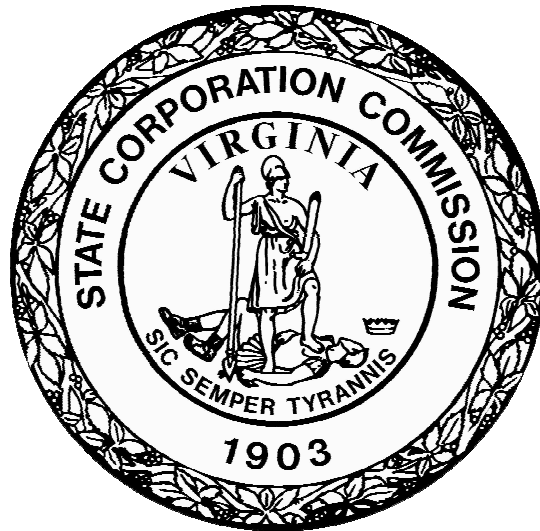


**THE 2020 ANNUAL REPORT
OF THE
BUREAU OF FINANCIAL INSTITUTIONS**

**BANKS
CREDIT UNIONS
SAVINGS INSTITUTIONS
TRUST COMPANIES**

**OPERATING IN VIRGINIA
AT THE CLOSE OF BUSINESS DECEMBER 31, 2020**



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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT

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**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT**

STATE CORPORATION COMMISSION

MARK C. CHRISTIE, Chairman

JUDITH WILLIAMS JAGDMANN

JEHMAL T. HUDSON

BERNARD J. LOGAN, Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 2020

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the 2020 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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT

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

Chief Examiner of Banks

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

Chief Deputy to the Commissioner of Insurance and Banking

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

Commissioner of Insurance and Banking

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

Commissioner of Banking

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

Commissioner of Financial Institutions

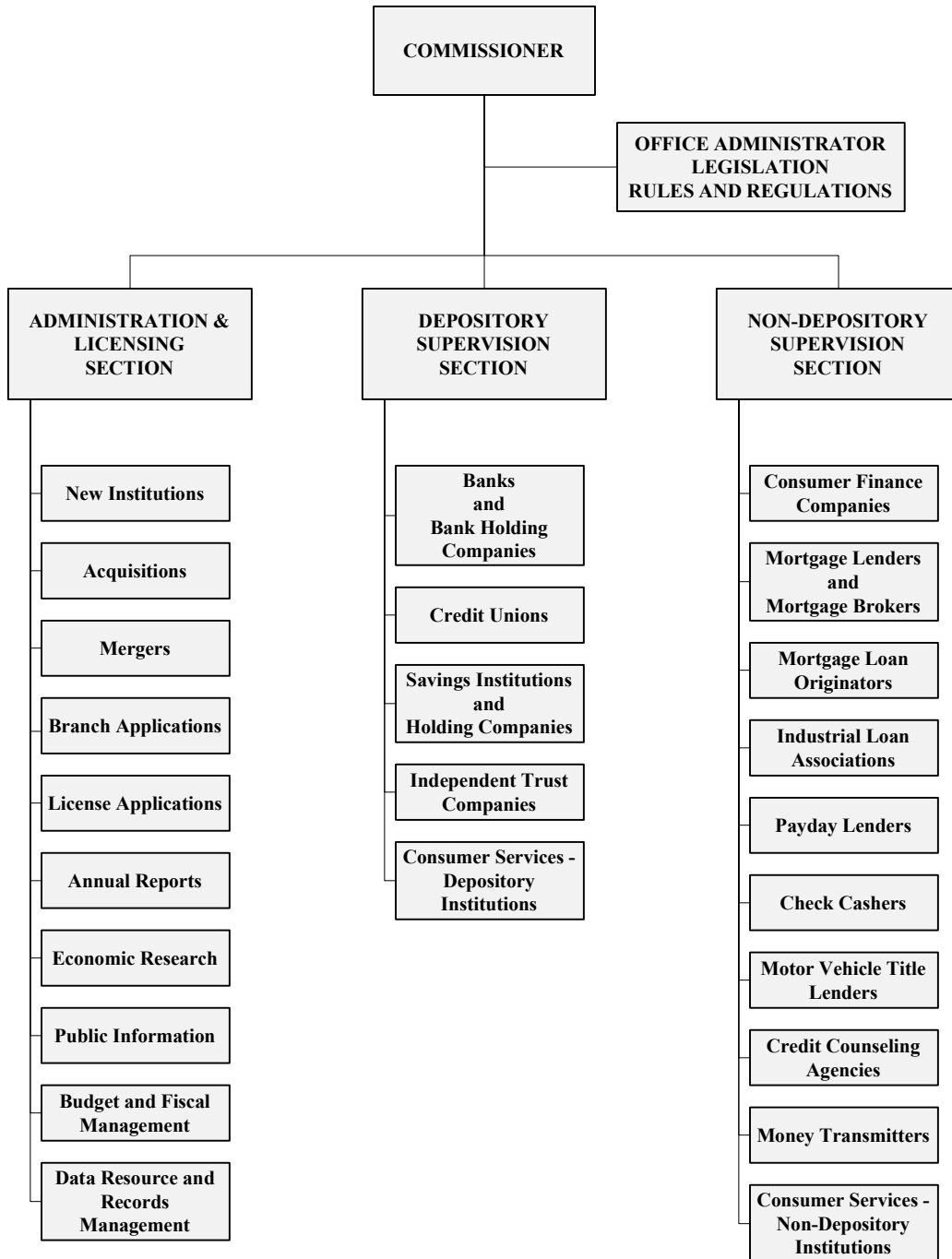
SIDNEY A. BAILEY, July 1, 1978 to June 30, 1997
E. J. FACE, JR., July 1, 1997 to Date

LEGAL HOLIDAYS

In each year, the first day of January (New Year's Day), the 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 Tuesday following the first Monday in November (Election Day), the eleventh day of November (Veterans Day), the fourth Thursday in November and the Friday next following (Thanksgiving), the twenty-fifth day of December (Christmas Day), or whenever any of such days shall fall on a Saturday, the Friday next preceding such day, or whenever any of such days shall fall on Sunday, the Monday next following such day, and any day so appointed by the Governor of this Commonwealth or the President of the United States, shall be a legal holiday as to the transaction of all business (Title 2.2, Chapter 33, Code of Virginia).

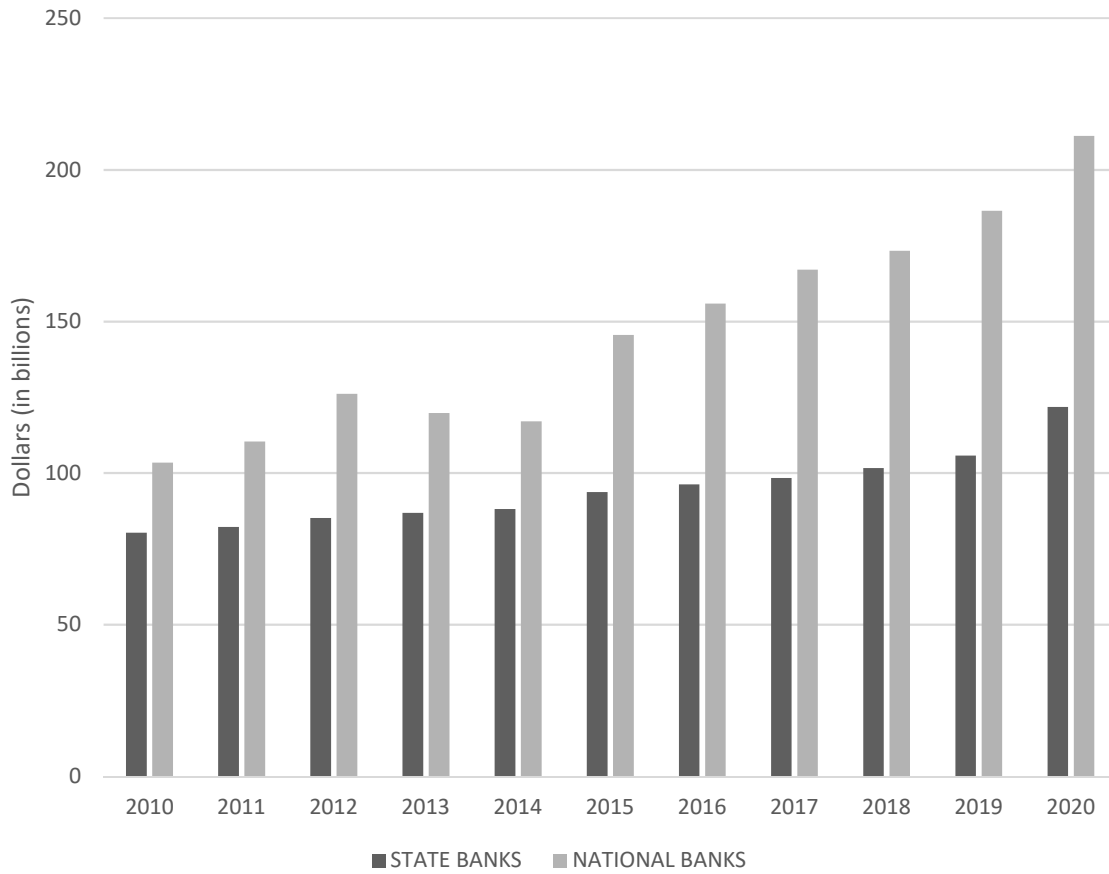
**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT**

**ORGANIZATIONAL CHART
BUREAU OF FINANCIAL INSTITUTIONS**



**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT**

**DEPOSITS IN BANK OFFICES LOCATED IN VIRGINIA
STATE AND NATIONAL 2010 – 2020¹**



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

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT**

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

	December 31, 2019 51 State Banks 994 Branches	December 31, 2020 50 State Banks 1,047 Branches
ASSETS		
Cash and balances due from depository institutions:	\$3,680,728	\$7,913,952
(1) Noninterest-bearing balances	881,673	1,076,339
(2) Interest-bearing balances	2,799,055	6,837,613
Securities	11,166,479	13,485,426
Federal funds sold & securities purchased under agreement to resell	361,641	640,692
Loan and lease financing receivables:		
Loans and leases, net of unearned income	63,358,630	73,628,624
LESS: Allowance for loan and lease losses	470,138	933,790
Loans and leases, net of unearned income and allowance for losses	62,888,492	72,694,834
Assets held in trading accounts	54,444	165,686
Premises and fixed assets (including capitalized leases).....	1,307,661	1,471,585
Other real estate owned.....	115,879	103,697
Intangible assets	3,398,902	3,661,381
Other assets	3,198,607	3,531,395
TOTAL ASSETS	\$86,172,833	\$103,668,648
LIABILITIES		
Deposits:		
In domestic offices	\$67,691,460	\$85,032,849
(1) Noninterest-bearing	17,198,837	25,498,067
(2) Interest-bearing	50,492,623	59,534,782
In foreign offices, Edge and Agreement subsidiaries, and IBFs ...	0	0
(1) Noninterest-bearing	0	0
(2) Interest-bearing	0	0
Federal funds purchased and securities sold under agreement to repurchase.....	359,199	540,608
Other borrowed money	4,574,590	2,659,325
Notes and debentures subordinated to deposits.....	253,000	252,561
Other liabilities.....	846,511	1,221,819
TOTAL LIABILITIES	\$73,724,760	\$89,707,162
EQUITY CAPITAL		
Perpetual preferred stock.....	1,109	1,108
Common stock	438,597	420,604
Surplus	7,894,505	8,855,838
Undivided profits and capital reserves	4,096,863	4,662,374
Noncontrolling interests in consolidated subsidiaries	17,000	21,560
TOTAL EQUITY	\$12,448,074	\$13,961,484
TOTAL LIABILITIES AND EQUITY CAPITAL	\$86,172,833	\$103,668,648

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT**

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

	2019	2020
INTEREST INCOME:		
Interest on loans.....	\$3,101,017	\$3,166,514
Income from lease financing receivables	532	3,038
Interest on balances due from depository institutions	71,903	24,249
Interest and dividends on securities.....	307,317	286,020
Interest from assets held in trading accounts.....	0	0
Interest on federal funds sold and securities purchased under agreements to resell	5,439	1,725
Other Interest Income	23,184	17,438
TOTAL INTEREST INCOME	3,509,392	3,498,984
INTEREST EXPENSE:		
Interest on deposits in domestic offices.....	630,922	437,839
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0	0
Expense of federal funds purchased and securities sold under agreements to repurchase	3,827	1,430
Interest on trading liabilities and other borrowed money	93,728	47,249
Interest on notes and debentures subordinated to deposits	11,850	11,847
Other interest expense	7,667	7,700
TOTAL INTEREST EXPENSE.....	747,994	506,065
NET INTEREST INCOME.....	2,761,398	2,992,919
Provision for loan and lease losses	101,958	395,032
NONINTEREST INCOME:		
Income from fiduciary activities.....	34,553	36,955
Service charges on deposit accounts	130,698	112,410
Trading revenue.....	15,320	16,637
All other noninterest income	658,479	1,053,974
TOTAL NONINTEREST INCOME.....	839,050	1,219,976
Realized gains (losses) on securities	16,397	39,961
NONINTEREST EXPENSE:		
Salaries and employee benefits.....	1,272,824	1,500,079
Expenses of premises and fixed assets	261,088	276,872
Other noninterest expense	764,223	889,122
TOTAL NONINTEREST EXPENSE	2,298,135	2,666,073
INCOME BEFORE INCOME TAXES AND EXTRA- ORDINARY ITEMS AND OTHER ADJUSTMENTS	1,216,752	1,191,751
APPLICABLE INCOME TAXES	218,378	226,354
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	998,374	965,397
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES	(171)	0
NET INCOME	\$998,203	\$965,397

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT**

**Selected Data for Virginia State-Chartered Banks
As of December 31, 2020**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Atlantic Union Bank*	Richmond	148	19,584,709	15,845,994	2,847,656
Bank of Botetourt	Buchanan	12	597,794	536,805	53,816
Bank of Clarke County*	Berryville	13	1,122,574	1,014,000	101,104
Bank of the James*	Lynchburg	18	851,823	769,697	72,481
Benchmark Community Bank*	Kenbridge	16	870,811	786,261	80,331
Burke & Herbert Bank & Trust Company	Alexandria	23	3,432,910	2,789,446	384,877
Carter Bank & Trust	Martinsville	94	4,179,197	3,685,267	439,553
Chesapeake Bank*	Kilmarnock	16	1,209,220	1,022,213	122,924
Citizens and Farmers Bank	West Point	32	2,053,306	1,773,644	218,147
Citizens Bank and Trust Company*	Blackstone	12	492,862	419,830	57,908
Community Bankers' Bank*	Midlothian	1	169,047	126,713	19,070
Essex Bank*	Richmond	24	1,644,645	1,399,913	172,401
Farmers & Merchants Bank*	Timberville	14	966,611	832,827	94,781
Farmers & Merchants Bank of Craig County*	New Castle	2	70,543	57,346	12,852
Farmers and Miners Bank*	Pennington Gap	6	148,893	128,798	19,647
Farmers Bank*	Windsor	8	551,868	454,639	70,488
First Bank*	Strasburg	14	950,341	859,021	87,109
First Community Bank*	Bluefield	56	3,010,560	2,556,336	412,161
First Sentinel Bank*	Richlands	7	318,851	268,262	27,656
Frontier Community Bank*	Waynesboro	2	143,092	122,262	14,699
FVCbank*	Fairfax	10	1,818,306	1,540,509	222,531

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT**

**Selected Data for Virginia State-Chartered Banks
As of December 31, 2020**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Highlands Community Bank*	Covington	3	171,501	147,704	22,962
John Marshall Bank*	Reston	9	1,883,780	1,643,047	208,170
Lee Bank and Trust Company	Pennington Gap	4	169,918	136,392	23,550
Legacy Bank*	Grundy	6	323,586	250,537	71,896
MainStreet Bank*	Fairfax	7	1,643,410	1,442,000	177,634
Miners Exchange Bank*	Coeburn	6	90,270	77,239	11,515
Movement Bank	Danville	2	63,208	54,875	7,996
New Peoples Bank, Inc.*	Honaker	20	755,298	668,892	72,990
Pioneer Bank*	Stanley	7	261,157	228,266	29,020
Select Bank*	Forest	5	329,537	256,655	27,028
SONABANK*	Tappahannock	44	3,090,131	2,493,769	445,806
The Bank of Charlotte County*	Phenix	4	157,348	134,943	21,969
The Bank of Fincastle	Fincastle	7	255,942	224,263	29,996
The Bank of Marion*	Marion	17	484,225	423,243	56,105
The Bank of Southside Virginia	Carson	15	636,001	519,337	107,271
The Blue Grass Valley Bank	Blue Grass	2	51,043	45,765	5,132
The Farmers Bank of Appomattox*	Appomattox	5	274,364	233,621	36,225
The Fauquier Bank*	Warrenton	11	866,359	766,832	75,588
The First Bank and Trust Company*	Lebanon	25	2,342,375	1,991,176	244,720
The Freedom Bank of Virginia*	Fairfax	5	767,045	548,489	73,458
Touchstone Bank*	McKenney	13	532,662	450,880	53,845

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT**

**Selected Data for Virginia State-Chartered Banks
As of December 31, 2020**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Towne Bank	Portsmouth	43	14,626,444	11,630,263	1,766,849
TruPoint Bank*	Grundy	12	511,802	433,152	49,160
Trustar Bank	Great Falls	3	327,815	258,851	46,823
United Bank*	Fairfax	209	26,152,624	20,743,628	4,466,132
VCC Bank*	Richmond	2	220,073	165,611	25,711
Village Bank	Midlothian	9	705,458	589,931	62,183
Virginia Commonwealth Bank*	Richmond	19	1,219,037	1,040,979	131,742
Virginia Partners Bank*	Fredericksburg	5	567,392	442,663	55,884

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

New Banks

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
02/14/20	Legacy Bank	20957 Riverside Drive Grundy, Buchanan County, VA	Approved 04/28/20
08/17/20	CBT Merger Sub, Inc.	4 East Commonwealth Boulevard City of Martinsville, VA	Approved 10/14/20
11/03/20	Integrity Bank For Business	2901 S. Lynnhaven Road, Suite 100 City of Virginia Beach, VA	Pending

Mergers

<u>Received</u>	<u>Description</u>	<u>Activity</u>
01/10/20	United Bank, Vienna, VA to merge into it CresCom Bank	Approved 02/24/20
03/06/20	CenterState Bank, National Association, Winter Haven, FL to merge into it South State Bank	No Objection 03/30/20
08/17/20	Carter Bank & Trust, Martinsville, VA to merge into it CBT Merger Sub, Inc.	Approved 10/14/20

Acquisitions

<u>Received</u>	<u>Description</u>	<u>Activity</u>
01/10/20	United Bankshares, Inc., Parkersburg, WV to acquire CresCom Bank	Approved 02/24/20
03/10/20	Kenneth R. Lehman to acquire control of The Freedom Bank of Virginia	Approved 05/06/20
03/24/20	Touchstone Bankshares, Inc., Prince George, VA to acquire control of Touchstone Bank	Approved 05/19/20
07/06/20	Pinnacle Bankshares Corporation, Altavista, VA to acquire control of Virginia Bank Bankshares, Inc.	Approved 09/08/20
08/17/20	Carter Bankshares, Inc., Martinsville, VA to acquire control of Carter Bank & Trust	Approved 10/14/20
10/09/20	Blue Ridge Bankshares, Inc., Luray, VA to acquire control of Bay Banks of Virginia, Inc.	Approved 11/24/20
12/21/20	Virginia National Bankshares Corporation, Charlottesville, VA to acquire Fauquier Bankshares, Inc.	Pending

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
07/18/19	Movement Bank Danville, VA	9726 Old Bailes Road, Suite 129 Fort Mill, SC	Approved 01/28/20
09/10/19	Calvin B. Taylor Banking Co. of Berlin MD. Inc. Berlin, MD	25020 Shore Drive, Suite 1C Onley, Accomack County, VA	No Objection 07/20/20
12/16/19	First Sentinel Bank Richlands, VA	329 Ingleside Road Princeton, WV	Approved 01/09/20

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/20/19	Farmers Bank, Windsor, Virginia Windsor, VA	1776 Princess Anne Road, Unit S City of Virginia Beach, VA	Approved 01/14/20
01/13/20	Towne Bank Suffolk, VA	150 Providence Road Charlotte, NC	Approved 02/10/20
01/24/20	First Bank and Trust Company, The Lebanon, VA	1101 Hisey Avenue Woodstock, Shenandoah County, VA	Approved 02/07/20
01/28/20	Atlantic Union Bank Richmond, VA	7100 Columbia Gateway Drive, Suite 130 Columbia, MD	Approved 02/20/20
02/04/20	Select Bank Lynchburg, VA	1111 Greenville Avenue City of Staunton, VA	Approved 03/04/20
02/11/20	United Bank Vienna, VA	8323 Sudley Road Prince William County, VA	Approved 03/05/20
02/19/20	FNBPA, Inc. Greenville, PA	1497 Cornerside Boulevard Fairfax County, VA	No Objection 03/05/20
02/26/20	Bank of Botetourt Troutville, VA	410 S. Pollard Street Vinton, Roanoke County, VA	Approved 03/19/20
03/03/20	Freedom Bank of Virginia, The Fairfax, VA	10611 Balls Ford Road, Suite 110 Prince William County, VA	Approved 03/23/20
03/09/20	New Peoples Bank, Inc. Honaker, VA	1999 East Stone Drive Kingsport, TN	Approved 03/23/20
07/07/20	United Bank Vienna, VA	1100 Connecticut Avenue, N.W. Washington, DC	Approved 08/03/20
07/14/20	Carter Bank & Trust Martinsville, VA	1201 Battleground Avenue Greensboro, NC	Approved 08/12/20
07/14/20	Carter Bank & Trust Martinsville, VA	3305 Battleground Avenue Greensboro, NC	Approved 08/12/20
07/14/20	Carter Bank & Trust Martinsville, VA	30 Franklin Road, Suite 400 City of Roanoke, VA	Approved 08/12/20
07/14/20	Carter Bank & Trust Martinsville, VA	1330 Parham Circle Albemarle County, VA	Approved 08/12/20
08/03/20	First Carolina Bank Rocky Mount, NC	1864 Laskin Road City of Virginia Beach, VA	No Objection 08/27/20
08/09/20	Towne Bank Suffolk, VA	13900 Conlan Circle Charlotte, NC	Approved 09/01/20
09/01/20	Sevier County Bank Sevierville, TN	4421 Cox Road Henrico County, VA	No Objection 12/11/20
09/01/20	Virginia Partners Bank Fredericksburg, VA	7415 Laughlin Bouelvard Spotsylvania Courthouse, Spotsylvania County, VA	Approved 09/29/20
09/04/20	Village Bank Midlothian, VA	3117 West Marshall Street City of Richmond, VA	Approved 09/23/20

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
10/15/20	First Bank and Trust Company, The Lebanon, VA	13221 Hanover Courthouse Road Hanover County, VA	Approved 10/27/20

Branch Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/11/19	Benchmark Community Bank Kenbridge, VA	From: East Third Street & South Street Farmville, Prince Edward County, VA To: 101 Midtown Avenue Farmville, Prince Edward County, VA	Approved 01/09/20
02/11/20	Benchmark Community Bank Kenbridge, VA	From: 1775 Graham Avenue, Suite 105 Henderson, NC To: 1750 Graham Avenue Henderson, NC	Approved 02/24/20
04/28/20	Towne Bank Suffolk, VA	From: 9761 Iron Bridge Road Chesterfield County, VA To: 9961 Iron Bridge Road Chesterfield County, VA	Approved 05/19/20
06/18/20	Truist Bank Winston-Salem, NC	From: 452 Wythe Creek Road City of Poquoson, VA To: 476 Wythe Creek Road Suite 476-C City of Poquoson, VA	Pending
07/20/20	First Bank and Trust Company, The Lebanon, VA	From: 711 West Main Street Abingdon, Washington County, VA To: 667 West Main Street Abingdon, Washington County, VA	Approved 08/10/20
08/18/20	Truist Bank Winston-Salem, NC	From: 1 Ellsworth Street City of Martinsville, VA To: 238 E. Church Street City of Martinsville, VA	Pending
10/09/20	Burke & Herbert Bank & Trust Company Alexandria, VA	From: 302 Maple Avenue West Vienna, Fairfax County, VA To: 332 Maple Avenue East Vienna, Fairfax County, VA	Approved 10/28/20
12/29/20	Atlantic Union Bank Richmond, VA	From: 102 S Main Street Culpeper, Culpeper County, VA To: 231 Southgate Shopping Center Culpeper, Culpeper County, VA	Pending

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT

Banks -- Applications Received and/or Acted Upon

Main Office Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
10/08/20	Trustar Bank Great Falls, VA	From: 774 A Walker Road, Suite 220 Great Falls, Fairfax County, VA To: 9883 Georgetown Pike Great Falls, Fairfax County, VA	Approved 10/20/20

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT

Banks -- Status Changes

New Banks

November 20 CBT Merger Sub, Inc. opened for business at 4 East Commonwealth Boulevard, City of Martinsville, VA

Mergers

January 01 Citizens and Farmers Bank, West Point, VA merged into it Peoples Community Bank

May 01 United Bank, Vienna, VA merged into it CresCom Bank

November 20 Carter Bank & Trust, Martinsville, VA merged into it CBT Merger Sub, Inc.

Mergers into National Banks

October 28 Virginia Bank and Trust Company, Danville, VA merged into First National Bank

Conversions - National Bank to State Bank

June 01 Grundy National Bank, Grundy VA converted to a state chartered bank under the title of Legacy Bank

Branch Openings

February 25 MainStreet Bank, Fairfax, VA opened a branch office at 1130 Connecticut Avenue NW, Washington, DC

March 02 Towne Bank, Suffolk, VA opened a branch office at 1203 Duck Road, Duck, NC

April 13 First Bank and Trust Company, The, Lebanon, VA opened a branch office at 1101 Hisey Avenue, Woodstock, Shenandoah County, VA

June 15 Farmers Bank, Windsor, Virginia, Windsor, VA opened a branch office at 1776 Princess Anne Road, Unit S, City of Virginia Beach, VA

June 22 Trustar Bank, Great Falls, VA opened a branch office at 11846 Spectrum Center, Suite C-9, Reston, Fairfax County, VA

July 01 United Bank, Vienna, VA opened a branch office at 3030 M Street, NW, Washington, DC

July 20 Chesapeake Bank, Kilmarnock, VA opened a branch office at 10000 Courtview Lane, Chesterfield County, VA

August 24 Freedom Bank of Virginia, The, Fairfax, VA opened a branch office at 10611 Balls Ford Road, Suite 110, Prince William County, VA

August 24 Citizens and Farmers Bank, West Point, VA opened a branch office at 3920 Lenox Avenue, Albemarle County, VA

September 14 New Peoples Bank, Inc., Honaker, VA opened a branch office at 1999 East Stone Drive, Kingsport, TN

September 28 Citizens and Farmers Bank, West Point, VA opened a branch office at 301 S 10th Street, City of Richmond, VA

October 01 Movement Bank, Danville, VA opened a branch office at 9726 Old Bailes Road, Suite 129, Fort Mill, SC

October 30 Select Bank, Lynchburg, VA opened a branch office at 1111 Greenville Avenue, City of Staunton, VA

November 02 Carter Bank & Trust, Martinsville, VA opened a branch office at 1330 Parham Circle, Albemarle County, VA

November 09 Carter Bank & Trust, Martinsville, VA opened a branch office at 1201 Battleground Avenue, Greensboro, NC

November 09 United Bank, Vienna, VA opened a branch office at 8323 Sudley Road, Prince William County, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT

Banks -- Status Changes

Branch Openings

November 09 Carter Bank & Trust, Martinsville, VA opened a branch office at 30 Franklin Road Suite 400, City of Roanoke, VA

Main Office Redesignations

July 31 Citizens and Farmers Bank, West Point, VA redesignated its main office from 802 Main Street, West Point, King William County, VA to 415 14th Street, West Point, King William County, VA

Branch Relocations

March 18 Benchmark Community Bank, Kenbridge, VA relocated a branch office from 1775 Graham Avenue, Suite 105, Henderson, NC to 1750 Graham Avenue, Henderson, NC

March 19 First Community Bank, Bluefield, VA relocated a branch office from 747 Ft. Chriswell Road, Max Meadows, Wythe County, VA to 145 Ivanhoe Road, Max Meadows, Wythe County, VA

July 09 Benchmark Community Bank, Kenbridge, VA relocated a branch office from East Third Street & South Street, Farmville, Prince Edward County, VA to 101 Midtown Avenue, Farmville, Prince Edward County, VA

August 10 First Bank and Trust Company, The, Lebanon, VA relocated a branch office from 711 West Main Street, Abingdon, Washington County, VA to 667 West Main Street, Abingdon, Washington County, VA

August 27 Truist Bank, Winston-Salem, NC relocated a branch office from 452 Wythe Creek Road, City of Poquoson, VA to 476 Wythe Creek Road Suite 476-C, City of Poquoson, VA

October 05 Towne Bank, Suffolk, VA relocated a branch office from 9761 Iron Bridge Road, Chesterfield County, VA to 9961 Iron Bridge Road, Chesterfield County, VA

Branch Closings

February 06 Virginia Commonwealth Bank, Richmond, VA closed its branch office at 1118 Courthouse Road, Chesterfield County, VA

February 28 Towne Bank, Suffolk, VA closed its branch office at 1717 Bellevue Avenue, Henrico County, VA

March 17 Bank of Fincastle, The, Fincastle, VA closed its branch office at 1618 Roanoke Road, Daleville, Botetourt County, VA

March 31 United Bank, Vienna, VA closed its branch office at 677 Chicago Avenue, City of Harrisonburg, VA

April 17 Carter Bank & Trust, Martinsville, VA closed its branch office at 123 Rowan Street, Fayetteville, NC

April 17 Carter Bank & Trust, Martinsville, VA closed its branch office at 221 Ambriar Drive, Amherst, Amherst County, VA

June 15 Sonabank, Glen Allen, VA closed its branch office at 4009 Old Town Road, Huntington, MD

June 15 Sonabank, Glen Allen, VA closed its branch office at 6719 Leaberry Way, Unit L, The Shoppes at Haymarket, Prince William County, VA

June 15 Sonabank, Glen Allen, VA closed its branch office at 9707 Medical Center Drive, Suite 150, Rockville, MD

July 01 United Bank, Vienna, VA closed its branch office at 1001 Wisconsin Avenue, N.W., Washington, DC

August 28 Burke & Herbert Bank & Trust Company, Alexandria, VA closed its branch office at 621 King Street, City of Alexandria, VA

September 18 Carter Bank & Trust, Martinsville, VA closed its branch office at 106 South Broad Street, Burlington, NC

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

Branch Closings

September	18	Carter Bank & Trust, Martinsville, VA closed its branch office at 4806 Hollins Road NW, City of Roanoke, VA
September	18	Carter Bank & Trust, Martinsville, VA closed its branch office at 75 North Mason Street, City of Harrisonburg, VA
September	18	Carter Bank & Trust, Martinsville, VA closed its branch office at 5406 U.S. 29 North, Blairs, Pittsylvania County, VA
September	18	Carter Bank & Trust, Martinsville, VA closed its branch office at 11020 Virginia Avenue, Bassett, Henry County, VA
September	18	Carter Bank & Trust, Martinsville, VA closed its branch office at 4259 Appalachian Drive, Fieldale, Henry County, VA
September	18	Carter Bank & Trust, Martinsville, VA closed its branch office at 721 Blue Ridge Boulevard, Botetourt County, VA
September	18	Carter Bank & Trust, Martinsville, VA closed its branch office at 1534 North Church Street, Burlington, NC
September	30	First Community Bank, Bluefield, VA closed its branch office at 1406 S. Colorado Street, City of Salem, VA
September	30	First Community Bank, Bluefield, VA closed its branch office at 1824 Veterans Boulevard, Sevierville, TN
September	30	First Community Bank, Bluefield, VA closed its branch office at 7570 Mountain Grove Drive, Knoxville, TN
September	30	First Community Bank, Bluefield, VA closed its branch office at 2217 Highway 394, Blountville, TN
September	30	First Community Bank, Bluefield, VA closed its branch office at 113 Hardin Lane, Sevierville, TN
September	30	FVCbank, Fairfax, VA closed its branch office at Loudoun Station, Building A, 43800 Central Station Drive, Suite 150, Ashburn, Loudoun County, VA
September	30	First Community Bank, Bluefield, VA closed its branch office at 4020 Highway 66 South, Rogersville, TN
September	30	FVCbank, Fairfax, VA closed its branch office at 7901 Eastern Avenue, Silver Spring, MD
October	16	Citizens and Farmers Bank, West Point, VA closed its branch office at 802 Main Street, West Point, King William County, VA
October	30	Burke & Herbert Bank & Trust Company, Alexandria, VA closed its branch office at 17719 Wayside Drive, Dumfries, Prince William County, VA
October	31	New Peoples Bank, Inc., Honaker, VA closed its branch office at 2600 North John B. Dennis Highway, Kingsport, TN
November	06	United Bank, Vienna, VA closed its branch office at 10830 Balls Ford Road, Prince William County, VA
November	19	United Bank, Vienna, VA closed its branch office at 1269 Warwood Avenue, Wheeling, WV
December	29	Atlantic Union Bank, Richmond, VA closed its branch office at 2325 Dulles Corner Boulevard, Suite 500, Herndon, Fairfax County, VA
December	31	First Community Bank, Bluefield, VA closed its branch office at 340 West Main Street, Abingdon, Washington County, VA
December	31	First Community Bank, Bluefield, VA closed its branch office at 164 Old Jonesboro Road, Abingdon, Washington County, VA

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

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 Bouelavard, 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
1800 Robert Fulton Drive, Suite 105, Reston
5803 Rolling Road, Springfield
8221 Old Courthouse Road, Suite 100, Vienna

* Legal main office

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

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 Catocin 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

Atlantic Union Bank (Continued)

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

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

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., President
Cashier- John L. Pillow

Offices

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

Bank of Clarke County

P O Box 391
Berryville 22611-0391
C.E.O.- Brandon C. Lorey, President
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
1245 Roanoke Road, Daleville
200 The Glebe Boulevard, 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
Washington County
201 Valley Street, Abingdon

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Banks -- List by Name

Bank of Marion, The (Continued)

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

Bank of the James

828 Main Street
Lynchburg 24504-1525
C.E.O.- Robert R. Chapman, III, President
Cashier- J. Todd Scruggs, Chief Financial Officer
Offices
City of Charlottesville
550 Water Street
City of Harrisonburg
1391 South High Street
City of Lexington
45 South Main Street

Bank of the James (Continued)

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
101 Midtown Avenue, Farmville
Southwest Corner of Main Street and Milnwood Road,
Farmville
North Carolina
1750 Graham Avenue, Henderson
12335 Wake Union Church Road, Unit 206, Wake
Forest

* Legal main office

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Banks -- List by Name

Benchmark Community Bank (Continued)

North Carolina
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
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
14008 Smoketown Road, Woodbridge
4605 Daisy Reid Avenue

Carter Bank & Trust

1300 Kings Mountain Road
Martinsville 24112-7268
C.E.O.- Litz H. Van Dyke
Cashier- Jane Ann Davis, 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
543 East Stuart Drive
City of Harrisonburg
2169 South Main 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
30 Franklin Road Suite 400
3132 Electric Road SW
4143 Franklin Road SW
616 9th Street SE
City of Salem
1400 Electric Road
City of Staunton
478 Frontier Drive
City of Waynesboro
2701 West Main Street
Albemarle County
1330 Parham Circle
Amherst County
4498 South Amherst Highway, Madison Heights
Bedford County
1621 Forest Road, Bedford
550 Blue Ridge Avenue, Bedford
8334 Moneta Road
Campbell County
3203 Waterlick Road
Carroll County
220 Main Street, Hillsville
Craig County
181 Main Street, New Castle

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Banks -- List by Name

Carter Bank & Trust (Continued)

Culpeper County
806 Nottingham Street, Culpeper

Floyd County
213 North Locust Street, Floyd

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

Grayson County
449 East Main Street, Independence

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

Henry County
2770 Riverside Drive, Bassett
128 Paul Street, Collinsville
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
140 South Main Street, Chatham
307 South Main Street, Gretna

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

Pulaski County
998 Memorial Drive, Pulaski

Roanoke County
1111 East Washington Avenue, Vinton

Rockbridge County
116 East Midland Trail

Rockingham County
317 North Main Street, Bridgewater

Russell County
82 E. Main Street, Lebanon

Spotsylvania County
10407 Courthouse Road, Spotsylvania
1204 Bragg Road

Stafford County
175 Warrenton Road, Falmouth
55 Worth Avenue, Stafford
70 Chatham Heights Road

Carter Bank & Trust (Continued)

Tazewell County
1082 Cedar Valley Drive, Cedar Bluff
2191 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
630 Fagg Drive, Eden
697 Country Club Drive, Fayetteville
704 Oak Street, Forest City
1201 Battleground Avenue, Greensboro
4004 West Wendover Avenue, Greensboro
5715 West Gate City Boulevard, 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

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

Chesterfield County
10000 Courtview Lane

Gloucester County
6793 George Washington Memorial Hwy, Gloucester
3029 George Washington Memorial Hwy, Hayes

Henrico County
1900 Lauderdale Drive
2300 Cedarfield Pkwy

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

Chesapeake Bank (Continued)

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
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 Fredericksburg
175 Kings Highway
City of Hampton
1927 C&F Drive
City of Newport News
698 Town Center Drive

Citizens and Farmers Bank (Continued)

City of Richmond
301 S 10th Street
City of Williamsburg
1167 Jamestown Road
Albemarle County
3920 Lenox Avenue
Chesterfield County
4820 West Hundred Road, Chester
13200 Midlothian Turnpike, Midlothian
1400 Alverser 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 George County
5082 James Madison Parkway
8065 Kings Highway
King William County
415 14th 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
Richmond County
4593 Richmond Road, Warsaw
Westmoreland County
15960 Kings Highway, Montross
York County
2800 George Washington Memorial Hwy

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

Community Bankers' Bank

P O Box 268
Midlothian 23113-0268
C.E.O.- 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
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

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 *
Prince William County
7900 Sudley Road
District of Columbia
1301 9th Street, NW, Washington
Maryland
224 Albemarle Street, Baltimore
6929 Arlington Road, Bethesda
1600 East Gude Drive, Rockville
1600 East Gude Drive, Rockville

Farmers & Merchants Bank

P O Box 1111
Timberville 22853-1111
C.E.O.- Mark C. Hanna, President
Cashier- Carrie A. Comer, Chief Financial 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
161 South Main Street, Woodstock

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT

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
City of Virginia Beach
1776 Princess Anne Road, Unit S
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.- William Paul Sage, III
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.- Marc J. Bogan, President
Cashier- Christine E. Headly, 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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT

Banks -- List by Name

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

P O Box 457
Lebanon 24266-0457
C.E.O.- W. Mark Nelson
Cashier- Eric Moore, Chief Financial Officer

Offices

City of Bristol
1419 West State Street
38 East Valley Drive
City of Harrisonburg
120 University Boulevard
City of Norton
1026 Park Avenue
City of Staunton
1030 Richmond Road
Augusta County
1563 Commerce Road, Verona
851 Lew Dewitt Boulevard
Bedford County
17011 Forest Road, Forest
Montgomery County
2695 Prices Fork Road, Blacksburg
150 Peppers Ferry Road, Christiansburg
Pulaski County
7305 Peppers Ferry Boulevard, Fairlawn
Rockingham County
610 North Main Street, Unit B
Russell County
236 West Main Street, Lebanon *
970 East Main Street, Lebanon
Shenandoah County
1101 Hisey Avenue, Woodstock
Washington County
667 West Main Street, Abingdon
933 East Main Street, Abingdon

First Bank and Trust Company, The (Continued)

Wise County
303 West Main Street
Wythe County
1290 N. 4th Street, Wytheville
Russell County
236 West Main Street, Lebanon
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
Carroll County
148 North Main Street, Hillsville
Chesterfield County
14441 Sommerville Court, Midlothian
11400 Midlothian Turnpike
6951 Commons Plaza
Dickenson County
320 Chase Street, Clintwood
Henrico County
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

* Legal main office

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT

Banks -- List by Name

First Community Bank (Continued)

Washington County
506 Maple Street, Glade Spring

Wythe County
145 Ivanhoe 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, Taylorsville
5002 Peters Creek Parkway, Winston-Salem
5610 University Parkway, Winston-Salem

Tennessee
300 Sunset Drive, Johnson City
2681 Boones Creek Road, Jonnson City

West Virginia
101 Vermillion Street, Athens
111 Citizens Drive, Beckley
211 Federal Street, Bluefield
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

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

Offices

Bland County
427 Main Street, Bland

Russell County
66 Townview Drive, Lebanon

Tazewell County
801 S. College Avenue, Suite 5, Bluefield
12678 George C. Perry Highway, Pounding Mill
315 Railroad Ave, Richlands *

First Sentinel Bank (Continued)

Tazewell County
200 Valley View Street

Wythe County
1105 North Fourth Street, Wytheville

Freedom Bank of Virginia, The

10555 Main Street
Fairfax 22030
C.E.O.- Joseph J. Thomas, President
Cashier- Raj Mehra, Chief Financial Officer

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

Prince William County
10611 Balls Ford Road, Suite 110

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

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT

Banks -- List by Name

John Marshall Bank (Continued)

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
600 West Morgan Avenue, Pennington Gap *
Washington County
17510 Lee Highway, Abingdon

Legacy Bank

P O Box 2080
Grundy 24614-2080
C.E.O.- Donna M. Thompson
Cashier- Rhonda Stollings, Chief Financial Officer

Offices

Buchanan County
20957 Riverside Drive, Grundy *
27113 Riverside Drive, Grundy
10073 Hurley Road, Hurley
17203 Riverside Drive, Vansant
Tazewell County
12660 Governor G. C. Peery Highway, Pounding Mill
Washington County
498 Cummings Street, 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 Elden Street, Herndon
1354 Old Chain Bridge Road, McLean
Loudoun County
307 East Market Street, Leesburg
District of Columbia
1130 Connecticut Avenue NW, Suite 110, Washington

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.- David H. Rupp
Cashier- David H. Pickett

Offices

City of Danville
201 N Union Street *
South Carolina
9726 Old Bailes Road, Suite 129, Fort Mill

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT

Banks -- List by Name

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
1999 East Stone Drive, Kingsport

West Virginia
1221 Stafford Drive, Princeton
207 Oakvale Road, Princeton

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

City of Staunton
1111 Greenville Avenue

Bedford County
1387 American Way Court
211 Gristmill Drive *

Sonabank

10900 Nuckols Road, Suite 325
Glen Allen 23060
C.E.O.- Dennis J. Zember, Jr.
Cashier- Jeff Karafa, Chief Financial Officer

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

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

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

Sonabank (Continued)

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

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
137 E. Chesapeake Beach Road, Owings
11200 Rockville Pike, 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 *

Touchstone Bank (Continued)

Dinwiddie County
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
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
9961 Iron Bridge Road

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT

Banks -- List by Name

Towne Bank (Continued)

Hanover County
7279 Bell Creek Road South, Mechanicsville

Henrico County
4501 Cox Road, Glen Allen
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
1203 Duck Road, Duck
6670 Caratoke Highway, Grandy
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

Wise County
28 Russell Street, St. Paul

North Carolina
116 Executive Park, Asheville

Tennessee
709 Med Tech Parkway, Johnson City

Trustar Bank

9883 Georgetown Pike
Great Falls 22066-2617
C.E.O.- Shaza Andersen
Cashier- Anthony Fabinao, Chief Financial Officer

Offices

Fairfax County
774 A Walker Road, Suite 220, Great Falls *
1650 Tysons Boulevard, Suite 950, McLean
11846 Spectrum Center, Suite C-9, Reston

United Bank

2071 Chain Bridge Rd., Suite 600
Vienna 22182-2622
C.E.O.- James J. Consagra, Jr.
Cashier- Harold Manner

Offices

City of Alexandria
1737 King Street
2401 Mount Vernon Avenue
302 South Washington Street
506 King Street
5140 Duke Street

City of Charlottesville
100 5th Street, SE

City of Fairfax
10641 Lee Highway
11185 Main Street *
4021 University Drive

City of Fredericksburg
501 C Jefferson Davis Highway
Central Park Town Center, 1304 Central Park
Boulevard

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

City of Manassas
9626 Center Street
9872 Liberia Avenue

City of Winchester
139 N. Cameron Street
2252 Valley Avenue

Albemarle County
1265 Seminole Trail

Arlington County
2409 Columbia Pike
2930 Wilson Boulevard
5350 Lee Highway
6500 Williamsburg Boulevard
Quincy Plaza, 907 N. Quincy Street

Augusta County
54 Franklin Street, Suite 102, Weyers Cave
2556 Jefferson Highway, Suite 110

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT

Banks -- List by Name

United Bank (Continued)

Fairfax County
3289 Woodburn Road, Annandale
4230 John Marr Drive, Annandale
Centreridge Market Place, 6375 Multiplex Drive,
Centreville
14000 Sullyfield Circle, Chantilly
4501 Daly Drive, Chantilly
5766 Union Mill Road, Clifton
1451 Dolley Madison Boulevard, McLean
8270 Greensboro Drive, McLean
11820 Spectrum Center, Reston
1900 Centennial Park Drive, Reston
7830 Backlick Road, Suite 101, Springfield
2071 Chain Bridge Road, Vienna
374 Maple Avenue, Vienna
10695-B Braddock Road
4100 Monument Corner Drive
7115 Leesburg Pike
7901 Richmond Highway
Frederick County
4095 Valley Pike, Stephens City
1447 North Frederick Pike
199 Front Royal Pike
2051 Northwestern Pike
Greene County
96 Main Street, Standardsville
Loudoun County
21885 Ryan Center Way, Ashburn
Dulles 606 Retail Center, 23510 Overland Drive,
Dulles
20 Catocin Circle, S. E., Leesburg
531-A East Market Street, Leesburg
440 East Main Street, Purcellville
46005 Regal Plaza, Suite 180, Sterling
Prince William County
17054 Jefferson Davis Highway, Dumfries
7905 Heritage Village Plaza, Gainesville
2030 Old Bridge Road, Lake Ridge
13870 Smoketown Road, Woodbridge
8323 Sudley Road
Rockingham County
309 North Main Street, Bridgewater
361 South Main Street, Broadway
410 West Spotswood Trail, Elkton
Shenandoah County
120 Oxbow Drive, Strasburg
1014 South Main Street, Woodstock
Spotsylvania County
10800-A Courthouse Road
Stafford County
289 Garrisonville Road
Warren County
1729 N. Shenandoah Avenue, Front Royal

United Bank (Continued)

Warren County
Post Office Plaza, 300 Warren Ave, Front Royal
District of Columbia
1001 G Street, N.W., Washington
1301 U Street, N.W., Washington
1776 K Street, N.W., Washington
1825 Wisconsin Avenue, NW, Washington
4900 Massachusetts Avenue, N.W., Washington
3030 M Street, NW, Washington
Maryland
7315 Wisconsin Avenue, Bethesda
7845 Wisconsin Avenue, Bethesda
5410 Wisconsin Avenue, Chevy Chase
16268 Frederick Road, Gaithersburg
1219 Mount Aetna Road, Hagerstown
18750 North Pointe Drive, Hagerstown
12127 Rockville Pike, Rockville
8630 Fenton Street, Silver Spring
North Carolina
47560 Highway 12, Buxton
111 Strawberry Boulevard, Chadbourne
6801 Morrison Boulevard, Suite 102, Charlotte
2999 U.S. Highway 17 South, Chocowinity
1293 Highway 16 North, Denver
4215-01 University Drive, Durham
604 East Ehringhaus Street, Elizabeth City
201 West Broad Street, Elizabethtown
241 Green Street, Fayetteville
705 Executive Place, Fayetteville
142 North Watkins Drive, Forest City
534 South New Hope Road, Gastonia
2801 Cashwell Drive, Goldsboro
1707 Greenville Boulevard SE, Greenville
301 East Arlington Boulevard, Greenville
11 13th Avenue North East, Hickory
3103 North Main Street, Hope Mills
3105 North Croatan Highway, Kill Devil Hills
1900 W Vernon Avenue, Kinston
103 Arcade Street, Lake Lure
799 West Highway 27, Lincolnton
901 East Main Street, Lincolnton
4309 Fayetteville Road, Lumberton
4913 Arendell Street, Moorehead City
125-E Trade Court, Mooresville
213 North Chestnut Street, Mount Olive
1725 South Glenburnie Road, New Bern
412 South Front Street, New Bern
4800 Six Forks Road, Raleigh
1378 Benvenue Road, Rocky Mount
2901 Sunset Avenue, Rocky Mount
200 Smith Avenue, Shallotte
4945 Southport Supply Road, Southport

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT

Banks -- List by Name

United Bank (Continued)

North Carolina
840 Sunset Boulevard North, Sunset Beach
3178 Holden Beach Road SW, Supply
105 Hickman Road, Tabor City
9580 N.C. Highway 10 West, Vale
117 East Southerland Street, Wallace
1311 Carolina Avenue, Washington
300 North Market Street, Washington
110 North J.K. Powell Boulevard, Whiteville
1067 Brentway Avenue, Suite 136, Williamston
115 North Third Street, Suite 101, Wilmington
1612 Military Cutoff Road, Wilmington
4710 Oleander Drive, Wilmington
1600 South Tarboro Street, Wilson
907 East Firetower Road, Winterville

Ohio
3198 Belmont Street, Bellaire

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

South Carolina
1201 Knox Abbott Drive, Cayce
288 Meeting Street, Charleston
430 Folly Road, Charleston
884 Orleans Road, Charleston
124 North Main Street, Clover
1230 16th Avenue, Conway
2069 East Highway 501, Conway
3695 East North Street, Greenville
111 West Poinsett Street, Greer
601 North Main Street, Greer
871 South Buncombe Road, Greer
202 North Main Street, Heath Springs
5196 Charlotte Highway, Lake Wylie
1180 Highway 17, Little River
1492 Stuart Engals Boulevard, Mount Pleasant
2636 Highway 17 South, Murrells Inlet
4506 Socastee Boulevard, Myrtle Beach
991 38th Avenue North, Myrtle Beach
8485 Dorchester Road, North Charleston
700 Main Street, North Myrtle Beach
13021 Ocean Highway, Pawleys Island
5561 West Memorial Boulevard, Saint George
1724 State Road, Summerville
200 North Cedar Street, Summerville
3317 Wade Hampton Boulevard, Taylors
2023 Sunset Boulevard, West Columbia

West Virginia
20020 Midland Trail, Ansted
129 Main Street, Beckley

United Bank (Continued)

West Virginia
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
Chafin Building 517 9th. Street, 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
14 Bethlehem Boulevard, Wheeling
1501 Market Street, Wheeling
21 Twelfth Street, Wheeling
2180 National Road, Wheeling

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT

Banks -- List by Name

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.- James E. Hendricks, Jr., President
Cashier- C. Harril 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 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
Henrico County
1801 Bayberry Court, Suite 101 *

Virginia Commonwealth Bank (Continued)

Henrico County
900 North Parham Road
Lancaster County
100 South Main Street, Kilmarnock
Lancaster Square Shopping Center, North Main Street,
Kilmarnock
State Route 3, Ice House Field Shopping Center, White
Stone
Middlesex County
10880 General Puller Highway, Hartfield
Northumberland County
15104 Northumberland Highway, Burgess
Routes 202 and 360, Callao
Richmond County
610 West Richmond Road, Warsaw
Westmoreland County
680 McKinney Boulevard, Colonial Beach
Route 3 Kings Highway, Montross

Virginia 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
Maryland
115 E. Charles Street, La Plata

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT

Trust Companies -- Applications Received and/or Acted Upon

Branch Openings

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
08/25/20	Argent Trust Company Nashville, TN	7400 Beaufont Springs Drive, Suite 300 Richmond, VA	No Objection 09/11/20

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT

Savings Institutions -- List by Name

**Elizabeth Building and Loan Association,
Incorporated**

519 Washington Street
Portsmouth, VA

C.E.O.- Kenneth L. Wimbrough, President

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT**

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

	2019	2020
ASSETS		
Loans	\$6,639,939,107	\$6,894,533,344
LESS: Allowance for loan losses	68,185,533	92,267,696
Cash	758,438,581	1,003,019,574
Available for Sale securities	1,509,475,539	2,735,874,987
Held to Maturity securities	143,799,123	124,183,675
Shares, deposits & certificates in Corporate Centrals.....	4,078,000	6,024,000
Shares, deposits & certificates in banks and S&Ls.....	65,861,500	49,154,276
Shares, deposits & certificates in other credit unions	16,971,850	15,941,380
All other investments.....	75,864,708	73,569,932
Land and buildings (net of depreciation).....	200,536,531	209,090,434
Other fixed assets (net of depreciation)	31,282,737	35,735,193
Share insurance capitalization deposit.....	75,181,996	86,417,499
All other assets	187,552,283	223,389,317
TOTAL ASSETS.....	\$9,640,796,422	\$11,364,665,915
LIABILITIES & SAVINGS EQUITY		
Notes/interest payable.....	\$354,978,544	\$331,105,668
Accounts payable.....	143,209,277	164,819,874
Dividends payable	419,709	223,884
TOTAL LIABILITIES	\$498,607,530	\$496,149,426
Share certificates.....	\$1,550,499,269	\$1,600,924,938
Share draft accounts.....	1,539,426,219	2,081,081,515
IRA accounts	599,102,801	609,870,864
Other shares and deposits	4,409,383,644	5,477,105,280
TOTAL SHARES AND DEPOSITS.....	\$8,098,411,933	\$9,768,982,597
Regular/statutory reserve.....	\$85,195,619	\$82,647,597
Other reserves.....	91,801,357	91,801,357
Appropriation for Non-Conforming Investments	2,391	688
Equity Acquired in a Merger	21,446,229	25,614,006
Unrealized Gains (Losses) on Available for Sale Securities	10,145,162	40,297,229
Other comprehensive Income	(60,655,213)	(87,959,309)
Accumulated Unrealized G/L on Cash Flow Hedges	0	0
Undivided earnings.....	895,841,414	947,132,324
TOTAL EQUITY	\$1,043,776,959	\$1,099,533,892
TOTAL LIABILITIES, SHARES & EQUITY	\$9,640,796,422	\$11,364,665,915
Number of credit unions in operation	27	24

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT**

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

	2019	2020
INCOME		
Interest on loans (gross)	\$347,772,061	\$345,942,930
LESS: Interest refunded	0	0
Income from investments	55,068,640	41,803,533
Income from Trading	N/A	N/A
Fee income	60,197,228	53,803,122
Other operating income	95,367,263	140,732,185
TOTAL GROSS INCOME	\$558,405,192	\$582,281,770
EXPENSES		
Employee compensation & benefits	\$194,930,545	\$228,569,386
Travel & conference expense	3,477,801	1,692,727
Office occupancy expense	17,509,517	19,179,034
Office operations expense	69,145,106	73,651,511
Education & promotional expenses	12,722,630	11,876,582
Loan servicing expense	36,132,581	41,599,284
Professional & outside services	13,646,793	14,408,561
Provision for loan losses	49,341,959	59,624,796
Members insurance	41,157	38,340
Operating fees (examination & supervision fees)	1,652,170	2,000,520
Miscellaneous operating expenses	5,873,566	6,152,602
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS	\$404,473,825	\$458,793,343
NET INCOME (LOSS) BEFORE DIVIDENDS	\$153,931,367	\$123,488,427
Gains (losses) on securities	\$1,463,388	\$1,600,260
Gains (losses) on disposition of assets	1,068,537	592,216
Other non-operating income (expense)	115,000	176,727
TOTAL NON-OPERATING GAINS (LOSSES)	\$2,646,925	\$2,369,203
Total net income (loss) before dividends	\$156,578,292	\$125,857,630
Interest on borrowed money	11,566,218	8,318,257
Dividends	68,819,778	63,741,882
Net income (loss) after dividends	\$76,192,296	\$53,797,491
Transfer to Regular Reserve	\$11,219	\$26,756

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**Selected Data for Virginia State Chartered-Credit Unions
As of December 31, 2020**

Credit Union Name	Principal Location	Assets (\$000)	Shares & Deposits (\$000)	Net Worth (\$000)
Augusta Health Care Credit Union, Incorporated	Fishersville	13,712	11,791	1,920
Baylands Family Credit Union, Inc.	West Point	95,347	88,058	7,303
Beacon Credit Union, Incorporated	Lynchburg	227,388	204,413	22,384
Blue Eagle Credit Union	Roanoke	185,748	166,733	21,468
Credit Union of Richmond Incorporated	Richmond	72,404	60,149	12,325
Dominion Energy Credit Union	Richmond	367,468	322,804	41,136
DuPont Community Credit Union	Waynesboro	1,539,571	1,370,780	142,499
Hampton Roads Educators Credit Union, Inc.	Hampton	37,808	36,005	2,759
Jackson River Community Credit Union	Covington	96,520	85,862	11,204
Loudoun Credit Union	Leesburg	51,224	46,760	4,142
Martinsville Du Pont Employees Credit Union, Incorporated d/b/a ValleyStar Credit Union	Martinsville	548,473	482,378	60,011
Newport News Municipal Employees Credit Union, Incorporated	Newport News	47,859	44,213	3,274
Newport News Shipbuilding Employee's Credit Union, Inc. d/b/a Bayport Credit Union	Newport News	1,992,414	1,692,082	226,343
Northern Star Credit Union, Incorporated	Portsmouth	91,171	72,974	10,082
P.W.C. Employees Credit Union	Woodbridge	70,098	60,456	9,258
Petersburg Federal Reformatory Credit Union, Incorporated	Hopewell	4,063	3,000	1,052

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**Selected Data for Virginia State Chartered-Credit Unions
As of December 31, 2020**

Credit Union Name	Principal Location	Assets (\$000)	Shares & Deposits (\$000)	Net Worth (\$000)
PFD Firefighters Credit Union, Incorporated	Portsmouth	31,477	27,053	4,332
Prime Care Credit Union, Incorporated	Norfolk	23,678	20,691	2,846
Richmond Virginia Fire Police Credit Union Inc.	Richmond	20,555	18,145	2,195
Riverside Health System Employees' Credit Union, Incorporated	Newport News	7,971	6,684	1,268
University of Virginia Community Credit Union, Inc.	Charlottesville	1,210,621	1,074,246	114,266
Virginia Credit Union, Inc.	Richmond	4,532,758	3,788,209	436,665
Virginia Educators' Credit Union	Newport News	77,047	67,522	9,282
Virginia United Methodist Credit Union, Inc. d/b/a The United Methodist Credit Union	Richmond	19,293	17,975	1,336

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

New Out-of-State Credit Unions

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
07/16/20	Baxter Credit Union	One Geico Boulevard Fredericksburg, VA	Approved 10/28/20

Mergers

<u>Received</u>	<u>Description</u>	<u>Activity</u>
01/09/20	Dominion Energy Credit Union, Richmond, VA to merge into it East Ohio Gas Cleveland Operating Employees Federal Credit Union	Approved 09/04/20
02/05/20	Virginia Credit Union, Inc., Richmond, VA to merge into it Chesterfield Federal Credit Union	Approved 04/20/20
03/13/20	Dominion Energy Credit Union, Richmond, VA to merge into it East Ohio Gas Youngstown Division Employees Federal Credit Union	Approved 09/04/20

New Service Facilities

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
02/18/20	Blue Eagle Credit Union	2809 West Main Street Salem, VA	Approved 03/19/20
02/28/20	Beacon Credit Union, Incorporated	1629 Forest Road Bedford, VA	Approved 05/06/20
07/16/20	Baxter Credit Union	1345 Perimeter Parkway Virginia Beach, VA	Approved 10/29/20
12/01/20	Martinsville Du Pont Employees Credit Union, Incorporated	25 Meyers Corner Drive Staunton, VA	Approved 12/14/20

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

Mergers

March	01	A B & W Credit Union, Incorporated, Alexandria, Virginia merged into Commonwealth One Federal Credit Union
April	21	Beacon Credit Union, Incorporated, Lynchburg, VA merged into it N.C.S.E. Credit Union, Inc., Lovington, VA
May	01	Virginia Credit Union, Inc., Richmond, VA merged into it Chesterfield Federal Credit Union
August	27	Cadmus Credit Union, Incorporated, Richmond, Virginia merged into Chartway Federal Credit Union

New Service Facilities

July	01	Beacon Credit Union, Incorporated opened a service facility at 1629 Forest Road, Bedford, VA
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STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT

Credit Unions -- List by Name

**Augusta Health Care Credit Union,
Incorporated**

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

Baylands Family Credit Union, Inc.

2004 Main Street
P. O. Box 392
West Point, VA 23181
Treasurer- Christopher Burgess
Service Facilities -
2111 Pocahontas Trail
Quinton, VA 23141
7031 Richmond Road
Williamsburg, VA 23188

Beacon Credit Union, Incorporated

107 Leroy Bowen Drive
P O Box 4319
Lynchburg, VA 24502
Treasurer- Wesley Gordon
Service Facilities -
1629 Forest Road
Bedford, VA 24523
2101 Forest Avenue
Buena Vista, VA 24416
1901 Goodyear Boulevard
Danville, VA 24541
320 Old Riverside Drive
Danville, VA 24541
630 Piney Forest Road
Danville, VA 24540
6919 Thomas Nelson Highway
Lovingsston, VA 22949
19029 Forest Road
Lynchburg, VA 24502
2134 Langhorne Road
Lynchburg, VA 24502
6320 Logans Lane
Lynchburg, VA 24506
Amelon Shopping Square
Madison Heights, VA

Blue Eagle Credit Union

419 Rutherford Avenue NE
Roanoke, VA 24018
Treasurer- Catherine Caudill
Service Facilities -
1210 Greenview Drive
Lynchburg, VA 24502
1430 Hershberger Road NW
Roanoke, VA 24012

Blue Eagle Credit Union (Continued)

Service Facilities -
2121 Electric Road
Roanoke, VA
7208-A Williamson Road
Roanoke, VA 24019

Credit Union of Richmond Incorporated

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

Dominion Energy Credit Union

600 East Canal Street Lobby
Richmond, VA 23219
Treasurer- Michael C. Swalley
Service Facilities -
5000 Dominion Boulevard
Glen Allen, VA 23060
120 Tredegar Street
Richmond, VA 23219

DuPont Community Credit Union

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

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

DuPont Community Credit Union (Continued)

Service Facilities -

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- Cindy Fox

Service Facility -

210 Westvaco Road
Low Moor, VA 24457

Loudoun Credit Union

801 Sycolin Road SE, Suite 101
Leesburg, VA 20175

Treasurer- Rodney Kander

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

35 Dupont Road
Martinsville, VA 24115

Treasurer- Steve Isley

Service Facilities -

41 Wheeler Avenue
Collinsville, VA 24078

212 Holt Garrison Parkway
Danville, VA 24540

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

501 W. Broad St.
Waynesboro, VA 22980

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

502 Operations Drive
Newport News, VA 23602

Treasurer- Ronald W. Jones

Service Facility -

210 25th Street
Newport News, VA 23607

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

3711 Huntington Avenue
Newport News, VA 23607

Treasurer- Mary Campbell

Service Facilities -

2445 Old Taylor Road
Chesapeake, VA 23321

401 Albemarle Drive, Suite 102
Chesapeake, VA 23322

544 Battlefield Boulevard South
Chesapeake, VA 23322

677 N. Battlefield Boulevard
Chesapeake, VA

5028 George Washington Memorial Hwy.
Grafton, VA 23692

1168 Big Bethel Road
Hampton, VA 23666

199 Fox Hill Road
Hampton, VA

22 Lincoln Street
Hampton, VA 23669

2300 Cunningham Drive
Hampton, VA 23666

500 West Park Lane
Hampton, VA 23666

5200 West Mercury Boulevard
Hampton, VA 23605

Gateway 2000, 22 Enterprise Parkway
Suite 160

Hampton, VA 23666

2369 George Washington Memorial Hwy.
Hayes, VA 23072

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2020 ANNUAL REPORT

Credit Unions -- List by Name

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

Service Facilities -

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
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- Tina Smith

Prime Care Credit Union, Incorporated

600 Gresham Drive
Norfolk, VA 23507-1904

Treasurer- Terry J. Lambert

Service Facilities -

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

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

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

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

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
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
6737 Public Safety Way
Chesterfield, VA 23832

Virginia Credit Union, Inc. (Continued)

Service Facilities -
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
13601 Midlothian Turnpike
Midlothian, VA 23113
Southside Virginia Training Center
Building 59, 26317 W. Washington St.
Petersburg, VA 23803
101 N. 14th Street (Tower)
Richmond, VA 23219
10165 Brook Road
Richmond, VA 23227
1200 Koger Center Boulevard
Richmond, VA 23235
1302 B Gaskins Road
Richmond, VA 23233
2300 W Broad Street (DMV)
Richmond, VA 23220
4001 Lauderdale Drive
Richmond, VA 23233
5285 South Laburnum Avenue
Richmond, VA 23231
5427 Glenside Drive
Richmond, VA 23228
6900 Atmore Drive
Richmond, VA 23225
7500 Boulders View Drive
Richmond, VA 23225
900 East Main Street
Pocahontas Building
Richmond, VA 23219
935 West Grace Street
Richmond, VA 23220
9498 West Broad Street
Richmond, VA
General Assembly Building
201 North 9th Street
Richmond, VA 23219

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

Virginia Credit Union, Inc. (Continued)

Service Facilities -

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

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