E.S. Road
5204 Fort Avenue
828 Main Street *
Albemarle County
225 Merchant Walk Avenue
250 Pantops Mountain Road
Amherst County
164 South Main Street, Amherst
4698 S. Amherst Highway, Madison Heights
Appomattox County
1745 Confederate Boulevard, Appomattox
Bedford County
1405 Ole Dominion Boulevard, Bedford
17000 Forest Road, Forest
Campbell County
1110 Main Street, Altavista
13 Village Highway, Rustburg
Roanoke County
2101 Electric Road
3562 Electric Road

Benchmark Community Bank
P O Box 569
Kenbridge 23944-0569
C.E.O.- Jay A. Stafford
Cashier- Edwin Neil Burke, Chief Financial Officer
Offices
City of Emporia
316 W. Atlantic Street
Brunswick County
220 W. Fifth Avenue, Lawrenceville
Halifax County
290 South Main Street, Halifax
1135 Huell Matthews Highway, South Boston
Lunenburg County
204 S. Broad Street, Kenbridge *
1910 Main Street, Victoria
Mecklenburg County
845 E. Second Street, Chase City
133 College Street, Clarksville
905 North Mecklenburg Avenue, South Hill
Nottoway County
400 Church Street, Blackstone
1500-1508 W. Virginia Avenue, Crewe
Prince Edward County
East Third Street & South Street, Farmville
Southwest Corner of Main Street, and Milwood Road, Farmville
North Carolina
1775 Graham Avenue, Suite 105, Henderson

* Legal main office
### Benchmark Community Bank (Continued)
North Carolina
- 12335 Wake Union Church Road, Unit 206, Wake Forest
- 110 South College Street, Youngsville

### Blue Grass Valley Bank, The
P.O. Box 6  
Blue Grass 24413-0006  
C.E.O.- Tina G. Blagg

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

### Burke & Herbert Bank & Trust Company (Continued)
Prince William County  
4605 Daisy Reid Avenue

### Carter Bank & Trust
1300 Kings Mountain Road  
Martinsville 24112-7268  
C.E.O.- Litz H. Van Dyke  
Cashier- Jane Ann Davis, Executive Vice President

**Offices**
- City of Bristol  
  18 Midway Street  
- City of Charlottesville  
  1113 5th Street SW  
  800 Gardens Boulevard  
- City of Danville  
  140 Kentuck Road  
  141 Westover Drive  
  3060 North Main Street  
  903 South Main Street  
- City of Galax  
  118 North Main Street  
  543 East Stuart Drive  
- City of Harrisonburg  
  2169 South Main Street  
  75 North Mason Street  
- City of Lynchburg  
  1728 Graves Mill Road  
  2018 Tate Springs Road  
  3515 Campbell Avenue  
- City of Martinsville  
  4 East Commonwealth Boulevard *  
- City of Radford  
  1900 East Main Street  
- City of Roanoke  
  1722 Hershberger Road NW  
  2657 Peters Creek Road NW  
  3132 Electric Road SW  
  4143 Franklin Road SW  
  4806 Hollins Road NW  
  616 9th Street SE  
- City of Salem  
  1400 Electric Road  
- City of Staunton  
  478 Frontier Drive  
- City of Waynesboro  
  2701 West Main Street  
- Amherst County  
  221 Amtri Drive, Amherst  
  4498 South Amherst Highway, Madison Heights  
- Bedford County  
  1621 Forest Road, Bedford  
  550 Blue Ridge Avenue, Bedford  
  8334 Moneta Road

### Carter Bank & Trust (Continued)
1300 Kings Mountain Road  
Martinsville 24112-7268  
C.E.O.- Litz H. Van Dyke  
Cashier- Jane Ann Davis, Executive Vice President

**Offices**
- City of Bristol  
  18 Midway Street  
- City of Charlottesville  
  1113 5th Street SW  
  800 Gardens Boulevard  
- City of Danville  
  140 Kentuck Road  
  141 Westover Drive  
  3060 North Main Street  
  903 South Main Street  
- City of Galax  
  118 North Main Street  
  543 East Stuart Drive  
- City of Harrisonburg  
  2169 South Main Street  
  75 North Mason Street  
- City of Lynchburg  
  1728 Graves Mill Road  
  2018 Tate Springs Road  
  3515 Campbell Avenue  
- City of Martinsville  
  4 East Commonwealth Boulevard *  
- City of Radford  
  1900 East Main Street  
- City of Roanoke  
  1722 Hershberger Road NW  
  2657 Peters Creek Road NW  
  3132 Electric Road SW  
  4143 Franklin Road SW  
  4806 Hollins Road NW  
  616 9th Street SE  
- City of Salem  
  1400 Electric Road  
- City of Staunton  
  478 Frontier Drive  
- City of Waynesboro  
  2701 West Main Street  
- Amherst County  
  221 Amtri Drive, Amherst  
  4498 South Amherst Highway, Madison Heights  
- Bedford County  
  1621 Forest Road, Bedford  
  550 Blue Ridge Avenue, Bedford  
  8334 Moneta Road

* Legal main office

---

**Banks -- List by Name**

**Benchmark Community Bank (Continued)**
North Carolina
- 12335 Wake Union Church Road, Unit 206, Wake Forest
- 110 South College Street, Youngsville

**Blue Grass Valley Bank, The**
P.O. Box 6  
Blue Grass 24413-0006  
C.E.O.- Tina G. Blagg

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

**Burke & Herbert Bank & Trust Company**
P.O Box 268  
Alexandria 22313-0268

C.E.O.- Edmund Hunt Burke, Chairman of the Board  
Cashier- Jeffrey L. Stryker, Senior Executive Vice President

**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

**Burke & Herbert Bank & Trust Company (Continued)**
Prince William County  
4605 Daisy Reid Avenue

**Carter Bank & Trust**
1300 Kings Mountain Road  
Martinsville 24112-7268  
C.E.O.- Litz H. Van Dyke  
Cashier- Jane Ann Davis, Executive Vice President

**Offices**
- City of Bristol  
  18 Midway Street  
- City of Charlottesville  
  1113 5th Street SW  
  800 Gardens Boulevard  
- City of Danville  
  140 Kentuck Road  
  141 Westover Drive  
  3060 North Main Street  
  903 South Main Street  
- City of Galax  
  118 North Main Street  
  543 East Stuart Drive  
- City of Harrisonburg  
  2169 South Main Street  
  75 North Mason Street  
- City of Lynchburg  
  1728 Graves Mill Road  
  2018 Tate Springs Road  
  3515 Campbell Avenue  
- City of Martinsville  
  4 East Commonwealth Boulevard *  
- City of Radford  
  1900 East Main Street  
- City of Roanoke  
  1722 Hershberger Road NW  
  2657 Peters Creek Road NW  
  3132 Electric Road SW  
  4143 Franklin Road SW  
  4806 Hollins Road NW  
  616 9th Street SE  
- City of Salem  
  1400 Electric Road  
- City of Staunton  
  478 Frontier Drive  
- City of Waynesboro  
  2701 West Main Street  
- Amherst County  
  221 Amtri Drive, Amherst  
  4498 South Amherst Highway, Madison Heights  
- Bedford County  
  1621 Forest Road, Bedford  
  550 Blue Ridge Avenue, Bedford  
  8334 Moneta Road

* Legal main office
Banks -- List by Name

**Carter Bank & Trust (Continued)**

Botetourt County
- 721 Blue Ridge Boulevard
Campbell County
- 3203 Waterlick Road
Carroll County
- 220 Main Street, Hillsville
Craig County
- 300 Main Street, New Castle
Culpeper County
- 806 Nottingham Street, Culpeper
Floyd County
- 213 North Locust Street, Floyd
Franklin County
- 50 Boones Mill Road, Boones Mill
- 9440 Franklin Street, Ferrum
- 135 Scruggs Road, Moneta
- 400 Franklin Street, Rocky Mount
Grayson County
- 449 East Main Street, Independence
Halifax County
- 222 Main Street, South Boston
- 4013 Halifax Road, South Boston
Henry County
- 11020 Virginia Avenue, Bassett
- 2770 Riverside Drive, Bassett
- 128 Paul Street, Collinsville
- 4259 Appalachian Drive, Fieldale
- 166 Horsepasture Price Road, Ridgeway
- 140 Tensbury Drive
- 6142 A.L. Philpott Highway
Mecklenburg County
- 749 East 2nd Street, Chase City
- 1002 Virginia Avenue, Clarksville
- 302 East Atlantic Street, South Hill
Montgomery County
- 105 King Street, Blacksburg
- 200 College Street NW, Christiansburg
- 370 Arbor Drive, Christiansburg
Patrick County
- 125 East Blue Ridge Street, Stuart
Pittsylvania County
- 5406 U.S. 29 North, Blairs
- 140 South Main Street, Chatham
- 307 South Main Street, Gretna
Prince William County
- 12791 Harbor Drive, Lake Ridge
- 12912 Fitzwater Drive, Nokesville
- 8402 Sudley Road
Pulaski County
- 998 Memorial Drive, Pulaski
Roanoke County
- 1111 East Washington Avenue, Vinton
Rockbridge County
- 116 East Midland Trail

**Carter Bank & Trust (Continued)**

Rockingham County
- 317 North Main Street, Bridgewater
Russell County
- 82 E. Main Street, Lebanon
Spotsylvania County
- 10407 Courthouse Road, Spotsylvania
- 1204 Bragg Road
Stafford County
- 175 Warrenton Road, Falmouth
- 2155 Jefferson Davis Highway, Stafford
- 55 Worth Avenue, Stafford
- 70 Chatham Heights Road
Tazewell County
- 1082 Cedar Valley Drive, Cedar Bluff
- 901 East Fincastle Turnpike, Tazewell
Washington County
- 238 West Main Street, Abingdon
Wise County
- 3052 Fourth Avenue, St. Paul
Wythe County
- 325 East Spring Street, Wytheville
North Carolina
- 1425 North Fayetteville Street, Asheboro
- 106 South Broad Street, Burlington
- 1534 North Church Street, Burlington
- 630 Fagg Drive, Eden
- 123 Rowan Street, Fayetteville
- 697 Country Club Drive, Fayetteville
- 704 Oak Street, Forest City
- 4004 West Wendover Avenue, Greensboro
- 5715 High Point Road, Greensboro
- 2100 West Arlington Boulevard, Greenville
- 300 Dabney Drive Ext., Henderson
- 821 4th Street Drive SW, Hickory
- 341 East Main Street, Lincolnton
- 205 South Bickett Boulevard, Louisburg
- 604 North Chestnut Street, Lumberton
- 231 East Plaza Drive, Mooresville
- 301 Carbon City Road, Morganton
- 507 Willow Street, Mount Airy
- 305 South Main Street, Reidsville
- 823 North Main Street, Roxboro
- 1001 South Horner Boulevard, Sanford
- 101 East Raleigh Street, Siler City
- 107 South Henry Street, Stoneville
- 1606 Curtis Bridge Road, Wilkesboro
- 200 Forest Hills Road, Wilson

* Legal main office
Banks -- List by Name

Chesapeake Bank
P O Box 1419
Kilmarnock 22482-1419
C.E.O.- Jeffrey M. Szyperski, President
Cashier- John H. Hunt, II, Executive Vice President

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

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

Offices
City of Colonial Heights
497 Southpark Circle
Amelia County
State Route 38 & Church Street, Amelia
Chesterfield County
12101 Olivers Way, Chester
Mecklenburg County
622 E. Atlantic Street, South Hill
Nottoway County
101 N Main Street (D-I), Blackstone
126 S Main Street, Blackstone *
State Routes 40 & 46, Blackstone
Agnew Street & Namozine Avenue, Burkeville
210 Carter Street, Crewe
Powhatan County
2501 Anderson Highway
Prince Edward County
1517 West Third Street, Farmville

Citizens Bank and Trust Company (Continued)

Prince Edward County
1712 S. Main Street, Farmville

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

Offices
City of Charlottesville
304 East Main Street
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 Alverse Plaza, Midlothian
4901 Millridge Parkway East, Midlothian
Cumberland County
2288 Cartersville Road, Cartersville
1422 Anderson Highway
Goochland County
12308 Patterson Avenue
Hanover County
7021 Mechanicsville Turnpike, Mechanicsville
Henrico County
100 East Williamsburg Road, Sandston
State Route 5 and Strath Road, Varina
3490 Lauderdale Drive
8001 West Broad Street
James City County
N.E. Corner of U.S. Route 60 and State Route 607,
Norge
4780 Longhill Road
King William County
14th & Main Streets, West Point
802 Main Street, West Point *
Middlesex County
SW Corner of the Intersection of State Route 33 &
State Route 227
New Kent County
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton
Powhatan County
2351 Anderson Highway, Powhatan
2036 New Dorset Road
York County
2800 George Washington Memorial Hwy

* Legal main office
Banks -- List by Name

**Community Bankers' Bank**
P O Box 268
Midlothian 23113-0268
C.E.O.- G. William Beale, President
Cashier- Stephen R. Kinnier, Chief Financial Officer

*Offices*
- Chesterfield County
  - 2601 Promenade Parkway, Midlothian *

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

*Offices*
- City of Lynchburg
  - 3638 Old Forest Road
- Campbell County
  - 21437 Timberlake Road
- Chesterfield County
  - Stonehenge Village, 12640 Stone Village Way, Midlothian
  - 2730 Buford Road
- Essex County
  - 1325 Tappahannock Boulevard, Tappahannock
- Goochland County
  - 1949 Sandy Hook Road, Goochland
  - 100 Broad Street Road, Manakin-Sabot
- Hanover County
  - 6315 Mechanicsville Pike, Mechanicsville
- Henrico County
  - 9951 Brook Road, Glen Allen
  - 9954 Mayland Drive, Suite 2100 *
  - West Broad Marketplace, 12254 West Broad Street
- King William County
  - U.S. Route 360, Central Garage
  - 1681 Main Street, West Point
- Louisa County
  - 217 East Main Street, Louisa
- Northumberland County
  - 14598 Northumberland Highway, Burgess
  - 654 Northumberland Highway, Callao
- Powhatan County
  - 2320 Anderson Highway, Powhatan
  - Winterfield Place, 3740 Winterfield Road
- Shenandoah County
  - 120 South Main Street, Edinburg
  - 161 South Main Street, Woodstock

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

*Offices*
- Arlington County
  - 2500 Wilson Boulevard
- Fairfax County
  - 11260 Roger Bacon Drive, Suite 101, Reston
  - 6975A Springfield Boulevard, Springfield
  - 11325 Random Hills Road *
- Loudoun County
  - Loudoun Station, Building A, 43800 Central Station Drive, Suite 150, Ashburn
- Prince William County
  - 7900 Sudley Road
- District of Columbia
  - 1301 9th Street, NW, Washington
- Maryland
  - 1835 West Street, Annapolis
  - 6143 High Bridge Road, Bowie
  - 2120 Baldwin Avenue, Crofton
  - 3062 Solomons Island Road, Edgewater
  - 1101 Nelson Street, Rockville
  - 1230 Race Road, Rosedale
- Prince George's County
  - 6143 High Bridge Road, Bowie *
- St. Mary's County
  - 1200 Piney Point Road, stumpen*
- Virginia
  - 8001 Old Dominion Drive, Chantilly
  - 8910 Greensboro Drive, McLean
  - 9600 Old Danville Road, Rockville
  - 9954 Mayland Drive, Suite 2100 *

**Farmers & Merchants Bank**
P O Box 1111
Timberville 22853-1111
C.E.O.- Dean W. Withers, Vice Chairman
Cashier- Neil W. Hayslett, Chief Operating Officer

*Offices*
- City of Staunton
  - 2813 North Augusta Street
- Augusta County
  - 125 West Craig Street, Craigsville
  - 30 Gosnell Crossing, Fishersville
  - 2782 Stuarts Draft Highway, Stuarts Draft
- Page County
  - 1 East Luray Shopping Center, East Main Street, Luray
- Rockingham County
  - 100 Plaza Drive, Bridgewater
  - State Route 259, Broadway
  - 127 West Rockingham Street, Elkton
  - 200 Augusta Avenue, Grottoes
  - 80 Cross Keys Road, Penn Laird
  - 205 South Main Street, Timberville *
  - 2030 Legacy Lane
- Shenandoah County
  - 120 South Main Street, Edinburg
- Virginia
  - 161 South Main Street, Woodstock

* Legal main office
Banks -- List by Name

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

Farmers Bank of Appomattox, The
P O Box 216
Appomattox 24522-0216
C.E.O.- John R. Caldwell, President
Cashier- Dawn S. Tolley, Chief Financial Officer
Offices
Appomattox County
18 Main Street, Appomattox *
Triangle Plaza Shopping Center, Route 460, Appomattox
Buckingham County
Southeast corner of State Rt. 20, and U.S. Route 15, Dillwyn
Campbell County
Highway 24, Concord
Prince Edward County
1508 South Main Street, Farmville

Farmers Bank, Windsor, Virginia
P O Box 285
Windsor 23487-0285
C.E.O.- Richard J. Holland, Jr., Chairman of the Board
Cashier- Kristy E. DeJarnette, Chief Financial Officer
Offices
City of Chesapeake
821 North Battlefield Boulevard
City of Suffolk
1008 West Washington Street
3100 Godwin Boulevard
6255 College Drive, Suite L
Isle of Wight County
1119 South Church Street, Smithfield
50 E Windsor Boulevard, Windsor *
Southampton County
28319 Southampton Parkway

Farmers and Miners Bank
41526 West Morgan Avenue
Pennington Gap 24277-2319
C.E.O.- Terry M. Estep, President
Cashier- C. Shawn Moore, Chief Operating Officer
Offices
Dickenson County
North side of State Route 83, 500 yards West of Brush Creek Road, Clintwood
Lee County
248 Station Creed Road, Ewing
41526 West Morgan Avenue, Pennington Gap *
6489 Dr. Thomas Walker Road, Rose Hill
Scott County
2944 US Highway North, Weber City
Wise County
331 East Main Street, Wise

Fauquier Bank, The
10 Courthouse Square
Warrenton 20186-2800
C.E.O.- Randy K. Ferrell, President
Cashier- Eric P. Graap, Chief Financial Officer
Offices
City of Manassas
8780 Centreville Road
Fauquier County
6207 Station Drive, Bealeton
Northeast corner of Rts 28 and 806, Catlett
Northeast corner of the Intersection, of Main Street and Loudoun Ave, The Plains
10 Courthouse Square, Warrenton *
87 Lee Highway, Warrenton
Southeast corner of the Intersection, of U.S. Route 29 and State Route 600
Prince William County
10260 Bristow Center Drive, Bristow Shopping Center, Bristow
7485 Limestone Drive, Gainesville
15240 Washington Street, Haymarket
8091 Sudley Road

First Bank
112 West King Street
Strasburg 22657-2220
C.E.O.- Scott C. Harvard
Cashier- M. Shane Bell, Chief Financial Officer
Offices
City of Richmond
5601 Patterson Avenue
City of Staunton
1 West Frederick Street
City of Waynesboro
1415 West Main Street

* Legal main office
First Bank (Continued)
City of Winchester
1835 Valley Avenue
Buckingham County
3474 Rosney Road, Dillwyn
Frederick County
695 Fairfax Pike, Stephens City
208 Crock Wells Mill Drive
Prince Edward County
201 South Main Street, Farmville
Rockingham County
301 West Spotswood Trail, Elkton
Shenandoah County
5304 Main Street, Mt. Jackson
112 West King Street, Strasburg *
860 South Main Street, Woodstock
Warren County
1717 Shenandoah Avenue, Front Royal
508 North Commerce Avenue, Front Royal

First Bank and Trust Company, The (Continued)
Wythe County
1290 N. 4th Street, Wytheville
Tennessee
1314 Volunteer Parkway, Bristol
2100 Forest Drive, Gray
1185 North State of Franklin Road, Johnson City
1108 East Stone Drive, Kingsport

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

Offices
City of Bristol
821 Commonwealth Avenue
999 Old Airport Road
City of Emporia
125 West Atlantic Street
City of Salem
1406 S. Colorado Street
Carroll County
148 North Main Street, Hillsville
Chesterfield County
14441 Sommerville Court, Midlothian
11400 Midlothian Turnpike
6951 Commons Plaza
Dickerson County
320 Chase Street, Clintwood
Henrico County
2702 North Parham Road
Montgomery County
1900 South Main Street, Blacksburg
109 Roanoke Street, Christiansburg
1400 Tyler Avenue, Radford
Pulaski County
1001 Bob White Boulevard, Pulaski
Scott County
135 West Jackson Street, Gate City
Smyth County
1425 North Main Street, Marion
Tazewell County
101 Sanders Lane, Bluefield
29 College Drive, Bluefield *
3377 Riverside Drive, North Tazewell
302 Washington Square, Richlands
Washington County
164 Old Jonesboro Road, Abingdon
24412 Maringo Road, Abingdon
271 West Main Street, Abingdon
340 West Main Street, Abingdon
506 Maple Street, Glade Spring

* Legal main office
First Community Bank (Continued)
Wythe County
747 Ft. Chiswell Road, Max Meadows
210 East Main Street, Wytheville
North Carolina
115 Main Street East, Banner Elk
1013 Highway 105, Boone
101 Brookfall Dairy Road, Elkin
5519 Mountain View Road, Hays
704 Independence Boulevard, Mount Airy
57 North Main Street, Sparta
92 North Center Street, Taylorville
5002 Peters Creek Parkway, Winston-Salem
5610 University Parkway, Winston-Salem
Tennessee
2217 Highway 394, Blountville
300 Sunset Drive, Johnson City
2681 Boones Creek Road, Johnson City
7570 Mountain Grove Drive, Knoxville
4020 Highway 66 South, Rogersville
113 Hardin Lane, Sevierville
1824 Veterans Boulevard, Sevierville
West Virginia
101 Vermillion Street, Athens
111 Citizens Drive, Beckley
211 Federal Street, Bluefield
4206 Coal Heritage Road, Bluefield
2 West Main Street, Buckhannon
6299 Webster Road, Cowen
16 Red Oak Drive, 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 (Continued)
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

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
4500 Daly Drive, Suite 240, Chantilly
11700 Plaza America Drive, Suite 110, Reston
502 Maple Avenue West, Vienna

Frontier Community Bank
400 Lew Dewitt Blvd
Waynesboro 22980-1666
C.E.O.- Alan J. Sweet, President
Cashier- Frederick W. Galway, Jr., Chief Financial Officer
Offices
City of Staunton
1013 Richmond Avenue
City of Waynesboro
400 Lew Dewitt Boulevard *

Highlands Community Bank
P O Box 1059
Covington 24426-5059
C.E.O.- Bryan P. Thompson, President
Cashier- Sarah C. Gilbert, Chief Operating Officer
Offices
City of Covington
307 Thacker Avenue *
Alleghany County
1501 Main Street, Clifton Forge
Bath County
9008 Sam Snead Hwy, Hot Springs

Highlands Union Bank
P O Box 1128
Abingdon 24212-1128
C.E.O.- Timothy K. Schools
Cashier- James R. Edmondson, Chief Financial Officer
Offices
City of Bristol
821 Commonwealth Avenue

* Legal main office
Banks -- List by Name

Highlands Union Bank (Continued)
City of Bristol
  999 Old Airport Road
Smyth County
  1425 North Main Street, Marion
Washington County
  164 Old Jonesboro Road, Abingdon
  24412 Maringo Road, Abingdon
  340 West Main Street, Abingdon *
  306 Maple Street, Glade Spring
North Carolina
  115 Main Street East, Banner Elk
  1013 Highway 105, Boone
Tennessee
  2217 Highway 394, Blountville
  7570 Mountain Grove Drive, Knoxville
  4020 Highway 66 South, Rogersville
  113 Hardin Lane, Sevierville
  1824 Veterans Boulevard, Sevierville

Lee Bank & Trust Company (Continued)
Lee County
  600 West Morgan Avenue, Pennington Gap *
Washington County
  17510 Lee Highway, Abingdon

MainStreet Bank
10089 Fairfax Boulevard
Fairfax 22030-1742
C.E.O.- Jeff W. Dick, Chairman of the Board
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 Eelden Street, Herndon
  1354 Old Chain Bridge Road, McLean
Loudoun County
  307 East Market Street, Leesburg

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.

Movement Bank
P O Box 6400
Danville 24543-6400
C.E.O.- Thomas E. Smith, President
Offices
  City of Danville
  201 N Union Street *

New Peoples Bank, Inc.
53 Commerce Drive
P O Box 1810
Honaker 24260-1810
C.E.O.- C. Todd Asbury, President
Offices
  City of Bristol
  102 Linden Square Drive

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 *
  8229 Boone Boulevard, Suite 102, Vienna
Loudoun County
  842 South King Street, Leesburg
Prince William County
  14130 Noblewood Plaza, Suite 201, Woodbridge
District of Columbia
  1330 New Hampshire Avenue, NW, Suite 111,
  Washington
  1401 H Street, NW, Suite 702, Washington
Maryland
  11 N. Washington Street, Rockville

Lee Bank & Trust Company
P O Box 100
Pennington Gap 24277-0100
C.E.O.- Robert M. Coffey
Cashier- Deborah Pendleton, Chief Financial Officer
Offices
  City of Bristol
  707 Gate City Highway
Lee County
  32739 Main Street, Jonesville

* Legal main office
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
2600 North John B. Dennis Highway, Kingsport
West Virginia
1221 Stafford Drive, Princeton
207 Oakvale Road, Princeton

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
City of Fredericksburg
175 Kings Highway
King George County
5082 James Madison Parkway
8065 Kings Highway
Richmond County
4593 Richmond Road, Warsaw
Westmoreland County
15960 Kings Highway, Montross *

Pioneer Bank
P. O. Box 10
Stanley 22851-0010
C.E.O.- Mark N. Reed, President
Cashier- Lori G. Hassett, Chief Financial Officer
Offices
City of Harrisonburg
890 West Market Street
Albemarle County
630 Peter Jefferson Parkway, Suite 190
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
4925 Boonsboro Road
7113 Timberlake Road
Bedford County
1387 American Way Court
211 Gristmill Drive *

Sonabank
10900 Nuckols Road,Suite 325
Glen Allen 23060
C.E.O.- Georgia S. Derrico, Chairman of the Board
Cashier- William H. Lagos, Executive Vice President
Offices
City of Colonial Heights
3012 Boulevard
City of Fairfax
10855 Fairfax Boulevard
City of Hampton
2198 Coliseum Drive
City of Newport News
11801 Merchants Walk
City of Williamsburg
1430 Building 12 High Street
Albemarle County
1770 Timberwood Boulevard
Alleghany County
511 Main Street, Clifton Forge
Chesterfield County
350 East Hundred Road, Chester
13804 Hull Street Road, Midlothian

* Legal main office
Sonabank (Continued)

Essex County
   307 Church Lane, Tappahannock *
   Essex Square Shopping Center, 1665 Tappahannock Boulevard, Tappahannock
Fairfax County
   6830 Old Dominion Drive, McLean
   11527 Sunrise Valley Drive, Reston
Fauquier County
   11-A Main Street, Warrenton
Gloucester County
   7132 George Washington Memorial Hwy, Gloucester
   1953 George Washington Memorial Hwy., Gloucester Point
Hanover County
   201 North Washington Highway, Ashland
   8123 Mechanicsville Turnpike, Mechanicsville
   9495 Charter Gate Drive, Mechanicsville
Henrico County
   8821 West Broad Street
King William County
   20 Commerce Lane
Lancaster County
   437 North Main Street, Kilmarnock
Loudoun County
   1 East Market Street, Leesburg
   10 West Washington Street, Middleburg
   43086 Peacock Market Plaza, South Riding
Middlesex County
   16273 General Puller Highway Suite D, Deltaville
   11290 General Puller Highway, Hartfield
   291 Virginia Street, Urbanna
New Kent County
   2599 New Kent Highway, Quinton
Northumberland County
   14954 Northumberland Highway, Burgess
   110 Northumberland Highway, Callao
   6941 Northumberland Highway, Heathsville
Prince William County
   6719 Leaberry Way, Unit L, The Shoppes at Haymarket
Shenandoah County
   9484 Congress Street, New Market
Southampton County
   22241 Main Street, Courtland
   22510 Linden Street, Courtland
Surry County
   176 Colonial Trail East, Surry
Sussex County
   209 West Main Street, Waverly
   233 South County Drive, Waverly
Warren County
   1 South Royal Avenue, Front Royal
Maryland
   7700 Wisconsin Avenue, Bethesda
   14118 Brandywine Road, Brandywine

Sonabank (Continued)

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

Touchstone Bank

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

Offices
City of Colonial Heights
   3115 Boulevard
Brunswick County
   4200 Gasburg Road, Gasburg
Chesterfield County
   200 Johnson Creek, Chester
   6300 River Road, Matoaca
Dinwiddie County
   20701 First Street, McKenney *
   13812 Boydton Plank Road
   U.S. Highway 460 and State Route 684
Mecklenburg County
   581 Madison Street, Boydton
   701 Virginia Avenue, Clarksville
   800 North Mecklenburg Avenue, South Hill
Prince George County
   4700 Owens Way
North Carolina
   202 North Main Street, Louisburg
   778 Old Farm Road South, Roanoke Rapids

Towne Bank

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

Offices
City of Chesapeake
   1312 Greenbrier Parkway
   137 Mount Pleasant Road
City of Hampton
   550 Settlers Landing Road
City of Newport News
   1 Old Oyster Point Road
   11001 Warwick Boulevard
City of Norfolk
   1 Colley Avenue, Suite 100
   1006 Colley Avenue

* Legal main office
Towne Bank (Continued)

City of Norfolk
101 West Main Street, Suite 1000, World Trade Center
109 E. Main Street
7500 Granby Street

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

City of Richmond
800 East Canal Street
9000 West Huguenot Road

City of Suffolk
5806 Harbour View Boulevard

City of Virginia Beach
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
9761 Iron Bridge Road

Hanover County
7279 Bell Creek Road South, Mechanicsville

Henrico County
4501 Cox Road, Glen Allen
1717 Bellevue Avenue
4901 Libbie Mill East Boulevard
5100 Nine Mile Road
7013 Three Chopt Road

James City County
5216 Monticello Avenue

York County
6515 George Washington Memorial Hwy, Yorktown

North Carolina
178 U.S. 158 West, Camden
5000 Valleystone Drive, Suite 110, Cary
6337 Morrison Boulevard, Charlotte
824 Ocean Trail, Corolla
6670 Caratoke Highway, Kitty Hawk
802 Green Valley Road, Suite 100, Greensboro
2839 Charles Blvd., Greenville
250 Caratoke Highway, Moyock
2525 S. Croatan Highway, Nags Head
3535 Glenwood Avenue, Raleigh
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
Russell County
16-18 Main Street, Lebanon
Tazewell County
1320 Governor George C. Peery Hwy, Pounding Mill
1425 Second Street, Richlands
Washington County
600 East Main Street, Abingdon
914 W. Main Street, Abingdon

North Carolina
116 Executive Park, Asheville
Tennessee
709 Med Tech Parkway, Johnson City

Trustar Bank
774A Walker Road, Suite 220
Great Falls 22066
C.E.O.- Shaza Andersen

Offices
Fairfax County
774 A Walker Road, Suite 220, Great Falls *
1650 Tysons Boulevard, Suite 950, McLean

United Bank
2071 Chain Bridge Rd., Suite 600
Vienna 22182-2622
Cashier- E. Scott Butcher, Chief Financial Officer

Offices
City of Alexandria
1737 King Street
2401 Mount Vernon Avenue
302 South Washington Street
506 King Street
5140 Duke Street
City of Charlottesville
100 5th Street, SE
City of Fairfax
10641 Lee Highway
11185 Main Street *
4021 University Drive

* Legal main office
<table>
<thead>
<tr>
<th>United Bank (Continued)</th>
<th>United Bank (Continued)</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Fredericksburg</td>
<td>Loudoun County</td>
</tr>
<tr>
<td>501 C Jefferson Davis Highway</td>
<td>21885 Ryan Center Way, Ashburn</td>
</tr>
<tr>
<td>Central Park Town Center, 1304 Central Park Boulevard</td>
<td>Dulles 606 Retail Center, 23510 Overland Drive, Dulles</td>
</tr>
<tr>
<td>City of Harrisonburg</td>
<td>20 Catoctin Circle, S. E., Leesburg</td>
</tr>
<tr>
<td>110 University Boulevard</td>
<td>531-A East Market Street, Leesburg</td>
</tr>
<tr>
<td>1980 South Main Street</td>
<td>440 East Main Street, Purcellville</td>
</tr>
<tr>
<td>624 Chicago Avenue</td>
<td>46005 Regal Plaza, Suite 180, Sterling</td>
</tr>
<tr>
<td>677 Chicago Avenue</td>
<td></td>
</tr>
<tr>
<td>City of Manassas</td>
<td>Prince William County</td>
</tr>
<tr>
<td>9626 Center Street</td>
<td>17054 Jefferson Davis Highway, Dumfries</td>
</tr>
<tr>
<td>9872 Liberia Avenue</td>
<td>7905 Heritage Village Plaza, Gainesville</td>
</tr>
<tr>
<td>City of Winchester</td>
<td>2030 Old Bridge Road, Lake Ridge</td>
</tr>
<tr>
<td>139 N. Cameron Street</td>
<td>13870 Smoketown Road, Woodbridge</td>
</tr>
<tr>
<td>2252 Valley Avenue</td>
<td>10830 Balls Ford Road</td>
</tr>
<tr>
<td>Albemarle County</td>
<td>Rockingham County</td>
</tr>
<tr>
<td>1265 Seminole Trail</td>
<td>309 North Main Street, Bridgewater</td>
</tr>
<tr>
<td>Arlington County</td>
<td>361 South Main Street, Broadway</td>
</tr>
<tr>
<td>2409 Columbia Pike</td>
<td>410 West Spotswood Trail, Elkton</td>
</tr>
<tr>
<td>2930 Wilson Boulevard</td>
<td>Shenandoah County</td>
</tr>
<tr>
<td>5350 Lee Highway</td>
<td>120 Oxbow Drive, Strasburg</td>
</tr>
<tr>
<td>6500 Williamsburg Boulevard</td>
<td>1014 South Main Street, Woodstock</td>
</tr>
<tr>
<td>Quincy Plaza, 907 N. Quincy Street</td>
<td>Spotsylvania County</td>
</tr>
<tr>
<td>Augusta County</td>
<td>10800-A Courthouse Road</td>
</tr>
<tr>
<td>54 Franklin Street, Suite 102, Weyers Cave</td>
<td>Stafford County</td>
</tr>
<tr>
<td>2556 Jefferson Highway, Suite 110</td>
<td>289 Garrisonville Road</td>
</tr>
<tr>
<td>Fairfax County</td>
<td>Warren County</td>
</tr>
<tr>
<td>3289 Woodburn Road, Annandale</td>
<td>1729 N. Shenandoah Avenue, Front Royal</td>
</tr>
<tr>
<td>4230 John Marr Drive, Annandale</td>
<td>Post Office Plaza, 300 Warren Ave, Front Royal</td>
</tr>
<tr>
<td>Centreridge Market Place, 6375 Multiplex Drive, Centreville</td>
<td>District of Columbia</td>
</tr>
<tr>
<td>14000 Sullyfield Circle, Chantilly</td>
<td>1001 G Street, N.W., Washington</td>
</tr>
<tr>
<td>4501 Daly Drive, Chantilly</td>
<td>1001 Wisconsin Avenue, N.W., Washington</td>
</tr>
<tr>
<td>5766 Union Mill Road, Clifton</td>
<td>1301 U Street, N.W., Washington</td>
</tr>
<tr>
<td>1451 Dolley Madison Boulevard, McLean</td>
<td>1776 K Street, N.W., Washington</td>
</tr>
<tr>
<td>8270 Greensboro Drive, McLean</td>
<td>1825 Wisconsin Avenue, NW, Washington</td>
</tr>
<tr>
<td>11820 Spectrum Center, Reston</td>
<td>4900 Massachusetts Avenue, N.W., Washington</td>
</tr>
<tr>
<td>1900 Centennial Park Drive, Reston</td>
<td>Maryland</td>
</tr>
<tr>
<td>7830 Backlick Road, Suite 101, Springfield</td>
<td>7315 Wisconsin Avenue, Bethesda</td>
</tr>
<tr>
<td>2071 Chain Bridge Road, Vienna</td>
<td>7845 Wisconsin Avenue, Bethesda</td>
</tr>
<tr>
<td>374 Maple Avenue, Vienna</td>
<td>5410 Wisconsin Avenue, Chevy Chase</td>
</tr>
<tr>
<td>10695-B Braddock Road</td>
<td>16268 Frederick Road, Gaithersburg</td>
</tr>
<tr>
<td>4100 Monument Corner Drive</td>
<td>1219 Mount Aetna Road, Hagerstown</td>
</tr>
<tr>
<td>7115 Leesburg Pike</td>
<td>18750 North Pointe Drive, Hagerstown</td>
</tr>
<tr>
<td>7901 Richmond Highway</td>
<td>12127 Rockville Pike, Rockville</td>
</tr>
<tr>
<td>Frederick County</td>
<td>8630 Fenton Street, Silver Spring</td>
</tr>
<tr>
<td>4095 Valley Pike, Stephens City</td>
<td>Ohio</td>
</tr>
<tr>
<td>1447 North Frederick Pike</td>
<td>3198 Belmont Street, Bellaire</td>
</tr>
<tr>
<td>199 Front Royal Pike</td>
<td>Pennsylvania</td>
</tr>
<tr>
<td>2051 Northwestern Pike</td>
<td>113 Penn Street, Point Marion</td>
</tr>
<tr>
<td>Greene County</td>
<td>69 Main Street, Smithfield</td>
</tr>
<tr>
<td>96 Main Street, Standardsville</td>
<td>100 Walnut Hill Road, Uniontown</td>
</tr>
<tr>
<td></td>
<td>81 W Main Street, Uniontown</td>
</tr>
<tr>
<td></td>
<td>West Virginia</td>
</tr>
<tr>
<td></td>
<td>20020 Midland Trail, Ansted</td>
</tr>
</tbody>
</table>

* Legal main office
United Bank (Continued)

West Virginia
129 Main Street, Beckley
60 Raleigh Mall, Beckley
4605 Pennsylvania Avenue, Big Chimney
555 C Street, Ceredo
106 West Washington Street, Charles Town
1079 Charleston Town Center, Charleston
4901 Maccorkle Avenue SE, Charleston
500 Virginia Street East, Charleston
550 Emily Drive, Clarksburg
90 Railroad Avenue East, Cowen
1661 Smoot Avenue, Danville
1200 Grosscup Avenue, Dunbar
145 West Maple Avenue, Fayetteville
101 East Main Street, Glenville
2889 Third Avenue, Huntington
274 SR 34, Hurricane
7699 Winchester Avenue, Inwood
220 Main Street, Logan
507 Holly Avenue, Logan
300 Market Street, Man
24 District Way, Martinsburg
450 Foxcroft Avenue, Martinsburg
5453 Williamsport Pike, Martinsburg
200 Fourth Street, Montgomery
101 Venture Drive, Morgantown
154 Fayette Street, Morgantown
1750 Earl L. Core Road, Morgantown
40 Hurley Street, Morgantown
990 Elmer Prince Drive, Morgantown
621 Seventh Street, Moundsville
1 Rosemar Circle, Parkersburg
514 Market Street, Parkersburg
113 North Street, Ripley
716 West Main Street, Ripley
7867 Martinsburg Pike, Maddex Square, Shepherdstown
425 Robert C. Byrd Drive, Sophia
2004 West Webster Road, Summersville
234 Grand Central Mall, Vienna
2650 Grand Central Avenue, Vienna
One Court Square, Webster Springs
109 Three Springs Drive, Weirton
3567 Main Street, Weirton
202 Main Avenue, Weston
1269 Warwood Avenue, Wheeling
14 Bethlehem Boulevard, Wheeling
1501 Market Street, Wheeling
21 Twelfth Street, Wheeling
2180 National Road, Wheeling

VCC Bank
7814 Carousel Lane
Richmond 23294-4212
C.E.O.- Jane N. Henderson, President
Cashier- Clyde A. Cornett, Jr., Chief Financial Officer

Offices
Henrico County
7814 Carousel Lane *
Montgomery County
110 Peppers Ferry Road, Christiansburg

Village Bank
P O Box 330
Midlothian 23113-0330
C.E.O.- William G. Foster, Jr., President
Cashier- C. Harri Whitehurst, Jr., Chief Financial Officer

Offices
Chesterfield County
4221 West Hundred Road, Chester
13531 Midlothian Turnpike, Midlothian *
6736 Southshore Drive, Midlothian
Hanover County
10035 Sliding Hill Road, Ashland
8051 Mechanicsville Turnpike, Mechanicsville

Henrico County
1401 Santa Rosa Road
1650 Willow Lawn Drive
James City County
5372 Discovery Park Boulevard, Suite 101
Powhatan County
1793 South Creek One

Virginia Bank and Trust Company
P O Box 3447
Danville 24543-3447
C.E.O.- Donald W. Merricks, 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

* Legal main office
Virginia Commonwealth Bank
P O Box 17310
Richmond 23226-7310
C.E.O.- C. Franklin Scott, III, President
Cashier- Deborah M. Evans, Comptroller
Offices
City of Colonial Heights
3209 Boulevard
City of Petersburg
1955 South Sycamore Street
1965 Wakefield Street
City of Richmond
5711 Patterson Avenue
City of Suffolk
1703 North Main Street
City of Virginia Beach
300 32nd Street, Suite 104
Chesterfield County
4600 West Hundred Road, Chester
11450 Robious Road, North Chesterfield
1118 Courthouse Road
Henrico County
1801 Bayberry Court, Suite 101 *
900 North Parham Road
Lancaster County
100 South Main Street, Kilmarnock
Cowan Center, 2521 Cowan Boulevard
State Route 3, Ice House Field Shopping Center, White Stone
Middlesex County
10880 General Puller Highway, Hartfield
Northumberland County
15104 Northumberland Highway, Burgess
Routes 202 and 360, Callao
Richmond County
610 West Richmond Road, Warsaw
Westmoreland County
680 McKinney Boulevard, Colonial Beach
Route 3 Kings Highway, Montross

Virginia Partners Bank
410 William Street
Fredericksburg 22401-8029
C.E.O.- Lloyd B. Harrison, III
Cashier- Catherine Phillips
Offices
City of Fredericksburg
317-319 William Street
410 William Street *
Cowan Center, 2521 Cowan Boulevard
Spotsylvania County
4210 Plank Road

Virginia Partners Bank (Continued)
Maryland
115 E. Charles Street, La Plata

* Legal main office
Savings Institutions -- List by Name

Elizabeth Building and Loan Association,
Incorporated
519 Washington Street
Portsmouth, VA
   C.E.O.- Kenneth L. Wimbrough, President
## Consolidated Report of Condition for Credit Unions
### As of December 31

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans</td>
<td>$6,378,271,649</td>
<td>$6,639,939,107</td>
</tr>
<tr>
<td>LESS: Allowance for loan losses</td>
<td>64,587,709</td>
<td>68,185,533</td>
</tr>
<tr>
<td>Cash</td>
<td>444,979,670</td>
<td>758,438,581</td>
</tr>
<tr>
<td>Available for Sale securities</td>
<td>1,405,169,494</td>
<td>1,509,475,539</td>
</tr>
<tr>
<td>Held to Maturity securities</td>
<td>388,194,476</td>
<td>143,799,123</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in Corporate Centrals</td>
<td>330,000</td>
<td>4,078,000</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in banks and S&amp;Ls</td>
<td>86,795,462</td>
<td>65,861,500</td>
</tr>
<tr>
<td>Shares, deposits &amp; certificates in other credit unions</td>
<td>22,791,526</td>
<td>16,971,850</td>
</tr>
<tr>
<td>All other investments</td>
<td>77,937,130</td>
<td>75,864,708</td>
</tr>
<tr>
<td>Land and buildings (net of depreciation)</td>
<td>186,784,145</td>
<td>200,536,531</td>
</tr>
<tr>
<td>Other fixed assets (net of depreciation)</td>
<td>27,790,804</td>
<td>31,282,737</td>
</tr>
<tr>
<td>Share insurance capitalization deposit</td>
<td>73,637,918</td>
<td>75,181,996</td>
</tr>
<tr>
<td>All other assets</td>
<td>166,701,665</td>
<td>187,552,283</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$9,194,796,230</td>
<td>$9,640,796,422</td>
</tr>
<tr>
<td><strong>LIABILITIES &amp; SAVINGS EQUITY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Notes/interest payable</td>
<td>$444,870,254</td>
<td>$354,978,544</td>
</tr>
<tr>
<td>Accounts payable</td>
<td>116,565,732</td>
<td>143,209,277</td>
</tr>
<tr>
<td>Dividends payable</td>
<td>395,619</td>
<td>419,709</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>$561,831,605</td>
<td>$498,607,530</td>
</tr>
<tr>
<td>Share certificates</td>
<td>1,386,215,896</td>
<td>1,550,499,269</td>
</tr>
<tr>
<td>Share draft accounts</td>
<td>1,460,944,328</td>
<td>1,539,426,219</td>
</tr>
<tr>
<td>IRA accounts</td>
<td>584,063,886</td>
<td>599,102,801</td>
</tr>
<tr>
<td>Other shares and deposits</td>
<td>4,249,304,360</td>
<td>4,409,383,644</td>
</tr>
<tr>
<td><strong>TOTAL SHARES AND DEPOSITS</strong></td>
<td>$7,680,528,470</td>
<td>$8,098,411,933</td>
</tr>
<tr>
<td>Regular/statutory reserve</td>
<td>$86,252,573</td>
<td>$85,195,619</td>
</tr>
<tr>
<td>Other reserves</td>
<td>91,801,357</td>
<td>91,801,357</td>
</tr>
<tr>
<td>Appropriation For Non-Conforming Investments</td>
<td>0</td>
<td>2,391</td>
</tr>
<tr>
<td>Equity Acquired in a Merger</td>
<td>14,004,888</td>
<td>21,446,229</td>
</tr>
<tr>
<td>Unrealized Gains (Losses) on Available for Sale Securities</td>
<td>(23,695,421)</td>
<td>10,145,162</td>
</tr>
<tr>
<td>Other comprehensive Income</td>
<td>(43,262,005)</td>
<td>(60,655,213)</td>
</tr>
<tr>
<td>Accumulated Unrealized G/L on Cash Flow Hedges</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Undivided earnings</td>
<td>827,334,763</td>
<td>895,841,414</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td>$952,436,155</td>
<td>$1,043,776,959</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES, SHARES &amp; EQUITY</strong></td>
<td>$9,194,796,230</td>
<td>$9,640,796,422</td>
</tr>
</tbody>
</table>

Number of credit unions in operation ............................................. 28 27
Consolidated Report of Income for Credit Unions  
For the Year Ended December 31

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest on loans (gross)</td>
<td>$319,461,822</td>
<td>$347,772,061</td>
</tr>
<tr>
<td>LESS: Interest refunded</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Income from investments</td>
<td>$51,427,195</td>
<td>$55,068,640</td>
</tr>
<tr>
<td>Income from Trading</td>
<td>(76,958)</td>
<td>N/A</td>
</tr>
<tr>
<td>Fee income</td>
<td>$57,912,756</td>
<td>$60,197,228</td>
</tr>
<tr>
<td>Other operating income</td>
<td>$80,851,190</td>
<td>$95,367,263</td>
</tr>
<tr>
<td><strong>TOTAL GROSS INCOME</strong></td>
<td>$509,576,005</td>
<td>$558,405,192</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EXPENSES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee compensation &amp; benefits</td>
<td>$174,157,987</td>
<td>$194,930,545</td>
</tr>
<tr>
<td>Travel &amp; conference expense</td>
<td>$3,545,095</td>
<td>$3,477,801</td>
</tr>
<tr>
<td>Office occupancy expense</td>
<td>$16,745,098</td>
<td>$17,509,517</td>
</tr>
<tr>
<td>Office operations expense</td>
<td>$63,792,288</td>
<td>$69,145,106</td>
</tr>
<tr>
<td>Education &amp; promotional expenses</td>
<td>$11,590,188</td>
<td>$12,722,630</td>
</tr>
<tr>
<td>Loan servicing expense</td>
<td>$32,391,972</td>
<td>$36,132,581</td>
</tr>
<tr>
<td>Professional &amp; outside services</td>
<td>$13,251,590</td>
<td>$13,646,793</td>
</tr>
<tr>
<td>Provision for loan losses</td>
<td>$52,943,616</td>
<td>$49,341,959</td>
</tr>
<tr>
<td>Members insurance</td>
<td>$73,580</td>
<td>$41,157</td>
</tr>
<tr>
<td>Operating fees (examination &amp; supervision fees)</td>
<td>$1,084,670</td>
<td>$1,652,170</td>
</tr>
<tr>
<td>Miscellaneous operating expenses</td>
<td>$5,303,594</td>
<td>$5,873,566</td>
</tr>
<tr>
<td><strong>TOTAL OPERATING EXPENSES BEFORE DIVIDENDS</strong></td>
<td>$374,879,678</td>
<td>$404,473,825</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NET INCOME (LOSS) BEFORE DIVIDENDS</strong></td>
<td>$134,696,327</td>
<td>$153,931,367</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gains (losses) on securities</td>
<td>$2,224,941</td>
<td>$1,463,388</td>
</tr>
<tr>
<td>Gains (losses) on disposition of assets</td>
<td>(308,321)</td>
<td>1,068,537</td>
</tr>
<tr>
<td>Other non-operating income (expense)</td>
<td>(3,430)</td>
<td>115,000</td>
</tr>
<tr>
<td><strong>TOTAL NON-OPERATING GAINS (LOSSES)</strong></td>
<td>$1,913,190</td>
<td>$2,646,925</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total net income (loss) before dividends</td>
<td>$136,609,517</td>
<td>$156,578,292</td>
</tr>
<tr>
<td>Interest on borrowed money</td>
<td>$13,587,343</td>
<td>$11,566,218</td>
</tr>
<tr>
<td>Dividends</td>
<td>$50,965,850</td>
<td>$68,819,778</td>
</tr>
<tr>
<td><strong>Net income (loss) after dividends</strong></td>
<td>$72,056,324</td>
<td>$76,192,296</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfer to Regular Reserve</td>
<td>$0</td>
<td>$11,219</td>
</tr>
</tbody>
</table>
## Selected Data for Virginia State Chartered-Credit Unions
### As of December 31, 2019

<table>
<thead>
<tr>
<th>Credit Union Name</th>
<th>Principal Location</th>
<th>Assets ($000)</th>
<th>Shares &amp; Deposits ($000)</th>
<th>Net Worth ($000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A B &amp; W Credit Union, Incorporated</td>
<td>Alexandria</td>
<td>27,601</td>
<td>23,620</td>
<td>4,642</td>
</tr>
<tr>
<td>Augusta Health Care Credit Union, Incorporated</td>
<td>Fishersville</td>
<td>12,078</td>
<td>10,228</td>
<td>1,848</td>
</tr>
<tr>
<td>Baylands Family Credit Union, Inc.</td>
<td>West Point</td>
<td>85,262</td>
<td>78,377</td>
<td>7,512</td>
</tr>
<tr>
<td>Beacon Credit Union, Incorporated</td>
<td>Lynchburg</td>
<td>210,316</td>
<td>174,590</td>
<td>20,498</td>
</tr>
<tr>
<td>Blue Eagle Credit Union</td>
<td>Roanoke</td>
<td>157,730</td>
<td>138,349</td>
<td>20,650</td>
</tr>
<tr>
<td>Cadmus Credit Union, Incorporated</td>
<td>Richmond</td>
<td>1,357</td>
<td>1,191</td>
<td>155</td>
</tr>
<tr>
<td>Credit Union of Richmond Incorporated</td>
<td>Richmond</td>
<td>68,567</td>
<td>57,008</td>
<td>12,389</td>
</tr>
<tr>
<td>Dominion Energy Credit Union</td>
<td>Richmond</td>
<td>301,375</td>
<td>260,302</td>
<td>38,400</td>
</tr>
<tr>
<td>DuPont Community Credit Union</td>
<td>Waynesboro</td>
<td>1,271,998</td>
<td>1,110,218</td>
<td>133,524</td>
</tr>
<tr>
<td>Hampton Roads Educators Credit Union, Inc.</td>
<td>Hampton</td>
<td>32,347</td>
<td>30,534</td>
<td>2,675</td>
</tr>
<tr>
<td>Jackson River Community Credit Union</td>
<td>Covington</td>
<td>83,927</td>
<td>73,465</td>
<td>10,701</td>
</tr>
<tr>
<td>Loudoun Credit Union</td>
<td>Leesburg</td>
<td>42,586</td>
<td>38,476</td>
<td>3,862</td>
</tr>
<tr>
<td>Martinsville Du Pont Employees Credit Union, Incorporated d/b/a ValleyStar Credit Union</td>
<td>Martinsville</td>
<td>499,530</td>
<td>435,698</td>
<td>58,960</td>
</tr>
<tr>
<td>N.C.S.E. Credit Union, Inc.</td>
<td>Lovingston</td>
<td>940</td>
<td>696</td>
<td>245</td>
</tr>
<tr>
<td>Newport News Municipal Employees Credit Union, Incorporated</td>
<td>Newport News</td>
<td>40,596</td>
<td>37,043</td>
<td>3,446</td>
</tr>
<tr>
<td>Newport News Shipbuilding Employee’s Credit Union, Inc. d/b/a Bayport Credit Union</td>
<td>Newport News</td>
<td>1,743,830</td>
<td>1,444,307</td>
<td>223,058</td>
</tr>
</tbody>
</table>
### Selected Data for Virginia State Chartered-Credit Unions
#### As of December 31, 2019

<table>
<thead>
<tr>
<th>Credit Union Name</th>
<th>Principal Location</th>
<th>Assets ($000)</th>
<th>Shares &amp; Deposits ($000)</th>
<th>Net Worth ($000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northern Star Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>83,271</td>
<td>65,133</td>
<td>9,995</td>
</tr>
<tr>
<td>P.W.C. Employees Credit Union</td>
<td>Woodbridge</td>
<td>61,238</td>
<td>51,747</td>
<td>9,247</td>
</tr>
<tr>
<td>Petersburg Federal Reformatory Credit Union, Incorporated</td>
<td>Hopewell</td>
<td>3,771</td>
<td>2,708</td>
<td>1,046</td>
</tr>
<tr>
<td>PFD Firefighters Credit Union, Incorporated</td>
<td>Portsmouth</td>
<td>29,362</td>
<td>25,064</td>
<td>4,184</td>
</tr>
<tr>
<td>Prime Care Credit Union, Incorporated</td>
<td>Norfolk</td>
<td>19,172</td>
<td>16,234</td>
<td>2,815</td>
</tr>
<tr>
<td>Richmond Virginia Fire Police Credit Union Inc.</td>
<td>Richmond</td>
<td>18,611</td>
<td>16,157</td>
<td>2,279</td>
</tr>
<tr>
<td>Riverside Health System Employees' Credit Union, Incorporated</td>
<td>Newport News</td>
<td>7,431</td>
<td>6,016</td>
<td>1,385</td>
</tr>
<tr>
<td>University of Virginia Community Credit Union, Inc.</td>
<td>Charlottesville</td>
<td>1,026,121</td>
<td>892,388</td>
<td>109,549</td>
</tr>
<tr>
<td>Virginia Credit Union, Inc.</td>
<td>Richmond</td>
<td>3,729,406</td>
<td>3,037,239</td>
<td>400,423</td>
</tr>
<tr>
<td>Virginia Educators' Credit Union</td>
<td>Newport News</td>
<td>66,367</td>
<td>56,914</td>
<td>9,192</td>
</tr>
<tr>
<td>Virginia United Methodist Credit Union, Inc. d/b/a The United Methodist Credit Union</td>
<td>Richmond</td>
<td>16,005</td>
<td>14,709</td>
<td>1,300</td>
</tr>
</tbody>
</table>
## Credit Unions -- Applications Received and/or Acted Upon

### Mergers

<table>
<thead>
<tr>
<th>Received</th>
<th>Description</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/07/19</td>
<td>Martinsville Du Pont Employees Credit Union, Incorporated, Martinsville, VA to merge into Entrust Financial Credit Union, Richmond, VA</td>
<td>Approved 05/09/19</td>
</tr>
<tr>
<td>06/06/19</td>
<td>Beacon Credit Union, Incorporated, Lynchburg, VA to merge into N.C.S.E. Credit Union, Inc., Lovingston, VA</td>
<td>Approved 12/18/19</td>
</tr>
</tbody>
</table>

### New Service Facilities

<table>
<thead>
<tr>
<th>Received</th>
<th>Institution</th>
<th>Location</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/10/19</td>
<td>Newport News Shipbuilding Employees' Credit Union, Inc.</td>
<td>1013 University Boulevard, Suffolk, VA</td>
<td>Approved 01/24/19</td>
</tr>
</tbody>
</table>
## Credit Unions -- Status Changes

### Mergers

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>June 21</td>
<td>Martinsville Du Pont Employees Credit Union, Incorporated, Martinsville, VA merged into Entrust Financial Credit Union, Richmond, VA</td>
</tr>
</tbody>
</table>

### Office Relocations

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>February 25</td>
<td>Beacon Credit Union, Incorporated, Lynchburg, VA moved its branch office from 2293 Magnolia Avenue, Buena Vista, VA to 2101 Forest Avenue, Buena Vista, VA</td>
</tr>
<tr>
<td>August 05</td>
<td>Dominion Energy Credit Union, Richmond, VA moved its branch office from One James River Plaza Lobby Level, Richmond, VA to 600 East Canal Street Lobby, Richmond, VA</td>
</tr>
<tr>
<td>March 18</td>
<td>Virginia Credit Union, Inc., Richmond, VA moved its branch office from 9951 Jefferson Davis Highway, Fredericksburg, VA to 4531 Spotsylvania Parkway, Fredericksburg, VA</td>
</tr>
</tbody>
</table>

### New Service Facilities

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>March 27</td>
<td>University of Virginia Community Credit Union, Inc. opened a service facility at 5714 Three Notch'd Road, Crozet, VA</td>
</tr>
<tr>
<td>May 08</td>
<td>Newport News Shipbuilding Employees' Credit Union, Inc. opened a service facility at 1013 University Boulevard, Suffolk, VA</td>
</tr>
</tbody>
</table>
# Credit Unions -- List by Name

<table>
<thead>
<tr>
<th>Credit Union</th>
<th>Address Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A B &amp; W Credit Union, Incorporated</strong></td>
<td>6201 Richmond Highway, Alexandria, VA 22303</td>
</tr>
<tr>
<td>Treasurer- Mack Reel</td>
<td></td>
</tr>
<tr>
<td><strong>Augusta Health Care Credit Union, Incorporated</strong></td>
<td>78 Medical Center Drive, P.O. Box 1000, Fishersville, VA 22939</td>
</tr>
<tr>
<td>Treasurer- James Hathaway</td>
<td></td>
</tr>
<tr>
<td><strong>Baylands Family Credit Union, Inc.</strong></td>
<td>2004 Main Street, P.O. Box 392, West Point, VA 23181</td>
</tr>
<tr>
<td>Treasurer- Christopher Burgess</td>
<td></td>
</tr>
<tr>
<td><strong>Beacon Credit Union, Incorporated</strong></td>
<td>107 Leroy Bowen Drive, P.O. Box 4319, Lynchburg, VA 24502</td>
</tr>
<tr>
<td>Treasurer- Wesley Gordon</td>
<td></td>
</tr>
<tr>
<td><strong>Blue Eagle Credit Union</strong></td>
<td>419 Rutherford Avenue NE, Roanoke, VA 24018</td>
</tr>
<tr>
<td>Treasurer- Jeff Thompson</td>
<td></td>
</tr>
<tr>
<td><strong>Blue Eagle Credit Union (Continued)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Service Facilities</strong></td>
<td></td>
</tr>
<tr>
<td>3300 Old Fellows Road, Lynchburg, VA</td>
<td></td>
</tr>
<tr>
<td>1430 Hershberger Road NW, Roanoke, VA 24012</td>
<td></td>
</tr>
<tr>
<td>2121 Electric Road, Roanoke, VA</td>
<td></td>
</tr>
<tr>
<td>7208-A Williamson Road, Roanoke, VA 24019</td>
<td></td>
</tr>
<tr>
<td><strong>Cadmus Credit Union, Incorporated</strong></td>
<td>2901 Byrdhill Road, P.O. Box 27481, Richmond, VA 23228</td>
</tr>
<tr>
<td>Treasurer- Donald W. Hill</td>
<td></td>
</tr>
<tr>
<td><strong>Credit Union of Richmond Incorporated</strong></td>
<td>1601 Ownby Lane, Richmond, VA 23220</td>
</tr>
<tr>
<td>Treasurer- Yvonne J. Baylor</td>
<td></td>
</tr>
<tr>
<td><strong>Dominion Energy Credit Union</strong></td>
<td>600 East Canal Street Lobby, Richmond, VA 23219</td>
</tr>
<tr>
<td>Treasurer- Michael C. Swalley</td>
<td></td>
</tr>
<tr>
<td><strong>DuPont Community Credit Union</strong></td>
<td>140 Lucy Lane, P.O. Box 1365, Waynesboro, VA 22980</td>
</tr>
<tr>
<td>Treasurer- Leslie Ramsey</td>
<td></td>
</tr>
<tr>
<td><strong>Service Facilities</strong></td>
<td></td>
</tr>
<tr>
<td>1820 South High Street, Harrisonburg, VA 22801</td>
<td></td>
</tr>
<tr>
<td>1900 Stone Spring Road, Harrisonburg, VA 22801</td>
<td></td>
</tr>
<tr>
<td>1925 Reservoir Street, Harrisonburg, VA 22801</td>
<td></td>
</tr>
<tr>
<td>47 W. Kaylor Park Drive, Harrisonburg, VA 22801</td>
<td></td>
</tr>
<tr>
<td>1130 North Lee Highway, Lexington, VA 24450</td>
<td></td>
</tr>
<tr>
<td><strong>Service Facilities</strong></td>
<td></td>
</tr>
<tr>
<td>2111 Pocahontas Trail, Quinton, VA 23141</td>
<td></td>
</tr>
<tr>
<td>7031 Richmond Road, Williamsburg, VA 23188</td>
<td></td>
</tr>
<tr>
<td>101 South Davis Avenue, Richmond, VA 23261</td>
<td></td>
</tr>
<tr>
<td>1801 Brook Road, Richmond, VA 23260</td>
<td></td>
</tr>
<tr>
<td>2121 Electric Road, Roanoke, VA</td>
<td></td>
</tr>
<tr>
<td>120 Tredegar Street, Richmond, VA 23219</td>
<td></td>
</tr>
<tr>
<td>630 Piney Forest Road, Danville, VA 24541</td>
<td></td>
</tr>
<tr>
<td>19029 Forest Road, Lynchburg, VA 24502</td>
<td></td>
</tr>
<tr>
<td>2134 Langhome Road, Lynchburg, VA 24502</td>
<td></td>
</tr>
<tr>
<td>6320 Logans Lane, Lynchburg, VA 24506</td>
<td></td>
</tr>
<tr>
<td>630 Piney Forest Road, Danville, VA 24540</td>
<td></td>
</tr>
<tr>
<td>1901 Goodyear Boulevard, Danville, VA 24541</td>
<td></td>
</tr>
<tr>
<td>320 Old Riverside Drive, Danville, VA 24541</td>
<td></td>
</tr>
<tr>
<td>47 W. Kaylor Park Drive, Harrisonburg, VA 22801</td>
<td></td>
</tr>
<tr>
<td>1925 Reservoir Street, Harrisonburg, VA 22801</td>
<td></td>
</tr>
<tr>
<td>1820 South High Street, Harrisonburg, VA 22801</td>
<td></td>
</tr>
<tr>
<td>1900 Stone Spring Road, Harrisonburg, VA 22801</td>
<td></td>
</tr>
<tr>
<td>47 W. Kaylor Park Drive, Harrisonburg, VA 22801</td>
<td></td>
</tr>
<tr>
<td>1130 North Lee Highway, Lexington, VA 24450</td>
<td></td>
</tr>
<tr>
<td>2111 Pocahontas Trail, Quinton, VA 23141</td>
<td></td>
</tr>
<tr>
<td>7031 Richmond Road, Williamsburg, VA 23188</td>
<td></td>
</tr>
<tr>
<td>101 South Davis Avenue, Richmond, VA 23261</td>
<td></td>
</tr>
<tr>
<td>1801 Brook Road, Richmond, VA 23260</td>
<td></td>
</tr>
<tr>
<td>2121 Electric Road, Roanoke, VA</td>
<td></td>
</tr>
<tr>
<td>120 Tredegar Street, Richmond, VA 23219</td>
<td></td>
</tr>
<tr>
<td>630 Piney Forest Road, Danville, VA 24540</td>
<td></td>
</tr>
<tr>
<td>19029 Forest Road, Lynchburg, VA 24502</td>
<td></td>
</tr>
<tr>
<td>2134 Langhome Road, Lynchburg, VA 24502</td>
<td></td>
</tr>
<tr>
<td>6320 Logans Lane, Lynchburg, VA 24506</td>
<td></td>
</tr>
<tr>
<td>630 Piney Forest Road, Danville, VA 24540</td>
<td></td>
</tr>
<tr>
<td>1901 Goodyear Boulevard, Danville, VA 24541</td>
<td></td>
</tr>
<tr>
<td>320 Old Riverside Drive, Danville, VA 24541</td>
<td></td>
</tr>
<tr>
<td>47 W. Kaylor Park Drive, Harrisonburg, VA 22801</td>
<td></td>
</tr>
<tr>
<td>1925 Reservoir Street, Harrisonburg, VA 22801</td>
<td></td>
</tr>
<tr>
<td>1820 South High Street, Harrisonburg, VA 22801</td>
<td></td>
</tr>
<tr>
<td>1900 Stone Spring Road, Harrisonburg, VA 22801</td>
<td></td>
</tr>
<tr>
<td>47 W. Kaylor Park Drive, Harrisonburg, VA 22801</td>
<td></td>
</tr>
<tr>
<td>1130 North Lee Highway, Lexington, VA 24450</td>
<td></td>
</tr>
</tbody>
</table>
Credit Unions -- List by Name

DuPont Community Credit Union (Continued)

Service Facilities -
- 105 Community Way
  Staunton, VA 24401
- 410 N. Augusta Street
  Staunton, VA
- 2518 Stuarts Draft Highway
  Stuarts Draft, VA 24477
- 315 Lee Highway
  Verona, VA 24482
- 1140 Shenandoah Village Drive
  Waynesboro, VA 22980
- 200 East Broad Street
  Waynesboro, VA 22980
- 2200 W. Main Street
  Waynesboro, VA 22980
- 1025 Woodstock Commons Drive
  Woodstock, VA 22664

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 (Continued)

Service Facilities -
- 913 E. Church Street
  Martinsville, VA 24112
- 1801 Dabney Road
  Richmond, VA 23230
- 7176 Greensboro Road
  Ridgeway, VA 24148
- 3452 Buck Mountain Road
  Roanoke, VA 24018
- 1080 Old Franklin Turnpike
  Rocky Mount, VA 24151
- 924 Tanyard Road
  Rocky Mount, VA 24151
- 4027 Halifax Road
  South Boston, VA 24592
- 501 W. Broad St.
  Waynesboro, VA 22980

N.C.S.E. Credit Union, Inc.
6919 Thomas Nelson Highway
Lovingston, VA 22949
Treasurer- Phyllis M. Drumheller

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

Newport News Shipbuilding Employees' Credit Union,
Inc. d/b/a Bayport Credit Union
3711 Huntington Avenue
Newport News, VA 23607
Treasurer- Mary Campbell
Service Facilities -
- 2445 Old Taylor Road
  Chesapeake, VA 23321
- 401 Albermarle 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
Newport News Shipbuilding Employees' Credit Union, Inc. d/b/a Bayport Credit Union (Continued)

Service Facilities -

22 Lincoln Street
Hampton, VA 23669
2300 Cunningham Drive
Hampton, VA 23666
500 West Park Lane
Hampton, VA 23666
5200 West Mercury Boulevard
Hampton, VA 23605
Gateway 2000, 22 Enterprise Parkway
Suite 160
Hampton, VA 23666
2369 George Washington Memorial Hwy.
Hayes, VA 23072
11820 Fountain Way
Newport News, VA 23606
12512 Warwick Boulevard
Newport News, VA 23606
12525 Jefferson Avenue
Newport News, VA 23602
230 41st Street, Building 520
Newport News, VA 23607
2700 Huntington Avenue, Building 902
Newport News, VA 23607
2900 Washington Avenue, Building 901
Newport News, VA 23607
3101 Jefferson Avenue
Newport News, VA
35th Street Gate
Newport News Shipyard
Newport News, VA 23607
4215 Marshall Avenue, Building 600
Newport News, VA 23607
433 Denbigh Boulevard
Newport News, VA 23608
5001 Huntington Avenue
Newport News, VA 23607
60th Street Gate
Newport News Shipyard
Newport News, VA 23607
8000 Marshall Avenue
Newport News, VA 23605
955 Harpersville Road
Newport News, VA
Northrup Grumman Newport News
Building 907, 210 47th Street
Newport News, VA 23607
600 Church Street Room 111
Norfolk, VA 23501
1290 Smithfield Plaza
Smithfield, VA 23430
1013 University Boulevard
Suffolk, VA 23435

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

Service Facilities -

1463 North Main Street
Suffolk, VA 23434
5225 Providence Road
Virginia Beach, VA
4171 Ironbound Road
Williamsburg, VA 23188

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

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

Prime Care Credit Union, Incorporated
600 Gresham Drive
Norfolk, VA 23507-1904
Treasurer- Terry J. Lambert

Service Facilities -

830 Kempsville Road,
Sentara Leigh Hospital
Norfolk, VA 23502
2800 Godwin Boulevard
Suffolk, VA 23434
Credit Unions -- List by Name

Richmond Virginia Fire Police Credit Union Inc.
900 Hermitage Road
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

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 23093
100 Darden Boulevard
Charlottesville, VA 22901
1018 West Main Street
Charlottesville, VA 22908
1155 Seminole Trail
Charlottesville, VA 22906
1400 Melbourne Road
Charlottesville, VA 22901
1936 Arlington Boulevard
Charlottesville, VA 22903
220 Wayles Lane
Charlottesville, VA 22911
2775 Hydraulic Road
Charlottesville, VA 22901
501 College Drive
Charlottesville, VA
900 E. Jefferson Street
Charlottesville, VA 22902
5714 Three Notch'd Road
Crozet, VA 22932
633 Meadowbrook Shopping Center
Culpeper, VA 22701
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

University of Virginia Community Credit Union, Inc. (Continued)
Service Facilities -
6042 Thomas Jefferson Parkway
Palmyra, VA 22963
56 Stoneridge Drive South
Ruckersville, VA 22968

Virginia Credit Union, Inc.
720 East Broad Street
Richmond, VA 23225
Treasurer- Herbert A. Parr
Service Facilities -
13025 Jefferson Davis Highway
Chester, VA 23831
14520 Hancock Village Street
Chesterfield, VA 23832
9961 Iron Bridge Road
Chesterfield, VA 23832
301 Temple Lake Drive
Colonial Heights, VA 23834
100 MidTown Avenue
Farmville, VA 23901
2150 Gordon W. Shelton Boulevard
Fredericksburg, VA 22401
4531 Spotsylvania Parkway
Fredericksburg, VA 22408
3236 Odd Fellows Road
Lynchburg, VA 24501
6103 Brashier Boulevard
Mechanicsville, VA 23111
11030 Hull Street Road
Midlothian, VA 23112
13505 Tredegar Lake Parkway
Midlothian, VA 23112
Southside Virginia Training Center
Building 59, 26317 W. Washington St.
Petersburg, VA 23803
101 N. 14th Street (Tower)
Richmond, VA 23219
10165 Brook Road
Richmond, VA 23227
1200 Koger Center Boulevard
Richmond, VA 23235
1302 B Gaskins Road
Richmond, VA 23233
2300 W Broad Street (DMV)
Richmond, VA 23220
4001 Lauderdale Drive
Richmond, VA 23233
5285 South Laburnum Avenue
Richmond, VA 23231
5427 Glenside Drive
Richmond, VA 23228
Virginia Credit Union, Inc. (Continued)

Service Facilities -
- 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. d/b/a The United Methodist Credit Union
10330 Staples Mill Road
Glen Allen, VA 23060

  Treasurer- G. Thomas Brown