

**THE 2022 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, 2022**



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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Table of Contents

Letter of Transmittal	3
Personnel	4
Officers of the Bureau of Financial Institutions / Legal Holidays	5
Organizational Chart	6
BANKS	
Deposits in Virginia Bank Offices	7
Consolidated Report of Condition	8
Consolidated Report of Income	9
Selected Data for State-Chartered Banks	10
Applications Received and/or Acted Upon	13
Status Changes	16
List by Name	19
TRUST COMPANIES	
Applications Received and/or Acted Upon	36
SAVINGS INSTITUTIONS	
List by Name	37
CREDIT UNIONS	
Consolidated Report of Condition	38
Consolidated Report of Income	39
Selected Data for State-Chartered Credit Unions	40
Applications Received and/or Acted Upon	42
Status Changes	43
List by Name	44

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT**

STATE CORPORATION COMMISSION

JEHMAL T. HUDSON, Chairman

JUDITH WILLIAMS JAGDMANN

BERNARD J. LOGAN, Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 2022

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the 2022 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

SUSAN E. HANCOCK
Deputy Commissioner

NON-DEPOSITORY SUPERVISION

SUSAN E. HANCOCK
Deputy Commissioner

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

Chief Examiner of Banks

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

Chief Deputy to the Commissioner of Insurance and Banking

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

Commissioner of Insurance and Banking

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

Commissioner of Banking

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

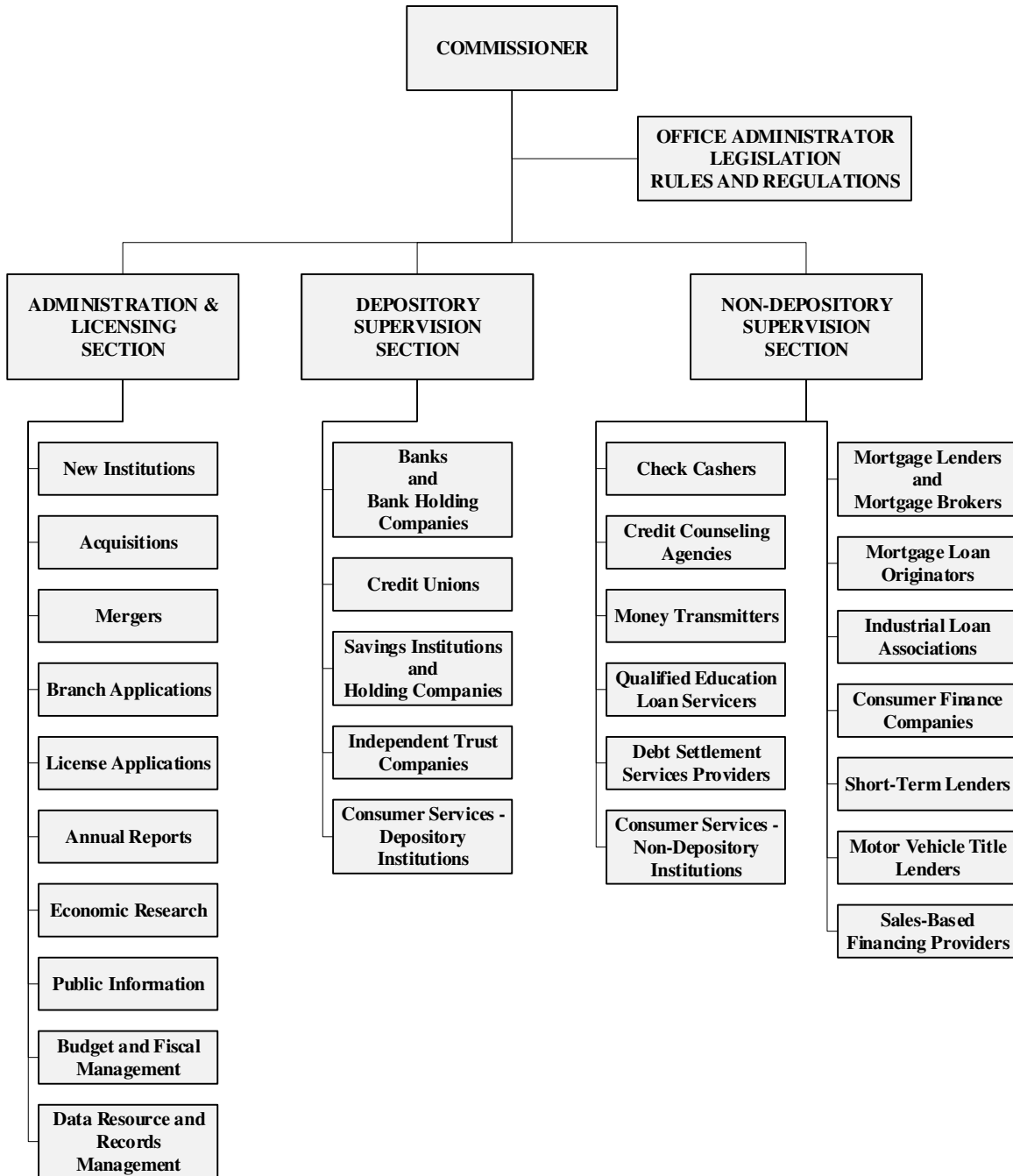
SIDNEY A. BAILEY, July 1, 1978 to June 30, 1997
E. J. FACE, JR., July 1, 1997 to Date

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 nineteenth day of June (Juneteenth), 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).

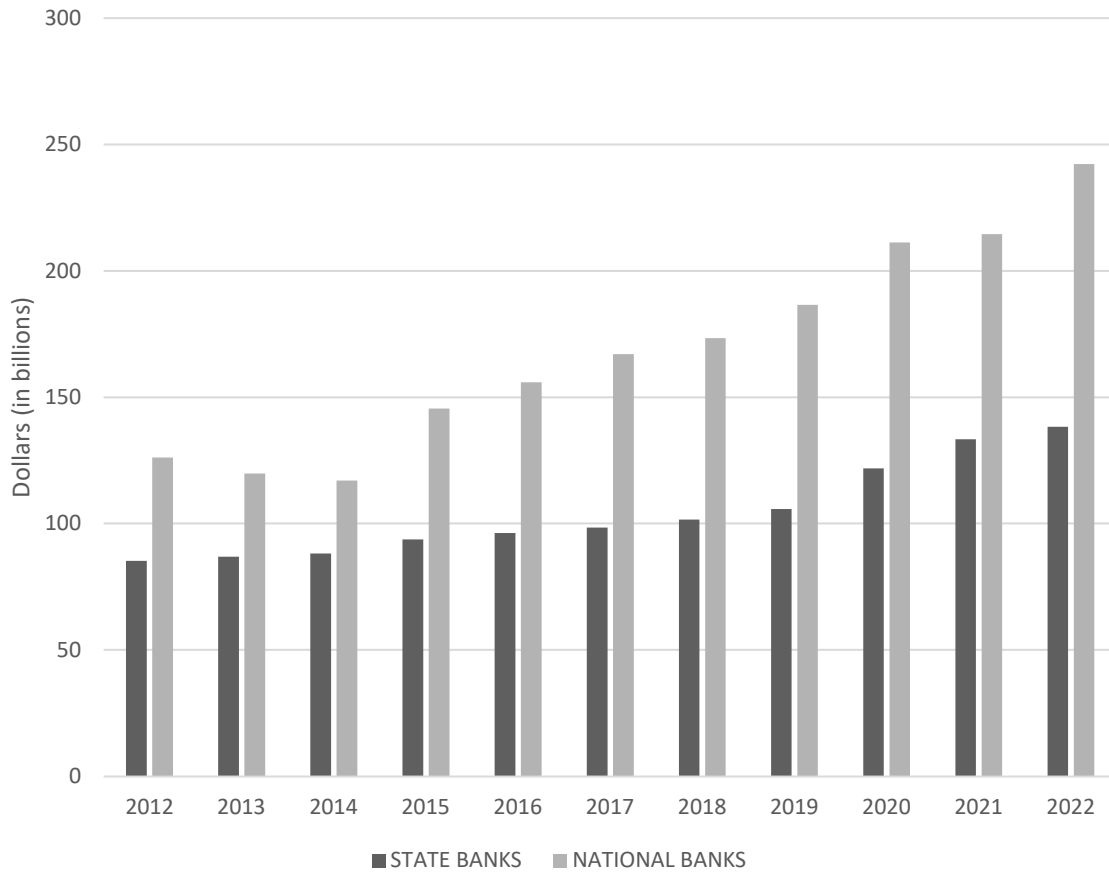
**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT**

**ORGANIZATIONAL CHART
BUREAU OF FINANCIAL INSTITUTIONS**



**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT**

**DEPOSITS IN BANK OFFICES LOCATED IN VIRGINIA
STATE AND NATIONAL 2012 – 2022¹**



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

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT**

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

	December 31, 2021 47 State Banks 980 Branches	December 31, 2022 48 State Banks 944 Branches
ASSETS		
Cash and balances due from depository institutions:	\$12,057,822	\$4,786,800
(1) Noninterest-bearing balances	978,150	1,118,155
(2) Interest-bearing balances	11,079,672	3,668,645
Securities	18,475,934	18,965,252
Federal funds sold & securities purchased under agreement to resell	884,558	293,838
Loan and lease financing receivables:		
Loans and leases, net of unearned income	69,946,990	78,694,320
LESS: Allowance for loan and lease losses	845,128	900,290
Loans and leases, net of unearned income and allowance for losses	69,101,862	77,794,030
Assets held in trading accounts	80,209	101,860
Premises and fixed assets (including capitalized leases).....	1,402,841	1,430,958
Other real estate owned.....	55,616	24,610
Intangible assets	3,744,984	3,710,046
Other assets	3,648,768	4,524,815
TOTAL ASSETS	\$109,452,594	\$111,632,209
LIABILITIES		
Deposits:		
In domestic offices	\$91,850,758	\$91,086,664
(1) Noninterest-bearing	29,372,319	27,522,695
(2) Interest-bearing	62,478,440	63,563,969
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.....	414,585	742,682
Other borrowed money	1,478,487	4,813,114
Notes and debentures subordinated to deposits.....	249,652	247,420
Other liabilities.....	1,054,674	1,239,268
TOTAL LIABILITIES.....	\$95,048,156	\$98,129,148
EQUITY CAPITAL		
Perpetual preferred stock.....	58	43,100
Common stock	418,997	431,188
Surplus	8,942,697	9,036,356
Undivided profits and capital reserves	5,021,217	3,973,202
Noncontrolling interests in consolidated subsidiaries	21,469	19,215
TOTAL EQUITY	\$14,404,438	\$13,503,061
TOTAL LIABILITIES AND EQUITY CAPITAL.....	\$109,452,594	\$111,632,209

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT**

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

	2021	2022
INTEREST INCOME:		
Interest on loans.....	\$2,957,955	\$3,302,912
Income from lease financing receivables	5,162	7,935
Interest on balances due from depository institutions	19,013	86,523
Interest and dividends on securities.....	293,483	451,741
Interest from assets held in trading accounts.....	0	0
Interest on federal funds sold and securities purchased under agreements to resell	1,279	6,949
Other Interest Income	13,773	12,212
TOTAL INTEREST INCOME	3,290,665	\$3,868,272
INTEREST EXPENSE:		
Interest on deposits in domestic offices.....	216,946	327,429
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	637	4,722
Other interest expense	25,287	48,650
TOTAL INTEREST EXPENSE.....	242,870	\$380,801
NET INTEREST INCOME.....	3,047,795	3,487,471
Provision for loan and lease losses	(90,428)	106,679
NONINTEREST INCOME:		
Income from fiduciary activities.....	41,019	42,731
Service charges on deposit accounts	121,531	132,301
Trading revenue.....	6,053	13,082
All other noninterest income	992,091	748,313
TOTAL NONINTEREST INCOME.....	1,160,694	936,427
Realized gains (losses) on securities	10,928	(8,910)
NONINTEREST EXPENSE:		
Salaries and employee benefits.....	1,516,116	1,480,544
Expenses of premises and fixed assets	280,786	289,395
Other noninterest expense	820,662	843,567
TOTAL NONINTEREST EXPENSE.....	2,617,564	2,613,506
INCOME BEFORE INCOME TAXES AND EXTRA- ORDINARY ITEMS AND OTHER ADJUSTMENTS	1,692,281	1,694,803
APPLICABLE INCOME TAXES	331,082	329,142
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	1,361,199	1,365,661
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES	230	0
NET INCOME	\$1,361,429	\$1,365,661

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT**

**Selected Data for Virginia State-Chartered Banks
As of December 31, 2022**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Atlantic Union Bank*	Richmond	115	20,342,081	15,955,788	2,666,428
Bank of Botetourt	Buchanan	13	715,514	645,720	66,393
Bank of Clarke County*	Berryville	14	1,616,263	1,272,297	122,768
Bank of the James*	Lynchburg	18	918,549	851,917	57,127
Benchmark Community Bank*	Kenbridge	16	1,124,658	1,031,444	87,825
Burke & Herbert Bank & Trust Company	Alexandria	22	3,563,307	2,922,400	271,757
Carter Bank & Trust	Martinsville	68	4,199,820	3,632,532	321,732
Chesapeake Bank*	Kilmarnock	16	1,325,130	1,170,946	96,341
Citizens and Farmers Bank	West Point	31	2,312,638	2,026,662	218,262
Citizens Bank and Trust Company*	Blackstone	12	573,794	513,159	49,460
Community Bankers' Bank*	Midlothian	1	162,064	114,565	17,362
CornerStone Bank*	Lexington	4	209,937	176,498	20,061
Farmers & Merchants Bank*	Timberville	16	1,245,068	1,093,176	69,435
Farmers & Merchants Bank of Craig County*	New Castle	2	86,622	72,555	13,882
Farmers and Miners Bank*	Pennington Gap	6	175,199	155,386	19,388
Farmers Bank*	Windsor	8	595,511	522,514	42,025
First Bank*	Strasburg	20	1,369,639	1,254,049	110,682
First Community Bank*	Bluefield	52	3,112,618	2,695,803	382,286
First Sentinel Bank*	Richlands	9	362,870	317,323	32,881
Frontier Community Bank*	Waynesboro	3	150,892	130,667	15,013
FVCbank*	Fairfax	9	2,338,603	1,830,693	214,382

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT**

**Selected Data for Virginia State-Chartered Banks
As of December 31, 2022**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Highlands Community Bank*	Covington	3	200,561	184,491	15,462
Integrity Bank for Business*	Virginia Beach	1	91,932	61,156	20,009
John Marshall Bank*	Reston	9	2,345,424	2,071,328	234,263
Lee Bank and Trust Company	Pennington Gap	4	242,399	216,452	24,517
Legacy Bank*	Grundy	6	320,069	264,684	54,598
MainStreet Bank*	Fairfax	6	1,924,469	1,517,966	263,912
Miners Exchange Bank*	Coeburn	6	96,740	85,930	9,191
Movement Bank	Danville	3	148,047	128,434	17,981
New Peoples Bank, Inc.*	Honaker	17	775,153	693,892	72,360
Pioneer Bank*	Stanley	6	292,726	260,957	28,150
Primis Bank*	Tappahannock	34	3,564,481	2,744,874	460,673
Select Bank*	Forest	6	440,948	409,652	29,568
The Bank of Charlotte County*	Phenix	4	179,620	158,727	20,167
The Bank of Marion*	Marion	17	553,654	499,824	35,123
The Bank of Southside Virginia	Carson	15	700,161	606,752	84,821
The Blue Grass Valley Bank	Blue Grass	2	57,171	51,445	5,570
The Farmers Bank of Appomattox*	Appomattox	5	316,208	279,177	27,798
The First Bank and Trust Company*	Lebanon	27	3,140,875	2,771,609	293,226
The Freedom Bank of Virginia*	Fairfax	4	985,123	849,688	94,077
Touchstone Bank*	McKenney	13	621,921	536,402	51,332
TowneBank	Portsmouth	44	15,845,722	13,388,748	1,873,961

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT**

**Selected Data for Virginia State-Chartered Banks
As of December 31, 2022**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
TruPoint Bank*	Grundy	12	564,898	503,462	42,136
Trustar Bank	Great Falls	5	664,231	537,972	66,064
United Bank*	Fairfax	220	29,430,409	22,557,697	4,575,098
VCC Bank*	Richmond	2	265,627	178,136	65,141
Village Bank	Midlothian	9	723,014	626,611	70,731
Virginia Partners Bank*	Fredericksburg	6	639,849	514,504	55,432

* - Member of Federal Reserve

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

New Banks

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
03/10/22	Lee Merger Sub, Inc.	41371 West Morgan Avenue Pennington Gap, Lee County, VA	Approved 03/30/22
04/26/22	CornerStone Bank	54 S. Main Street City of Lexington, VA	Approved 07/13/22
08/10/22	B&H Subsidiary, Inc.	100 South Fairfax Street City of Alexandria, VA	Approved 08/31/22
09/30/22	Farmers Bankshares, Inc	50 East Windsor Boulevard Windsor, Isle of Wight County, VA	Approved 12/12/22

Mergers

<u>Received</u>	<u>Description</u>	<u>Activity</u>
03/10/22	Lee Bank & Trust Company, Pennington Gap, VA to merge into it Lee Merger Sub, Inc.	Approved 03/30/22
03/21/22	TD Bank, National Association, Portland, ME to merge into it First Horizon Bank	No Objection 05/05/22
08/10/22	Burke & Herbert Bank & Trust Company, Alexandria, VA to merge into it B&H Subsidiary, Inc.	Approved 08/31/22
11/02/22	Towne Bank, Portsmouth, VA to merge into it Farmers Bank, Windsor, Virginia	Approved 12/12/22
11/02/22	Towne Bank, Portsmouth, VA to merge into it Farmers Bankshares, Inc	Approved 12/12/22

Acquisitions

<u>Received</u>	<u>Description</u>	<u>Activity</u>
09/23/21	Southern BancShares (N.C.), Inc., Mount Olive, NC to acquire Old Point Financial Corporation	Approved 03/04/22
03/09/22	OceanFirst Financial Corp., Red Bank, NJ to acquire Virginia Partners Bank	Approved 06/27/22
03/10/22	Lee Bankshares, Inc., Pennington Gap, VA to acquire Lee Bank & Trust Company	Approved 03/30/22
06/03/22	ODNB Financial Corporation, Tysons Corner, VA to acquire Old Dominion National Bank	Approved 06/09/22
08/10/22	Burke & Herbert Financial Services Corp., Alexandria, VA to acquire Burke & Herbert Bank & Trust Company	Approved 08/31/22

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
03/02/22	Pinnacle Bank Nashville, TN	1800 Tysons Boulevard Suite 600 McLean, Fairfax County, VA	No Objection 03/17/22
03/29/22	First Sentinel Bank Richlands, VA	968 West Main Street Abingdon, Washington County, VA	Approved 04/19/22

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT**

Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
04/07/22	CNB Bank Clearfield, PA	3531 Franklin Road City of Roanoke, VA	No Objection 04/19/22
04/08/22	Benchmark Community Bank Kenbridge, VA	125 W. Atlantic Street City of Emporia, VA	Approved 05/16/22
04/26/22	Farmers & Merchants Bank Timberville, VA	1738 Amherst Street City of Winchester, VA	Approved 05/18/22
05/10/22	United Bank Vienna, VA	6206 Annapolis Road Landover Hills, MD	Approved 06/28/22
05/27/22	CNB Bank Clearfield, PA	160 Apron Road Hardy, Franklin County, VA	No Objection 06/22/22
06/03/22	Forbright Bank Chevy Chase, MD	1600 Tysons Boulevard Tysons, Fairfax County, VA	No Objection 06/22/22
06/17/22	Bank of Charlotte County, The Phenix, VA	4767 Main Street Drakes Branch, Charlotte County, VA	Approved 07/06/22
06/28/22	Pinnacle Bank Nashville, TN	18822 Forest Road City of Lynchburg, VA	No Objection 07/15/22
07/12/22	Trustar Bank Great Falls, VA	1701 Pennsylvania Avenue, NW, Suite 200 Washington, DC	Approved 07/26/22
07/20/22	First National Bank of Pennsylvania Greenville, PA	900 N. Stuart Street Arlington, VA	No Objection 08/08/22
07/20/22	First National Bank of Pennsylvania Greenville, PA	11874 Spectrum Center Reston, VA	No Objection 08/08/22
07/27/22	First Bank and Trust Company, The Abingdon, VA	818 McKinney Parkway Lillington, NC	Approved 08/15/22
08/01/22	Bank of the James Lynchburg, VA	4105 Boonsboro Road City of Lynchburg, VA	Approved 08/22/22
08/11/22	Movement Bank Danville, VA	2397 Hendersonville Road Arden, NC	Approved 09/20/22
08/31/22	ServisFirst Bank Birmingham, AL	4505 Columbus Street Six Columbus Center City of Virginia Beach, VA	No Objection 09/14/22
09/26/22	Freedom Bank of Virginia, The Fairfax, VA	4090 Lafayette Center Drive, Suite B Chantilly, Fairfax County, VA	Approved 10/04/22
10/12/22	Summit Community Bank, Inc. Moorefield, WV	9757 Phair Way City of Manassas, VA	No Objection 11/04/22
10/19/22	Towne Bank Portsmouth, VA	628 Green Valley Road, Suite 101 Greensboro, NC	Approved 11/01/22
10/26/22	FNB Bank, Inc Romery, WV	West side of Warrior Drive Stephens City, Frederick County, VA	No Objection 11/08/22
10/31/22	First National Bank of Pennsylvania Greenville, PA	704 King Street Alexandria, VA	No Objection 11/18/22

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/14/22	Burke & Herbert Bank & Trust Company Alexandria, VA	2065 Huguenot Road North Chesterfield, Chesterfield County, VA	Approved 12/19/22

Branch Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
04/18/22	Towne Bank Portsmouth, VA	From: 2839 Charles Blvd. Greenville, NC To: 1000 Red Banks Road Greenville, NC	Approved 05/04/22
05/13/22	Truist Bank Winston-Salem, NC	From: 515 Maple Avenue East Vienna, Fairfax County, VA To: 440 Maple Avenue East Vienna, Fairfax County, VA	No Objection 06/01/22
09/28/22	John Marshall Bank Reston, VA	From: 1401 H Street, NW Washington, DC To: 1625 K Street NW, Suite 1050 Washington, DC	Approved 10/24/22
11/07/22	United Bank Vienna, VA	From: 202 Main Avenue Weston, WV To: 121 East 2nd Street Weston, WV	Approved 11/21/22
12/27/22	Chesapeake Bank Kilmarnock, VA	From: 10839 Buckley Hall Road Mathews, Mathews County, VA To: 10458 Buckley Hall Road Mathews, Mathews County, VA	Pending

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Banks -- Status Changes

New Banks

August	02	Lee Merger Sub, Inc. opened for business at 41371 West Morgan Avenue, Pennington Gap, Lee County, VA
October	01	B&H Subsidiary, Inc. opened for business at 100 South Fairfax Street, City of Alexandria, VA

Mergers

August	02	Lee Bank & Trust Company, Pennington Gap, VA merged into it Lee Merger Sub, Inc.
October	01	Burke & Herbert Bank & Trust Company, Alexandria, VA merged into it B&H Subsidiary, Inc.

Conversions - National Banks to State Banks

September	09	CornerStone Bank, Lexington, VA converted to a state chartered bank under the title of CornerStone Bank
-----------	----	---

Changes in Title

November	15	Towne Bank, Portsmouth, VA changed its name to TowneBank
----------	----	--

Branch Openings

January	27	Movement Bank, Danville, VA opened a branch office at 117 South Main Street, Randleman, NC
February	14	Towne Bank, Portsmouth, VA opened a branch office at 13900 Conlan Circle, Charlotte, NC
April	04	Bank of Clarke County, Berryville, VA opened a branch office at 530 Blackwell Road, Warrenton, Fauquier County, VA
April	18	Farmers & Merchants Bank, Timberville, VA opened a branch office at Intersection of 45 East Boscawen Street and 3 South Cameron Street, City of Winchester, VA
May	04	Carter Bank & Trust, Martinsville, VA opened a branch office at 500 East Moorehead Street, Suite 150, Charlotte, NC
May	25	Community Bank of the Chesapeake, Waldorf, MD opened a branch office at 5831 Plank Road, City of Fredericksburg, VA
June	27	First Sentinel Bank, Richlands, VA opened a branch office at 968 West Main Street, Abingdon, Washington County, VA
August	15	Trustar Bank, Great Falls, VA opened a branch office at 1701 Pennsylvania Avenue, NW, Suite 200, Washington, DC
September	19	Benchmark Community Bank, Kenbridge, VA opened a branch office at 125 W. Atlantic Street, City of Emporia, VA
October	03	United Bank, Vienna, VA opened a branch office at 6206 Annapolis Road, Landover Hills, MD
November	28	First Bank and Trust Company, The, Abingdon, VA opened a branch office at 818 McKinney Parkway, Lillington, NC
December	14	Citizens and Farmers Bank, West Point, VA opened a branch office at 402 William Street, City of Fredericksburg, VA

Branch Relocations

October	18	Trustar Bank, Great Falls, VA relocated a branch office from 1650 Tysons Boulevard, Suite 950, McLean, Fairfax County, VA to 1650 Tysons Boulevard, Suite 1150, McLean, Fairfax County, VA
---------	----	--

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Banks -- Status Changes

Branch Closings

March	01	Atlantic Union Bank, Richmond, VA closed its branch office at 1503 S. Salisbury Boulevard, Salisbury, MD
March	01	Atlantic Union Bank, Richmond, VA closed its branch office at 1738 Amherst Street, City of Winchester, VA
March	01	Atlantic Union Bank, Richmond, VA closed its branch office at 2235 Gateway Access Point, Raleigh, NC
March	01	Atlantic Union Bank, Richmond, VA closed its branch office at 3535 Bridge Road, City of Suffolk, VA
March	01	Atlantic Union Bank, Richmond, VA closed its branch office at 111 Franklin Road, City of Roanoke, VA
March	01	Atlantic Union Bank, Richmond, VA closed its branch office at 999 Waterside Drive Suite 101, City of Norfolk, VA
March	01	Atlantic Union Bank, Richmond, VA closed its branch office at 2102 Langhorne Road, City of Lynchburg, VA
March	01	Atlantic Union Bank, Richmond, VA closed its branch office at 400 East Main Street, City of Charlottesville, VA
March	01	Atlantic Union Bank, Richmond, VA closed its branch office at 8525 Rolling Road, Suite 100, Prince William County, VA
March	01	Atlantic Union Bank, Richmond, VA closed its branch office at 538 Fort Evans Road Northeast, Leesburg, Loudoun County, VA
March	01	Atlantic Union Bank, Richmond, VA closed its branch office at 4960 Monticello Avenue, James City County, VA
March	01	Atlantic Union Bank, Richmond, VA closed its branch office at 11263 West Broad Street, Glen Allen, Henrico County, VA
March	01	Atlantic Union Bank, Richmond, VA closed its branch office at 605 Wenonah Avenue, Pearisburg, Giles County, VA
March	01	Atlantic Union Bank, Richmond, VA closed its branch office at 209 Stonebridge Plaza Avenue, Chesterfield County, VA
March	01	Atlantic Union Bank, Richmond, VA closed its branch office at 12204 Bermuda Crossroad Lane, Chester, Chesterfield County, VA
March	01	Atlantic Union Bank, Richmond, VA closed its branch office at 2600 Stuarts Draft Highway, Stuarts Draft, Augusta County, VA
March	30	Carter Bank & Trust, Martinsville, VA closed its branch office at 181 Main Street, New Castle, Craig County, VA
March	30	Carter Bank & Trust, Martinsville, VA closed its branch office at 4143 Franklin Road SW, City of Roanoke, VA
April	22	Pioneer Bank, Stanley, VA closed its branch office at 8315 Spotswood Trail, Stanardsville, Greene County, VA
April	29	Citizens and Farmers Bank, West Point, VA closed its branch office at 5082 James Madison Parkway, King George County, VA
May	19	United Bank, Vienna, VA closed its branch office at 7315 Wisconsin Avenue, Bethesda, MD
May	26	Primis Bank, Tappahannock, VA closed its branch office at 1 South Royal Avenue, Front Royal, Warren County, VA
May	26	Primis Bank, Tappahannock, VA closed its branch office at 9484 Congress Street, New Market, Shenandoah County, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Banks -- Status Changes

Branch Closings

May	26	Primis Bank, Tappahannock, VA closed its branch office at 137 E. Chesapeake Beach Road, Owings, MD
May	26	Primis Bank, Tappahannock, VA closed its branch office at 511 Main Street, Clifton Forge, Alleghany County, VA
May	26	Primis Bank, Tappahannock, VA closed its branch office at 14118 Brandywine Road, Brandywine, MD
May	26	Primis Bank, Tappahannock, VA closed its branch office at 7700 Wisconsin Avenue, Bethesda, MD
August	12	New Peoples Bank, Inc., Honaker, VA closed its branch office at 155 East Lee Highway, Chilhowie, Smyth County, VA
August	12	New Peoples Bank, Inc., Honaker, VA closed its branch office at 419 Shawnee Avenue East, Big Stone Gap, Wise County, VA
August	24	Carter Bank & Trust, Martinsville, VA closed its branch office at 1113 5th Street SW, City of Charlottesville, VA
August	25	Primis Bank, Tappahannock, VA closed its branch office at 11527 Sunrise Valley Drive, Reston, Fairfax County, VA
August	25	Primis Bank, Tappahannock, VA closed its branch office at 10855 Fairfax Boulevard, City of Fairfax, VA
August	31	Burke & Herbert Bank & Trust Company, Alexandria, VA closed its branch office at 155 North Paxton Street, City of Alexandria, VA
September	16	First Community Bank, Bluefield, VA closed its branch office at 125 West Atlantic Street, City of Emporia, VA
September	19	Benchmark Community Bank, Kenbridge, VA closed its branch office at 316 W. Atlantic Street, City of Emporia, VA
October	19	Carter Bank & Trust, Martinsville, VA closed its branch office at 101 East Raleigh Street, Siler City, NC
December	15	United Bank, Vienna, VA closed its branch office at 10641 Fairfax Boulevard, City of Fairfax, VA
December	30	Freedom Bank of Virginia, The, Fairfax, VA closed its branch office at 4500 Daly Drive, Suite 240, Chantilly, Fairfax County, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

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
City of Chesapeake
201 Volvo Parkway
239 Battlefield Boulevard South
852 N. George Washington Highway
City of Colonial Heights
3099 Boulevard
City of Covington
450 West Main Street
City of Fredericksburg
1000 Winchester Street
2811 Fall Hill Avenue
725 Kenmore Avenue
City of Harrisonburg
390 University Boulevard
440 South Main Street
City of Newport News
603 Pilot House Drive, Suite 100
City of Norfolk
539 21st Street
City of Radford
50 West Main Street
City of Richmond
1051 East Cary Street, Suite 1200 *
1406 Roseneath Road
3556 W. Cary Street
7000 Three Chopt Road
Three James Center, 1051 East Cary Street, Suite 103
City of Roanoke
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
City of Virginia Beach
1580 Laskin Road
2098 Princess Anne Road
5472 Indian River Road
713 Independence Blvd.
City of Waynesboro
100 Lucy Lane
Accomack County
6350 Maddox Boulevard, Chincoteague

Atlantic Union Bank (Continued)

Accomack County
25253 Lankford Highway, Onley
Albemarle County
1658 State Farm Boulevard
410 Gander Road
Arlington County
2300 Wilson Bouelavard, Suite 100
Augusta County
374 Lee Highway, Verona
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
11101 Hull Street Road, Midlothian
13700 Midlothian Turnpike, Midlothian
6030 Harbour Park Drive, Midlothian
11101 Midlothian Turnpike
9027 Forest Hill Avenue
Culpeper County
231 Southgate Shopping Center, Culpeper
717 James Madison Highway
Essex County
1649 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
Fauquier County
216 Broadview Avenue, Warrenton
Floyd County
680 East Main Street, Floyd
Fluvanna County
5980 Thomas Jefferson Parkway, Palmyra
Franklin County
369 Franklin Street, Rocky Mount
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
9534 Chamberlayne Road, Mechanicsville
Henrico County
11163 Nuckols Road, Glen Allen
12090 West Broad Street
1601 Willow Lawn Drive, Suite 701

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Banks -- List by Name

Atlantic Union Bank (Continued)

Henrico County
4390 S. Laburnum Avenue
8209 West Broad Street
8983 Staples Mill Road
9605 Gayton Road

James City County
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
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
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

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

Atlantic Union Bank (Continued)

Spotsylvania County
10415 Courthouse Road
4109 Plank Road
4805 Lassen Lane

Stafford County
1044 Warrenton Road

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

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

Bank of Botetourt

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

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
410 S. Pollard Street, Vinton
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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Banks -- List by Name

Bank of Charlotte County, The

P O Box 336
Phenix 23959-0336
C.E.O.- Dabney T.P. Gilliam, Jr., President
Cashier- Hope C. Brown, Chief Financial Officer

Offices

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

Bank of Clarke County

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

Offices

City of Winchester
202 North Loudoun Street
2555 Pleasant Valley Road
Clarke County
2 East Main Street, Berryville *
400 McNeil Drive, Berryville
108 West Main Street, Boyce
Fauquier County
530 Blackwell Road, Warrenton
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 Marion, The

P O Box 1067
Marion 24354-1067
C.E.O.- Christopher B. Snodgrass
Cashier- Eric M. Dean, Chief Financial Officer

Offices

City of Bristol
7 Clear Creek Road
Russell County
36 Library Drive, Honaker
Scott County
196 East Jackson Street, Gate City
2768 US Highway 23 North, Weber City
Smyth County
1155 E. Lee Highway, Chilhowie

Bank of Marion, The (Continued)

Smyth County
101 East Main Street, Marion
102 West Main Street, Marion *
1026 S. Main Street, Marion
111 North Church Street, Marion
1600 North Main Street, Marion
101 Bank Street, Saltville
Washington County
201 Valley Street, Abingdon
744 Beaver Dam Avenue, Suite A, Damascus
656 S. Monte Vista Drive, Glade Spring
Wythe County
787 Fort Chiswell Road, Suite 7, Max Meadows
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- William E. Swing, Jr., Chief Financial Officer
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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Banks -- List by Name

Bank of the James

828 Main Street
Lynchburg 24504-1525
C.E.O.- Robert R. Chapman, III
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
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
125 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

Benchmark Community Bank (Continued)

Mecklenburg County
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
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.- David Boyle
Cashier- Roy E. Halyama, Chief Financial Officer
Offices

City of Alexandria
100 South Fairfax 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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Banks -- List by Name

Burke & Herbert Bank & Trust Company (Continued)

Fairfax County
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- Wendy S. Bell, Chief Financial Officer

Offices

City of Charlottesville
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 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
616 9th Street SE
City of Salem
1400 Electric Road
Albemarle County
1330 Parham Circle
Amherst County
4498 South Amherst Highway, Madison Heights
Bedford County
1621 Forest Road, Bedford
550 Blue Ridge Avenue, Bedford
Campbell County
3203 Waterlick Road
Carroll County
220 Main Street, Hillsville
Culpeper County
806 Nottingham Street, Culpeper

Carter Bank & Trust (Continued)

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
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
Pulaski County
998 Memorial Drive, Pulaski
Roanoke County
1111 East Washington Avenue, Vinton
Rockbridge County
116 East Midland Trail
Spotsylvania County
10407 Courthouse Road, Spotsylvania
1204 Bragg Road
Stafford County
175 Warrenton Road, Falmouth
55 Worth Avenue, Stafford
70 Chatham Heights Road
Wythe County
325 East Spring Street, Wytheville
North Carolina
500 East Moorehead Street, Suite 150, Charlotte
630 Fagg Drive, Eden
697 Country Club Drive, Fayetteville
1201 Battleground Avenue, Greensboro
3305 Battleground Avenue, Greensboro
5715 West Gate City Boulevard, Greensboro
300 Dabney Drive Ext., Henderson
205 South Bickett Boulevard, Louisburg

* Legal main office

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Banks -- List by Name

Carter Bank & Trust (Continued)

North Carolina
231 East Plaza Drive, Mooresville
507 Willow Street, Mount Airy
305 South Main Street, Reidsville
823 North Main Street, Roxboro
1001 South Horner Boulevard, Sanford
200 Forest Hills Road, Wilson

Chesapeake Bank

P O Box 1419
Kilmarnock 22482-1419
C.E.O.- Jeffrey M. Szyperski, President
Cashier- Rebecca A. Foster, Chief Financial Officer

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
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
10839 Buckley Hall Road, 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

Citizens Bank and Trust Company (Continued)

Nottoway County
101 N Main Street (D-I), Blackstone
126 S Main Street, Blackstone *
State Routes 40 & 46, Blackstone
Agnew Street & Namozine Avenue, Burkeville
210 Carter Street, Crewe
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.- Thomas F. Cherry, President
Cashier- Jason E. Long, Chief Financial Officer

Offices

City of Charlottesville
304 East Main Street
City of Fredericksburg
175 Kings Highway
402 William Street
City of Hampton
1927 C&F Drive
City of Newport News
698 Town Center Drive
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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Banks -- List by Name

Citizens and Farmers Bank (Continued)

King George County
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
Richmond County
4593 Richmond Road, Warsaw
Westmoreland County
15960 Kings Highway, Montross
York County
2800 George Washington Memorial Hwy

Community Bankers' Bank

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

CornerStone Bank

PO Box 1561
Lexington 24450
C.E.O.- J. Steven Grist, President
Cashier- Zirkle Blakey, III, Chief Financial Officer
Offices
City of Buena Vista
2235 Beech Avenue
City of Lexington
54 S. Main Street *
Rockbridge County
160 Kendal Drive
719 N Lee Highway

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

FVCbank (Continued)

Fairfax County
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

Farmers & Merchants Bank

P O Box 1111
Timberville 22853-1111
C.E.O.- Mark C. Hanna, President
Cashier- Lisa Campbell, Chief Financial Officer
Offices

City of Staunton
2813 North Augusta Street
City of Waynesboro
2701 W. Main Street
City of Winchester
Intersection of 45 East Boscawen Street and 3 South
Cameron 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

Farmers & Merchants Bank of Craig County, The

P O Box 400
New Castle 24127-0400
C.E.O.- Sandra K. Dudding
Cashier- Amy J. Richardson, Assistant Cashier
Offices
Craig County
189 Main Street, New Castle *
N.W. Corner of Walnut & Court Street, New Castle

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Banks -- List by Name

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
1804 Princess Anne Road
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

Farmers and Miners Bank (Continued)

Wise County
331 East Main Street, Wise

First Bank

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

Offices

City of Richmond
5601 Patterson Avenue
City of Staunton
1 West Frederick Street
City of Waynesboro
1415 West Main Street
City of Winchester
1835 Valley Avenue
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
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 1000
Abingdon 24212-1000
C.E.O.- W. Mark Nelson
Cashier- A. Eric Moore, Chief Financial Officer

Offices

City of Bristol
38 East Valley Drive
City of Harrisonburg
120 University Boulevard
City of Norton
1026 Park Avenue

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Banks -- List by Name

First Bank and Trust Company, The (Continued)

City of Staunton
1030 Richmond Road
Augusta County
1563 Commerce Road, Verona
851 Lew Dewitt Boulevard
Bedford County
17011 Forest Road, Forest
Hanover County
13221 Hanover Courthouse Road
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
Wise County
303 West Main Street
Wythe County
1290 N. 4th Street, Wytheville
North Carolina
818 McKinney Parkway, Lillington
8315 Red Oak Boulevard, Red Oak
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
Carroll County
148 North Main Street, Hillsville
Chesterfield County
14441 Sommerville Court, Midlothian
11400 Midlothian Turnpike
6951 Commons Plaza

First Community Bank (Continued)

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
24412 Maringo Road, Abingdon
271 West Main Street, Abingdon
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, Lindsie
100 Market Street, Man
Route 10 Cook Parkway, Oceana

* Legal main office

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Banks -- List by Name

First Community Bank (Continued)

West Virginia
547 Appalachian Highway, Pineville
77 Cedar Street, Pineville
1102 Oakvale Road, Princeton
One Stafford Commons, Princeton
902 Northside Drive, Summersville

First Sentinel Bank

P. O. Box 1050
Richlands 24641-1050
C.E.O.- John C. Thompson, President
Cashier- Paul M. Pickett, 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 *
200 Valley View Street
Washington County
968 West Main Street, Abingdon
Wythe County
1105 North Fourth Street, Wytheville
West Virginia
329 Ingleside Road, Princeton

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
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 *

Frontier Community Bank (Continued)

Bedford County
6000 Boonsboro Road, Suites I & J

Highlands Community Bank

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

Integrity Bank For Business

2901 S. Lynnhaven Road, Suite 100
Virginia Beach 23452
C.E.O- Michael S. Ives, President
Cashier- Anne F. Vanderberry, Chief Financial Officer
Offices
City of Virginia Beach
2901 S. Lynnhaven Road, Suite 100 *

John Marshall Bank

1943 Isaac Newton Square, Suite 100
Reston 20190-5013
C.E.O.- Christopher W. Bergstrom, President
Cashier- Kent D. Carstater, Chief Financial Officer
Offices
City of Alexandria
640 Franklin Street
Arlington County
2300 Wilson Boulevard
Fairfax County
1943 Isaac Newton Square, Reston *
8229 Boone Boulevard, Suite 102, Vienna
Loudoun County
842 South King Street, Leesburg
Prince William County
12701 Marblestone Drive, Suite 150
District of Columbia
1330 New Hampshire Avenue, NW, Suite 111,
Washington
1401 H Street, NW, Suite 702, Washington
Maryland
11 N. Washington Street, Rockville

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Banks -- List by Name

Lee Bank & Trust Company

P O Box 100
Pennington Gap 24277-0100
C.E.O.- Robert M. Coffey
Cashier- Brandon Taylor, Chief Financial Officer

Offices

City of Bristol
743 Gate City Highway
Lee County
32739 Main Street, Jonesville
41371 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 *
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- Donald E. Pickett, Chief Financial Officer

Offices

City of Danville
201 N Union Street *
North Carolina
117 South Main Street, Randleman
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
Cashier- John J. Boczar, Chief Financial Officer

Offices

City of Bristol
102 Linden Square Drive
901 W. State Street
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
Tazewell County
U.S. Routes 19 and 460, Pounding Mill
157 Tazewell Mall Circle, Tazewell
514 Commerce Drive

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Banks -- List by Name

New Peoples Bank, Inc. (Continued)

Washington County
350 West Main Street, Abingdon
Wise County
5448 Wise-Norton Road, Esserville
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
Page County
800 East Main Street, Luray
511 South Third Street, Shenandoah
252 E. Main Street, Stanley *

Primis Bank

10900 Nuckols Road, Suite 325
Glen Allen 23060
C.E.O.- Dennis J. Zember, Jr.
Cashier- William H. Lagos, Executive Vice President
Offices
City of Colonial Heights
3012 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
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
Fauquier County
11-A Main Street, Warrenton

Primis Bank (Continued)

Gloucester County
7132 George Washington Memorial Hwy, Gloucester
1953 George Washington Memorial Hwy., Gloucester
Point
Hanover County
201 North Washington Highway, Ashland
8123 Mechanicsville Turnpike, Mechanicsville
9495 Charter Gate Drive, Mechanicsville
Henrico County
8821 West Broad Street
King William County
20 Commerce Lane
Lancaster County
437 North Main Street, Kilmarnock
Loudoun County
1 East Market Street, Leesburg
10 West Washington Street, Middleburg
Middlesex County
11290 General Puller Highway, Hartfield
291 Virginia Street, Urbanna
New Kent County
2599 New Kent Highway, Quinton
Northumberland County
14954 Northumberland Highway, Burgess
110 Northumberland Highway, Callao
6941 Northumberland Highway, Heathsville
Southampton County
22241 Main Street, Courtland
22510 Linden Street, Courtland
Surry County
176 Colonial Trail East, Surry
Sussex County
209 West Main Street, Waverly
233 South County Drive, Waverly
Maryland
11200 Rockville Pike, Rockville
14804 Pratt Street, Upper Marlboro

Select Bank

P. O. Box 4620
Lynchburg 24502-0620
C.E.O.- J. Michael Thomas
Cashier- T. Clay Davis, 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 *

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Banks -- List by Name

Select Bank (Continued)

North Carolina
166 Huffman Mill Road, Burlington

Touchstone Bank

PO Box 2230
Prince George 23875-2230
C.E.O.- James R. Black, President
Cashier- Joseph D. Pennington, Chief Financial Officer

Offices

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

TowneBank

6001 Harbour View Boulevard
Suffolk 23435-2767
C.E.O.- William I. Foster, III
Cashier- William B. Littreal, Chief Financial Officer

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 *

TowneBank (Continued)

City of Portsmouth
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
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
13900 Conlan Circle, Charlotte
150 Providence Road, Charlotte
6337 Carnegie Boulevard, Charlotte
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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Banks -- List by Name

TruPoint Bank (Continued)

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

774A Walker Road, Suite 220
Great Falls 22066-2648
C.E.O.- Shaza L. Andersen
Cashier- Anthony Fabiano, Chief Financial Officer

Offices

Fairfax County
9883 Georgetown Pike, Great Falls *
1650 Tysons Boulevard, Suite 1150, McLean
11846 Spectrum Center, Suite C-9, Reston

District of Columbia
1701 Pennsylvania Avenue, NW, Suite 200,
Washington

Maryland
7811 Montrose Road, Potomac

United Bank

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

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
11185 Main Street *
4021 University Drive

United Bank (Continued)

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 Lynchburg
3638 Old Forest Road

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

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

Campbell County
21437 Timberlake Road

Chesterfield County
Stonehenge Village, 12640 Stone Village Way,
Midlothian
2730 Buford Road

Essex County
1325 Tappahannock Boulevard, Tappahannock

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Banks -- List by Name

United Bank (Continued)

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

Goochland County
1949 Sandy Hook Road, Goochland
100 Broad Street Road, Manakin-Sabot

Greene County
96 Main Street, Standardsville

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

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

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

Prince William County
17054 Jefferson Davis Highway, Dumfries
7905 Heritage Village Plaza, Gainesville
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
Post Office Plaza, 300 Warren Ave, Front Royal

United Bank (Continued)

District of Columbia
1001 G Street, N.W., Washington
1100 Connecticut Avenue, N.W., Washington
1301 U Street, N.W., Washington
1825 Wisconsin Avenue, NW, Washington
250 M Street, SE, Washington
4900 Massachusetts Avenue, N.W., Washington
3030 M Street, NW, Washington

Maryland
1835 West Street, Annapolis
7845 Wisconsin Avenue, Bethesda
6143 High Bridge Road, Bowie
5410 Wisconsin Avenue, Chevy Chase
2120 Baldwin Avenue, Crofton
1219 Mount Aetna Road, Hagerstown
18750 North Pointe Drive, Hagerstown
6206 Annapolis Road, Landover Hills
12127 Rockville Pike, Rockville
1230 Race Road, Rosedale
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
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
2022 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
117 East Southerland Street, Wallace
1311 Carolina Avenue, Washington
300 North Market Street, Washington
110 North J.K. Powell Boulevard, Whiteville
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
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
60 Raleigh Mall, Beckley
4605 Pennsylvania Avenue, Big Chimney
555 C Street, Ceredo

United Bank (Continued)

West Virginia

106 West Washington Street, Charles Town
4901 Maccorkle Avenue SE, Charleston
500 Virginia Street East, Charleston
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
2022 ANNUAL REPORT

Banks -- List by Name

VCC Bank

7814 Carousel Lane
Richmond 23294-4212
C.E.O.- Amir Kirkwood
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- Donald M. Kaloski, Jr., Chief Financial Officer

Offices

City of Richmond
3117 West Marshall Street
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
James City County
5372 Discovery Park Boulevard, Suite 101
Powhatan County
1793 South Creek One

Virginia Partners Bank

410 William Street
Fredericksburg 22401-8029
C.E.O.- Lloyd B. Harrison, III
Cashier- Adam J. Sothen, Chief Financial Officer

Offices

City of Fredericksburg
317-319 William Street
410 William Street *
Fairfax County
1821 Michael Faraday Drive Suite 101, Reston
Spotsylvania County
7415 Laughlin Bouelvard, Spotsylvania Courthouse
4210 Plank Road
Maryland
115 E. Charles Street, La Plata

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Trust Companies -- Applications Received and/or Acted Upon

Branch Openings

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
10/04/22	Chevy Chase Trust Company Bethesda, MD	8201 Greensboro Road McLean, VA	No Objection 10/27/22

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Savings Institutions -- List by Name

**Elizabeth Building and Loan Association,
Incorporated**

519 Washington Street
Portsmouth, VA

C.E.O.- Charles O. Barclay, III, President

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT**

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

	2021	2022
ASSETS		
Loans	\$7,171,817,455	\$8,272,791,966
LESS: Allowance for loan losses	83,005,815	82,102,020
Cash and Deposits	1,391,012,354	805,928,158
Available for Sale securities	3,400,324,823	2,901,312,116
Held to Maturity securities	123,754,800	259,792,015
All other investments.....	102,118,067	105,934,397
Land and buildings (net of depreciation).....	223,214,712	216,936,815
Other fixed assets (net of depreciation).....	37,518,345	46,180,321
Share insurance capitalization deposit.....	99,245,827	105,925,100
All other assets	235,760,836	302,210,137
TOTAL ASSETS	\$12,701,761,404	\$12,934,909,005
LIABILITIES & SAVINGS EQUITY		
Notes/interest payable.....	\$312,753,632	\$377,767,181
Borrowing repurchase transactions.....	37,022,719	0
Accounts payable.....	161,018,189	165,069,397
Dividends payable	225,432	359,289
TOTAL LIABILITIES	\$511,019,972	\$543,195,867
Share certificates.....	\$1,522,465,774	\$1,669,395,009
Share draft accounts.....	2,406,017,823	2,503,230,659
IRA accounts	604,657,325	603,879,737
Other shares and deposits	6,497,448,261	6,662,056,584
TOTAL SHARES AND DEPOSITS	\$11,030,589,183	\$11,438,561,989
Regular/statutory reserve.....	\$82,646,405	N/A
Other reserves.....	91,801,357	118,257,397
Appropriation for Non-Conforming Investments	212	0
Equity Acquired in a Merger	25,614,006	25,614,006
Unrealized Gains (Losses) on Available for Sale Securities	(14,653,265)	(341,629,190)
Other comprehensive Income	(61,743,731)	(46,010,245)
Accumulated Unrealized G/L on Cash Flow Hedges	0	0
Undivided earnings.....	1,036,487,265	1,196,919,181
TOTAL EQUITY	\$1,160,152,249	\$953,151,149
TOTAL LIABILITIES, SHARES & EQUITY	\$12,701,761,404	\$12,934,909,005
Number of credit unions in operation	23	23

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT**

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

	2021	2022
INCOME		
Interest on loans (gross)	\$337,992,034	\$367,516,952
LESS: Interest refunded	0	0
Income from investments	37,274,907	69,662,660
Income from Trading	N/A	898
Fee income	65,594,976	71,017,455
Other operating income	112,339,609	101,084,545
TOTAL GROSS INCOME	\$553,201,526	\$609,282,510
EXPENSES		
Employee compensation & benefits	\$215,610,868	\$221,581,727
Travel & conference expense	2,050,927	3,440,631
Office occupancy expense	20,904,375	23,141,777
Office operations expense	81,941,914	89,419,238
Education & promotional expenses	14,013,495	16,796,799
Loan servicing expense	50,589,827	49,348,362
Professional & outside services	14,786,390	16,359,556
Provision for loan losses	5,263,582	18,708,562
Members insurance	(53,493)	9,104
Operating fees (examination & supervision fees)	1,190,375	1,673,202
Miscellaneous operating expenses	7,439,334	6,339,539
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS	\$413,737,594	\$446,818,497
NET INCOME (LOSS) BEFORE DIVIDENDS	\$139,463,932	\$162,464,013
Gains (losses) on securities	\$2,758,369	(\$1,103,328)
Gains (losses) on disposition of assets	321,857	(151,604)
Gains (losses) from bargain purchase (merger)	350,000	0
Other non-operating income (expense)	(924,637)	4,246,811
TOTAL NON-OPERATING GAINS (LOSSES)	\$2,505,589	\$2,991,879
Total net income (loss) before dividends	\$141,969,521	\$165,455,892
Interest on borrowed money	6,729,914	7,028,441
Dividends	44,435,543	54,214,575
Net income (loss) after dividends	\$90,804,064	\$104,212,876
Transfer to Regular Reserve	\$1,311,499	N/A

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT**

**Selected Data for Virginia State Chartered-Credit Unions
As of December 31, 2022**

Credit Union Name	Principal Location	Assets (\$000)	Shares & Deposits (\$000)	Net Worth (\$000)
Augusta Health Care Credit Union, Incorporated	Fishersville	14,493	12,230	2,249
Baylands Family Credit Union, Inc.	West Point	92,783	88,541	7,689
Beacon Credit Union, Incorporated	Lynchburg	289,475	249,764	28,970
Blue Eagle Credit Union	Roanoke	210,818	186,905	25,620
Credit Union of Richmond Incorporated	Richmond	69,674	57,053	13,043
Dominion Energy Credit Union	Richmond	386,787	325,766	45,937
DuPont Community Credit Union	Waynesboro	1,811,515	1,665,310	173,928
Hampton Roads Educators Credit Union, Inc.	Hampton	40,711	38,228	3,117
Jackson River Community Credit Union	Covington	107,257	96,445	13,181
Loudoun Credit Union	Leesburg	57,836	55,691	4,478
Martinsville Du Pont Employees Credit Union, Incorporated d/b/a ValleyStar Credit Union	Martinsville	679,490	556,103	66,237
Newport News Municipal Employees Credit Union, Incorporated	Newport News	52,831	51,267	3,442
Newport News Shipbuilding Employee's Credit Union, Inc. d/b/a Bayport Credit Union	Newport News	2,286,817	1,994,588	245,719
Northern Star Credit Union, Incorporated	Portsmouth	81,830	74,682	10,377
P.W.C. Employees Credit Union	Woodbridge	75,909	68,487	10,555

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT**

**Selected Data for Virginia State Chartered-Credit Unions
As of December 31, 2022**

Credit Union Name	Principal Location	Assets (\$000)	Shares & Deposits (\$000)	Net Worth (\$000)
Petersburg Federal Reformatory Credit Union, Incorporated	Petersburg	3,754	2,691	1,062
PFD Firefighters Credit Union, Incorporated	Portsmouth	33,134	28,434	4,585
Prime Care Credit Union, Incorporated	Norfolk	24,558	21,551	2,858
Richmond Virginia Fire Police Credit Union Inc.	Richmond	21,759	19,389	2,250
University of Virginia Community Credit Union, Inc.	Charlottesville	1,409,418	1,286,909	128,352
Virginia Credit Union, Inc.	Richmond	5,086,461	4,473,109	537,424
Virginia Educators' Credit Union	Newport News	79,815	69,087	10,411
Virginia United Methodist Credit Union, Inc. d/b/a The United Methodist Credit Union	North Chesterfield	17,785	16,332	1,462

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Credit Unions -- Applications Received and/or Acted Upon

New Service Facilities

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/28/21	DuPont Community Credit Union	32 Windward Drive, Suite 120 Fishersville, VA	Approved 01/14/22
04/26/22	Virginia Credit Union, Inc.	10 N. Nansemond Street, Suite G Richmond, VA	Approved 05/16/22

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Credit Unions -- Status Changes

Office Relocations

December 12 Virginia Credit Union, Inc., Richmond, VA moved its branch office from 2300 W Broad Street (DMV), Richmond, VA to 3200 West Broad Street, Suite G, Richmond, VA

New Service Facilities

August 24 DuPont Community Credit Union opened a service facility at 32 Windward Drive, Suite 120, Fishersville, VA

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Credit Unions -- List by Name

**Augusta Health Care Credit Union,
Incorporated**

78 Medical Center Drive
P O Box 1000
Fishersville, VA 22939
C.E.O. - Mary King

Baylands Family Credit Union, Inc.

2004 Main Street
P. O. Box 392
West Point, VA 23181
C.E.O. - Teresa Millis
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
C.E.O. - Greg McConville
Service Facilities -
1629 Forest Road
Bedford, VA 24523
2101 Forest Avenue
Buena Vista, VA 24416
320 Old Riverside Drive
Danville, VA 24541
630 Piney Forest Road
Danville, VA 24540
19029 Forest Road
Lynchburg, VA 24502
2134 Langhorne Road
Lynchburg, VA 24502
6320 Logans Lane
Lynchburg, VA 24506
Amelon Shopping Square
Madison Heights, VA

Blue Eagle Credit Union

419 Rutherford Avenue NE
Roanoke, VA 24018
C.E.O. - Jeffrey Thompson
Service Facilities -
1210 Greenview Drive
Lynchburg, VA 24502
1430 Hershberger Road NW
Roanoke, VA 24012
2121 Electric Road
Roanoke, VA

Blue Eagle Credit Union (Continued)

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

Credit Union of Richmond Incorporated

1601 Ownby Lane
Richmond, VA 23220
C.E.O. - Shirley Cooper
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
C.E.O. - 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
C.E.O. - Steve Elkins
Service Facilities -
32 Windward Drive, Suite 120
Fishersville, VA 22939
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
2022 ANNUAL REPORT

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
C.E.O. - Karen Orie

Jackson River Community Credit Union

347 North Court Avenue
Covington, VA 24426

C.E.O. - Kathleen All

Service Facility -

210 Westvaco Road
Low Moor, VA 24457

Loudoun Credit Union

801 Sycolin Road SE, Suite 101
Leesburg, VA 20175
C.E.O. - Travis Alllen

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

35 Dupont Road
Martinsville, VA 24115

C.E.O. - Mike Warrell

Service Facilities -

41 Wheeler Avenue
Collinsville, VA 24078

212 Holt Garrison Parkway
Danville, VA 24540

913 E. Church Street
Martinsville, VA 24112

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

25 Meyers Corner Drive
Staunton, VA 24401

501 W. Broad St.
Waynesboro, VA 22980

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

502 Operations Drive
Newport News, VA 23602

C.E.O. - Edna McDuffie

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

C.E.O. - James Mears

Service Facilities -

1000 Cedar Road
Chesapeake, VA 23322

2445 Old Taylor Road
Chesapeake, VA 23321

401 Albemarle Drive Suite 102
Chesapeake, VA 23322

677 N. Battlefield Boulevard
Chesapeake, VA

6723 Fox Centre Parkway
Gloucester, VA 23061

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Credit Unions -- List by Name

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

Service Facilities -

2900 Washington Avenue, Building 901

Newport News, VA 23607

3101 Jefferson Avenue

Newport News, VA

35th Street Gate

Newport News Shipyard

Newport News, VA 23607

4215 Marshall Avenue, Building 600

Newport News, VA 23607

433 Denbigh Boulevard

Newport News, VA 23608

5001 Huntington Avenue

Newport News, VA 23607

60th Street Gate

Newport News Shipyard

Newport News, VA 23607

8000 Marshall Avenue

Newport News, VA 23605

955 Harpersville Road

Newport News, VA

Northrup Grumman Newport News

Building 907, 210 47th Street

Newport News, VA 23607

600 Church Street Room 111

Norfolk, VA 23501

1290 Smithfield Plaza

Smithfield, VA 23430

1013 University Boulevard

Suffolk, VA 23435

1463 North Main Street

Suffolk, VA 23434

5225 Providence Road

Virginia Beach, VA

750 Independence Boulevard

Virginia Beach, VA 23455

770 Lynnhaven Parkway

Virginia Beach, VA 23452

4171 Ironbound Road

Williamsburg, VA 23188

Northern Star Credit Union, Incorporated

5100 George Washington Highway

Portsmouth, VA 23702

C.E.O. - Roger E Early

P.W.C. Employees Credit Union

12715 Ridgefield Village Drive

Woodbridge, VA 22193

C.E.O. - Robin Bodie

Service Facility -

8959 Center Street

Manassas, VA 22110

**PFD Firefighters Credit Union,
Incorporated**

3209 Cedar Lane

Portsmouth, VA 23703

C.E.O. - Susan Easter

**Petersburg Federal Reformatory Credit Union,
Incorporated**

Federal Correctional Institution

P O Box 1298

Hopewell, VA 23860

C.E.O. - Rose Williams

Prime Care Credit Union, Incorporated

600 Gresham Drive

Norfolk, VA 23507-1904

C.E.O. - 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

C.E.O. - Iris Ellis

Service Facility -

200 W. Grace Street

Richmond, VA 23220

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

3300 Berkmar Drive

Charlottesville, VA 22901-1491

C.E.O. - Susan Gruber

Service Facilities -

409 East Main Street

Louisa, VA 23093

100 Darden Boulevard

Charlottesville, VA 22901

1018 West Main Street

Charlottesville, VA 22908

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Credit Unions -- List by Name

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

Service Facilities -

1155 Seminole Trail
Charlottesville, VA 22906
1400 Melbourne Road
Charlottesville, VA 22901
1936 Arlington Boulevard
Charlottesville, VA 22903
220 Wayles Lane
Charlottesville, VA 22911
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

C.E.O. - Christopher Shockley

Service Facilities -

13025 Jefferson Davis Highway
Chester, VA 23831
14520 Hancock Village Street
Chesterfield, VA 23832
6737 Public Safety Way
Chesterfield, VA 23832
9961 Iron Bridge Road
Chesterfield, VA 23832
301 Temple Lake Drive
Colonial Heights, VA 23834
100 MidTown Avenue
Farmville, VA 23901
2150 Gordon W. Shelton Boulevard
Fredericksburg, VA 22401
4531 Spotsylvania Parkway
Fredericksburg, VA 22408
3236 Odd Fellows Road
Lynchburg, VA 24501

Virginia Credit Union, Inc. (Continued)

Service Facilities -

6103 Brashier Boulevard
Mechanicsville, VA 23111
11030 Hull Street Road
Midlothian, VA 23112
13505 Tredegar Lake Parkway
Midlothian, VA 23112
14351 Winterview Parkway
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
3200 West Broad Street, Suite G
Richmond, VA 23230
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
700 East Jackson Street
Richmond, VA 23219
7500 Boulders View Drive
Richmond, VA 23225
900 East Main Street
Pocahontas Building
Richmond, VA 23219
935 West Grace Street
Richmond, VA 23220
9498 West Broad Street
Richmond, VA
General Assembly Building
201 North 9th Street
Richmond, VA 23219
J. Sargeant Reynolds Comm. College
1651 E. Parham Road
Richmond, VA 23228
VCU-HS Main Hospital
1250 East Marshall Street
Richmond, VA 23298
17 First Street
Staunton, VA 24401

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2022 ANNUAL REPORT

Credit Unions -- List by Name

Virginia Credit Union, Inc. (Continued)

Service Facilities -

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

Virginia Educators' Credit Union

12626 Nettles Drive
Newport News, VA 23606

C.E.O. - Sharon Conti

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**

7305 Boulder View Lane
North Chesterfield, VA 23225
C.E.O. - James Eads