

**THE 2023 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, 2023**



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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2023 ANNUAL REPORT

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STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2023 ANNUAL REPORT

STATE CORPORATION COMMISSION

JEHMAL T. HUDSON, Chairman

BERNARD J. LOGAN, Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 2023

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the 2023 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

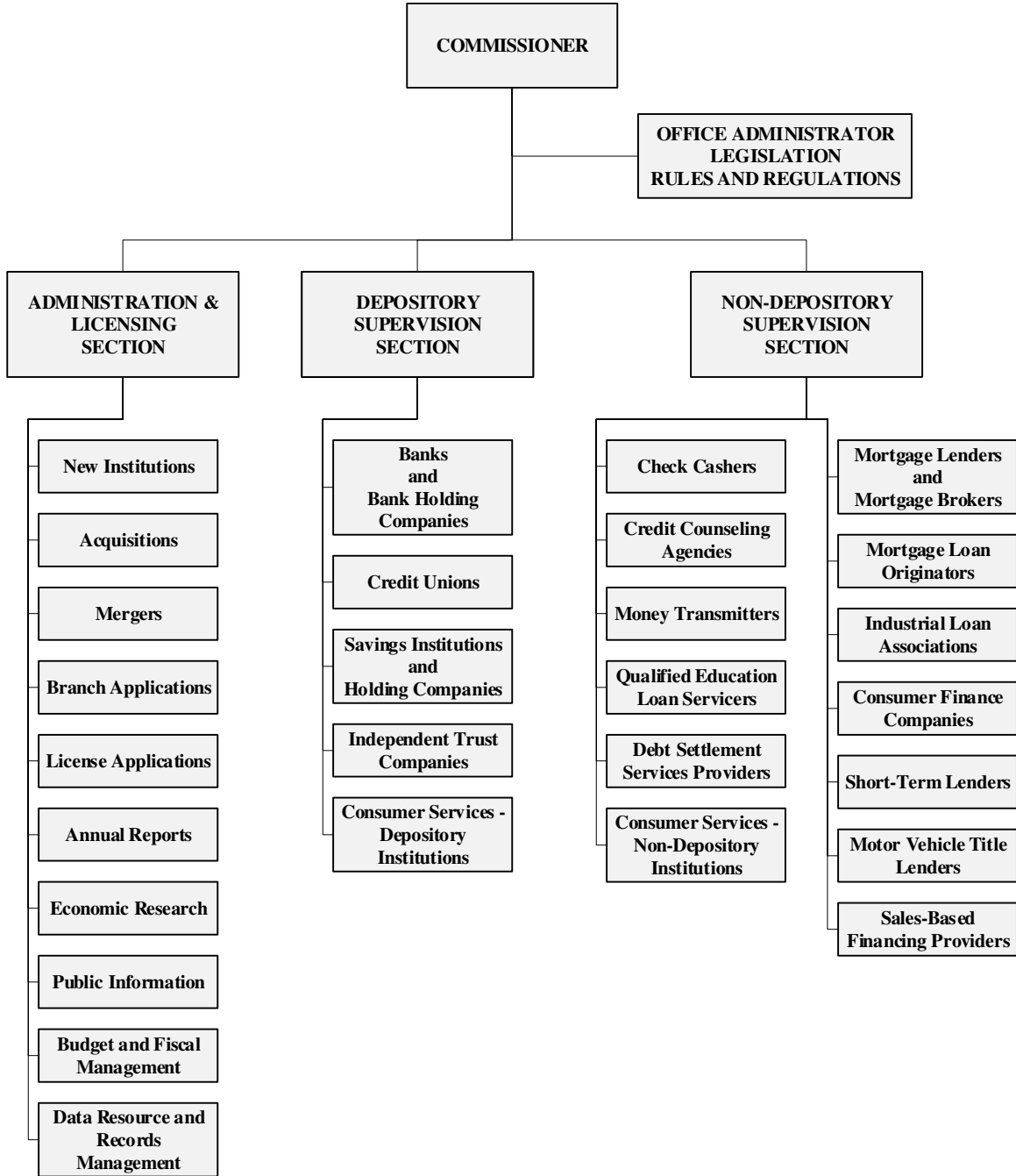
SIDNEY A. BAILEY, July 1, 1978 to June 30, 1997
E. J. FACE, JR., July 1, 1997 to Date

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).

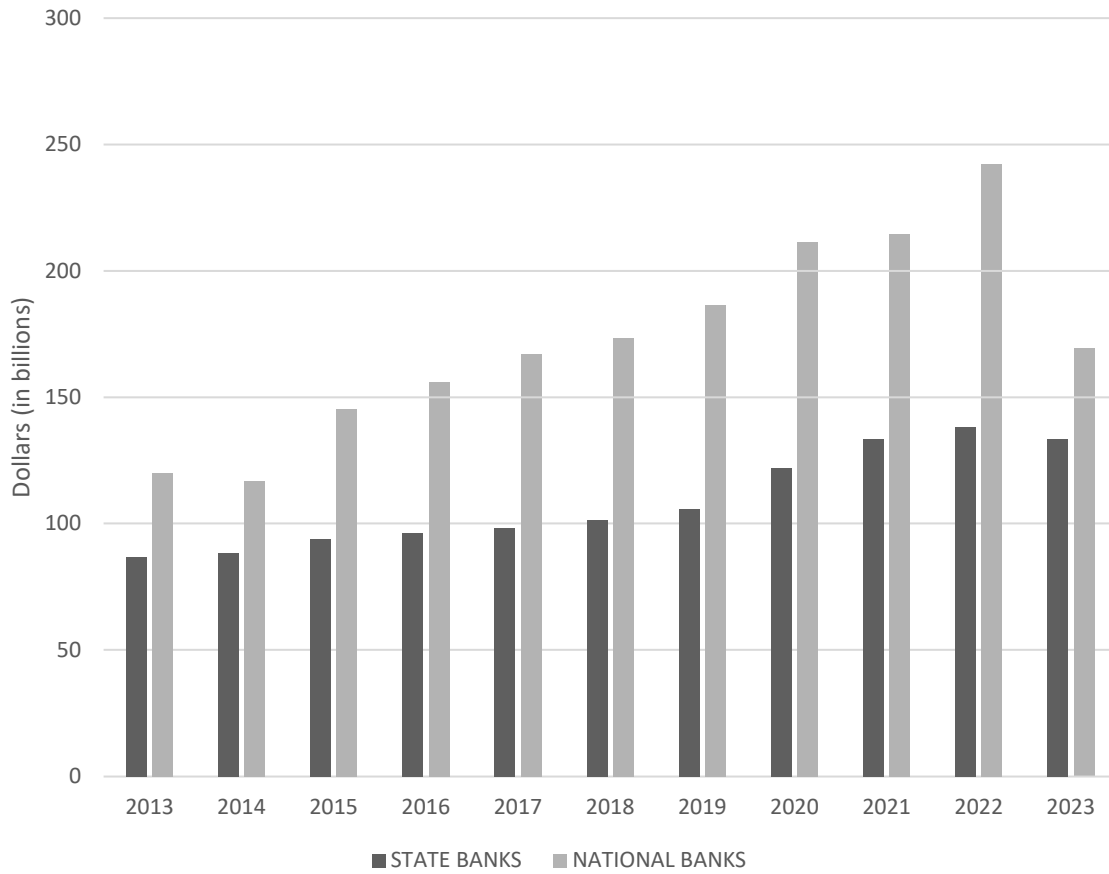
**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**ORGANIZATIONAL CHART
BUREAU OF FINANCIAL INSTITUTIONS**



**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**DEPOSITS IN BANK OFFICES LOCATED IN VIRGINIA
STATE AND NATIONAL 2013 – 2023¹**



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

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**Consolidated Report of Condition for Virginia State-Chartered Banks
As of December 31 (In Thousands of Dollars)**

	December 31, 2022 48 State Banks 944 Branches	December 31, 2023 46 State Banks 934 Branches
ASSETS		
Cash and balances due from depository institutions:	\$4,786,800	\$5,101,551
(1) Noninterest-bearing balances	1,118,155	1,085,124
(2) Interest-bearing balances	3,668,645	4,016,427
Securities	18,965,252	16,885,431
Federal funds sold & securities purchased under agreement to resell	293,838	151,307
Loan and lease financing receivables:		
Loans and leases, net of unearned income	78,694,320	83,373,635
LESS: Allowance for loan and lease losses	900,290	986,590
Loans and leases, net of unearned income and allowance for losses	77,794,030	82,387,045
Assets held in trading accounts	101,860	109,876
Premises and fixed assets (including capitalized leases).....	1,430,958	1,480,934
Other real estate owned.....	24,610	10,171
Intangible assets	3,710,046	3,702,314
Other assets	4,524,815	4,696,916
TOTAL ASSETS	\$111,632,209	\$114,525,545
LIABILITIES		
Deposits:		
In domestic offices	\$91,086,664	\$93,767,716
(1) Noninterest-bearing	27,522,695	23,360,191
(2) Interest-bearing	63,563,969	70,407,524
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.....	742,682	505,816
Other borrowed money	4,813,114	4,207,541
Notes and debentures subordinated to deposits.....	247,420	248,039
Other liabilities.....	1,239,268	1,368,280
TOTAL LIABILITIES.....	\$98,129,148	\$100,097,392
EQUITY CAPITAL		
Perpetual preferred stock.....	43,100	43,100
Common stock	431,188	414,132
Surplus	9,036,356	9,073,777
Undivided profits and capital reserves	3,973,202	4,880,493
Noncontrolling interests in consolidated subsidiaries	19,215	16,651
TOTAL EQUITY	\$13,503,061	\$14,428,153
TOTAL LIABILITIES AND EQUITY CAPITAL.....	\$111,632,209	\$114,525,545

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**Consolidated Report of Income for Virginia State-Chartered Banks
For the Year Ended December 31 (In Thousands of Dollars)**

	2022	2023
INTEREST INCOME:		
Interest on loans.....	\$3,302,912	\$4,466,541
Income from lease financing receivables	7,935	12,552
Interest on balances due from depository institutions	86,523	188,733
Interest and dividends on securities.....	451,741	533,551
Interest from assets held in trading accounts.....	0	0
Interest on federal funds sold and securities purchased under agreements to resell	6,949	7,971
Other Interest Income	12,212	30,599
TOTAL INTEREST INCOME	\$3,868,272	\$5,239,947
INTEREST EXPENSE:		
Interest on deposits in domestic offices.....	327,429	1,537,958
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0	0
Expense of federal funds purchased and securities sold under agreements to repurchase	4,722	14,673
Other interest expense	48,650	184,399
TOTAL INTEREST EXPENSE.....	\$380,801	\$1,737,030
NET INTEREST INCOME.....	3,487,471	3,502,917
Provision for loan and lease losses	106,679	143,665
NONINTEREST INCOME:		
Income from fiduciary activities.....	42,731	44,615
Service charges on deposit accounts	132,301	131,316
Trading revenue.....	13,082	10,915
All other noninterest income	748,313	712,353
TOTAL NONINTEREST INCOME.....	936,427	899,199
Realized gains (losses) on securities	(8,910)	(92,087)
NONINTEREST EXPENSE:		
Salaries and employee benefits.....	1,480,544	1,465,384
Expenses of premises and fixed assets	289,395	293,814
Other noninterest expense	843,567	982,626
TOTAL NONINTEREST EXPENSE.....	2,613,506	2,741,824
INCOME BEFORE INCOME TAXES AND EXTRA- ORDINARY ITEMS AND OTHER ADJUSTMENTS	1,694,803	1,424,540
APPLICABLE INCOME TAXES	329,142	267,971
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	1,365,661	1,156,569
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES	0	0
NET INCOME	\$1,365,661	\$1,156,569

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
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**Selected Data for Virginia State-Chartered Banks
As of December 31, 2023**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Atlantic Union Bank*	Richmond	110	21,056,427	16,855,193	2,845,043
Bank of Botetourt	Buchanan	13	791,015	691,584	74,778
Bank Of Clarke*	Berryville	14	1,824,691	1,507,447	136,130
Bank of the James*	Lynchburg	19	959,707	880,710	68,425
Benchmark Community Bank*	Kenbridge	17	1,162,310	1,055,448	100,197
Burke & Herbert Bank & Trust Company	Alexandria	23	3,616,933	3,002,165	313,365
Carter Bank & Trust	Martinsville	67	4,509,201	3,722,544	347,429
Chesapeake Bank*	Kilmarnock	17	1,467,111	1,269,168	116,922
Citizens and Farmers Bank	West Point	31	2,416,783	2,080,784	243,408
Citizens Bank and Trust Company*	Blackstone	12	554,133	484,770	59,269
Community Bankers' Bank*	Midlothian	1	154,139	111,483	17,812
CornerStone Bank*	Lexington	4	214,192	179,555	21,462
Farmers & Merchants Bank*	Timberville	17	1,292,744	1,137,700	80,372
Farmers & Merchants Bank of Craig County*	New Castle	2	87,381	72,633	14,513
Farmers and Miners Bank*	Pennington Gap	6	175,979	154,021	21,212
First Bank*	Strasburg	20	1,419,592	1,252,700	112,317
First Community Bank*	Bluefield	57	3,241,163	2,737,005	460,731
First Sentinel Bank*	Richlands	9	396,832	353,956	35,028
Frontier Community Bank*	Waynesboro	3	156,415	126,989	15,732
FVCbank*	Fairfax	9	2,183,294	1,845,377	227,657
Highlands Community Bank*	Covington	3	199,419	181,782	16,932

* - Member of Federal Reserve

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**Selected Data for Virginia State-Chartered Banks
As of December 31, 2023**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
Integrity Bank for Business*	Virginia Beach	1	101,017	68,956	21,354
John Marshall Bank*	Reston	9	2,239,475	1,911,474	249,666
Lee Bank and Trust Company	Pennington Gap	3	245,387	214,789	28,203
Legacy Bank*	Grundy	5	322,414	262,391	59,254
Locus Bank, Inc.*	Richmond	2	313,151	211,100	66,507
MainStreet Bank*	Fairfax	6	2,031,131	1,689,743	287,075
Miners Exchange Bank*	Coeburn	6	91,414	80,153	9,881
Movement Bank	Danville	4	150,611	130,278	16,339
New Peoples Bank, Inc.*	Honaker	17	826,584	717,662	80,112
Pioneer Bank*	Stanley	6	322,155	265,847	31,884
Primis Bank*	Tappahannock	26	3,873,505	3,322,479	459,683
Select Bank*	Forest	6	470,396	434,953	33,563
The Bank of Charlotte County*	Phenix	5	183,955	156,085	21,985
The Bank of Marion*	Marion	18	554,162	476,614	43,371
The Bank of Southside Virginia	Carson	15	679,092	550,700	106,078
The Blue Grass Valley Bank	Blue Grass	2	59,089	53,026	5,695
The Farmers Bank of Appomattox*	Appomattox	5	345,269	308,852	32,634
The First Bank and Trust Company*	Lebanon	27	3,322,636	2,932,684	326,930
The Freedom Bank of Virginia*	Fairfax	5	1,083,814	921,123	96,178
Touchstone Bank*	McKenney	13	657,800	548,904	56,280
TowneBank	Portsmouth	55	16,835,042	14,010,723	2,039,973

* - Member of Federal Reserve

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**Selected Data for Virginia State-Chartered Banks
As of December 31, 2023**

Bank Name	Principal Location	No. of Offices	Assets (\$000)	Deposits (\$000)	Equity (\$000)
TruPoint Bank*	Grundy	12	547,452	479,076	44,327
Trustar Bank	Great Falls	5	804,469	647,761	70,325
United Bank*	Fairfax	218	29,851,399	23,062,318	4,818,320
Village Bank	Midlothian	9	734,665	607,011	77,151

* - Member of Federal Reserve

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Banks -- Applications Received and/or Acted Upon

Mergers

<u>Received</u>	<u>Description</u>	<u>Activity</u>
01/18/23	First Community Bank, Bluefield, VA to merge into it Surrey Bank & Trust	Approved 03/03/23
02/23/23	Shore United Bank, N. A., Easton, MD to merge into it Community Bank of the Chesapeake	No Objection 04/04/23
09/18/23	Atlantic Union Bank, Richmond, VA to merge into it American National Bank and Trust Company	Approved 12/20/23
10/04/23	Burke & Herbert Bank & Trust Company, Alexandria, VA to merge into it Summit Community Bank, Inc.	Approved 12/01/23

Acquisitions

<u>Received</u>	<u>Description</u>	<u>Activity</u>
01/18/23	First Community Bankshares, Inc. to acquire Surrey Bank & Trust	Approved 03/03/23
04/12/23	Churchill Bank Corporation, Clearwater, FL to acquire Miners Exchange Bank	Withdrawn 09/13/23
05/04/23	LINKBANCORP, Inc., Camp Hill, PA to acquire Virginia Partners Bank	Approved 08/07/23
09/18/23	Atlantic Union Bankshares Corporation, Richmond, VA to acquire American National Bankshares Inc.	Approved 12/20/23
09/29/23	Burke & Herbert Financial Services Corp., Alexandria, VA to acquire Summit Community Bank, Inc.	Approved 12/01/23

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
01/23/23	Fulton Bank, National Association Lancaster, PA	3210 W. Broad Street Richmond, VA	No Objection 03/07/23
02/27/23	TowneBank Portsmouth, VA	100 Walnut Street, Suites 101 and 102 Cary, NC	Approved 03/16/23
02/27/23	Benchmark Community Bank Kenbridge, VA	3619 Rogers Road Wake Forest, NC	Approved 03/16/23
03/06/23	Chesapeake Bank Kilmarnock, VA	Westminster Canterbury 1600 Westbrook Avenue Henrico County, VA	Approved 03/22/23
04/12/23	Bank of Botetourt Troutville, VA	875 Tanyard Road Rocky Mount, Franklin County, VA	Approved 05/04/23
04/17/23	Bank of Marion, The Marion, VA	220 West Main Street City of Radford, VA	Approved 05/10/23
05/05/23	First Bank and Trust Company, The Abingdon, VA	2100 Community Drive, Suite B Mount Airy, NC	Approved 05/23/23
05/24/23	TowneBank Portsmouth, VA	7100 Falls of Neuse Road Raleigh, NC	Approved 05/30/23

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Banks -- Applications Received and/or Acted Upon

Branches

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
06/26/23	Touchstone Bank Prince George, VA	At the intersection of Iron Bridge Road and Courthouse Road Chesterfield County, VA	Approved 07/10/23
06/28/23	Sandy Spring Bank Olney, MD	20444 Exchange Street, Suite N109 Ashburn, VA	No Objection 07/18/23
08/08/23	Bank of Charlotte County, The Phenix, VA	514 East Atlantic Street South Hill, Mecklenburg County, VA	Approved 08/18/23
10/03/23	Carter Bank & Trust Martinsville, VA	300 Preston Avenue City of Charlottesville, VA	Approved 11/01/23
10/05/23	Movement Bank Danville, VA	1296 Piney Forest Road City of Danville, VA	Approved 10/26/23
10/05/23	First Community Bank Bluefield, VA	150 Virginia Avenue Wytheville, Wythe County, VA	Approved 10/16/23
10/26/23	Farmers Bank of Appomattox, The Appomattox, VA	8112 Timberlake Road City of Lynchburg, VA	Approved 11/21/23
10/30/23	Carter Bank & Trust Martinsville, VA	2501 Blue Ridge Road Raleigh, NC	Approved 11/13/23
11/03/23	New Peoples Bank, Inc. Honaker, VA	230-A Wilson Drive Boone, NC	Approved 11/14/23
11/21/23	Bank of the James Lynchburg, VA	19792 Main Street Buchanan, Botetourt County, VA	Approved 12/12/23

Branch Relocations

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
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	Approved 01/18/23
08/11/23	Select Bank Lynchburg, VA	From: 166 Huffman Mill Road Burlington, NC To: 3158 S. Church Street Burlington, NC	Approved 08/28/23
10/11/23	United Bank Fairfax, VA	From: 6801 Carnegie Boulevard, Unit 104-450 Charlotte, NC To: 6821 Carnegie Boulevard Charlotte, NC	Approved 11/08/23

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Banks -- Status Changes

New Banks

January 12 Farmers Bankshares, Inc opened for business at 50 East Windsor Boulevard, Windsor, Isle of Wight County, VA

Mergers

January 13 TowneBank, Portsmouth, VA merged into it Farmers Bank, Windsor, Virginia

January 13 TowneBank, Portsmouth, VA merged into it Farmers Bankshares, Inc

April 21 First Community Bank, Bluefield, VA merged into it Surrey Bank & Trust

Changes in Title

August 29 VCC Bank, Richmond, VA changed its name to Locus Bank, Inc.

Branch Openings

January 03 Freedom Bank of Virginia, The, Fairfax, VA opened a branch office at 4090 Lafayette Center Drive, Suite B, Chantilly, Fairfax County, VA

February 13 CNB Bank, Clearfield, PA opened a branch office at 124 West Main Street, Salem, VA

March 27 Movement Bank, Danville, VA opened a branch office at 2397 Hendersonville Road, Arden, NC

April 03 Bank of Charlotte County, The, Phenix, VA opened a branch office at 4767 Main Street, Drakes Branch, Charlotte County, VA

April 03 TowneBank, Portsmouth, VA opened a branch office at 11704 West Broad Street, Henrico County, VA

April 24 ServisFirst Bank, Birmingham, AL opened a branch office at 4505 Columbus Street Six Columbus Center, Virginia Beach, VA

May 15 First National Bank of Pennsylvania, Greenville, PA opened a branch office at 11874 Spectrum Center, Reston, VA

June 05 First Bank and Trust Company, The, Abingdon, VA opened a branch office at 2100 Community Drive, Suite B, Mount Airy, NC

June 12 Chesapeake Bank, Kilmarnock, VA opened a branch office at Westminster Canterbury, 1600 Westbrook Avenue, Henrico County, VA

June 12 Farmers & Merchants Bank, Timberville, VA opened a branch office at 1738 Amherst Street, City of Winchester, VA

June 20 CNB Bank, Clearfield, PA opened a branch office at 160 Apron Road, Hardy, VA

July 18 Sandy Spring Bank, Olney, MD opened a branch office at 20444 Exchange Street, Suite N109, Ashburn, VA

August 04 Bank of Marion, The, Marion, VA opened a branch office at 220 West Main Street, City of Radford, VA

October 30 FNB Bank, Inc, Romery, WV opened a branch office at 731 Warrior Drive, Stephens City, VA

November 06 TowneBank, Portsmouth, VA opened a branch office at 7100 Falls of Neuse Road, Raleigh, NC

November 13 Fulton Bank, National Association, Lancaster, PA opened a branch office at 3210 W. Broad Street, Richmond, VA

December 04 Benchmark Community Bank, Kenbridge, VA opened a branch office at 3619 Rogers Road, Wake Forest, NC

December 13 Carter Bank & Trust, Martinsville, VA opened a branch office at 300 Preston Avenue, City of Charlottesville, VA

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Banks -- Status Changes

Main Office Redesignations

September 01 Primis Bank, Tappahannock, VA redesignated its main office from 307 Church Lane, Tappahannock, Essex County, VA to Essex Square Shopping Center, 1665 Tappahannock Boulevard, Essex County, VA

Branch Relocations

January 17 United Bank, Fairfax, VA relocated a branch office from 202 Main Avenue, Weston, WV to 121 East 2nd Street, Weston, WV

January 18 Chesapeake Bank, Kilmarnock, VA relocated a branch office from 10839 Buckley Hall Road, Mathews, Mathews County, VA to 10458 Buckley Hall Road, Mathews, Mathews County, VA

April 03 John Marshall Bank, Reston, VA relocated a branch office from 1401 H Street, NW, Washington, DC to 1625 K Street NW, Suite 1050, Washington, DC

October 02 Select Bank, Lynchburg, VA relocated a branch office from 166 Huffman Mill Road, Burlington, NC to 3158 S. Church Street, Burlington, NC

Branch Closings

March 01 Atlantic Union Bank, Richmond, VA closed its branch office at 9605 Gayton Road, Henrico County, VA

March 01 Atlantic Union Bank, Richmond, VA closed its branch office at 5030 George Washington Memorial Hwy, Grafton, York County, VA

March 01 Atlantic Union Bank, Richmond, VA closed its branch office at 2050 B Ballenger Avenue, City of Alexandria, VA

March 01 Atlantic Union Bank, Richmond, VA closed its branch office at 5510 Morris Road, Thornburg, Spotsylvania County, VA

March 01 Atlantic Union Bank, Richmond, VA closed its branch office at 8209 West Broad Street, Henrico County, VA

March 15 Legacy Bank, Grundy, VA closed its branch office at 17203 Riverside Drive, Vasant, Buchanan County, VA

June 16 Lee Bank & Trust Company, Pennington Gap, VA closed its branch office at 17510 Lee Highway, Abingdon, Washington County, VA

June 21 First Community Bank, Bluefield, VA closed its branch office at 101 Brookfall Dairy Road, Elkin, NC

June 21 First Community Bank, Bluefield, VA closed its branch office at 5519 Mountain View Road, Hays, NC

September 14 Carter Bank & Trust, Martinsville, VA closed its branch office at 2657 Peters Creek Road NW, City of Roanoke, VA

September 14 Carter Bank & Trust, Martinsville, VA closed its branch office at 200 Forest Hills Road, Wilson, NC

September 21 United Bank, Fairfax, VA closed its branch office at 20 Catoctin Circle, S. E., Leesburg, Loudoun County, VA

October 26 United Bank, Fairfax, VA closed its branch office at 2252 Valley Avenue, City of Winchester, VA

October 27 Primis Bank, Tappahannock, VA closed its branch office at 1953 George Washington Memorial Hwy., Gloucester Point, Gloucester County, VA

October 27 Primis Bank, Tappahannock, VA closed its branch office at 13804 Hull Street Road, Midlothian, Chesterfield County, VA

October 27 Primis Bank, Tappahannock, VA closed its branch office at 1770 Timberwood Boulevard, Albemarle County, VA

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Banks -- Status Changes

Branch Closings

October	27	Primis Bank, Tappahannock, VA closed its branch office at 1 East Market Street, Leesburg, Loudoun County, VA
October	27	Primis Bank, Tappahannock, VA closed its branch office at 437 North Main Street, Kilmarnock, Lancaster County, VA
October	27	Primis Bank, Tappahannock, VA closed its branch office at 307 Church Lane, Tappahannock, Essex County, VA
October	27	Primis Bank, Tappahannock, VA closed its branch office at 11-A Main Street, Warrenton, Fauquier County, VA
October	27	Primis Bank, Tappahannock, VA closed its branch office at 2599 New Kent Highway, Quinton, New Kent County, VA

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Banks -- List by Name

Atlantic Union Bank

4300 Cox Road
Glen Allen 23060
C.E.O.- John C. Asbury
Cashier- Robert M. Gorman, Chief Financial Officer
Offices
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
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
25253 Lankford Highway, Onley
Albemarle County
1658 State Farm Boulevard

Atlantic Union Bank (Continued)

Albemarle County
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
4390 S. Laburnum Avenue
8983 Staples Mill Road

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2023 ANNUAL REPORT

Banks -- List by Name

Atlantic Union Bank (Continued)

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, Lovingson

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
10131 Jefferson Davis Highway
10415 Courthouse Road
4109 Plank Road
4805 Lassen Lane

Stafford County
1044 Warrenton Road

Atlantic Union Bank (Continued)

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

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

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
4767 Main Street, Drakes Branch
26 King Street, Keysville

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2023 ANNUAL REPORT

Banks -- List by Name

Bank of Charlotte County, The (Continued)

Charlotte County
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
City of Radford
220 West Main Street
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

Bank of Marion, The (Continued)

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

Bank of Southside Virginia, The

P O Box 40
Carson 23830-0040
C.E.O.- J. William Clements, II, President
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

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

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

Bank of the James (Continued)

City of Lexington
45 South Main Street
City of Lynchburg
4105 Boonsboro Road
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, President

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
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

Benchmark Community Bank (Continued)

North Carolina
1750 Graham Avenue, Henderson
12335 Wake Union Church Road, Unit 206, Wake
Forest
3619 Rogers Road, 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
Cashier-Terena Ralston, Operations Officer

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 P. 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 Fredericksburg
2521 Cowan Boulevard

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
332 Maple Avenue East, 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

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

Burke & Herbert Bank & Trust Company (Continued)

Prince William County
4605 Daisy Reid Avenue

Carter Bank & Trust

1300 Kings Mountain Road
Martinsville 24112-7268

C.E.O.- Litz H. Van Dyke

Cashier- Wendy S. Bell, Chief Financial Officer

Offices

City of Charlottesville
300 Preston Avenue
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
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

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

Carter Bank & Trust (Continued)

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
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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2023 ANNUAL REPORT

Banks -- List by Name

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
Westminster Canterbury, 1600 Westbrook Avenue
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
10458 Buckley Hall Road, Mathews

Citizens Bank and Trust Company

126 South Main Street
Blackstone 23824-1842
C.E.O.- Joseph D. Borgerding
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

Citizens Bank and Trust Company (Continued)

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
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

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

Citizens and Farmers Bank (Continued)

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
11325 Random Hills Road *
Prince William County
7900 Sudley Road
District of Columbia
1301 9th Street, NW, Washington
Maryland
224 Albemarle Street, Baltimore

FVCbank (Continued)

Maryland
6929 Arlington Road, Bethesda
1600 East Gude Drive, Rockville

Farmers & Merchants Bank

P O Box 1111
Timberville 22853-1111
C.E.O.- Mike Wilkerson
Cashier- Barton Black, President
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
1738 Amherst 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
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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 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

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

First Bank (Continued)

Botetourt County
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
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

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

First Bank and Trust Company, The (Continued)

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
2100 Community Drive, Suite B, Mount Airy
8315 Red Oak Boulevard, Red Oak
Tennessee
1314 Volunteer Parkway, Bristol
237 Pinnacle 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
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
Patrick County
940 Woodland Drive, Stuart
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

First Community Bank (Continued)

Tazewell County
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
393 Cc Camp Road, Elkin
1280 W Pine Street, Mount Airy
145 N. Renfro Street, Mount Airy
2050 Rockford Street, Mount Airy
704 Independence Boulevard, Mount Airy
1096 Main Street, North Wilksboro
653 South Key Street, Pilot Mountain
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
547 Appalachian Highway, Pineville
77 Cedar Street, Pineville
1102 Oakvale Road, Princeton
One Stafford Commons, Princeton
902 Northside Drive, Summersville

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

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
4090 Lafayette Center Drive, Suite B, 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 *
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 23452-8505
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
1625 K Street NW, Suite 1050, Washington
Maryland
11 N. Washington Street, Rockville

Lee Bank & Trust Company

P O Box 100
Pennington Gap 24277-0100
C.E.O.- Vanessa Wynn
Cashier- Brandon Taylor, Chief Financial Officer

Offices

City of Bristol
743 Gate City Highway

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2023 ANNUAL REPORT

Banks -- List by Name

Lee Bank & Trust Company (Continued)

Lee County
32739 Main Street, Jonesville
41371 West Morgan Avenue, Pennington Gap *

Legacy Bank

P O Box 2080
Grundy 24614-2080
C.E.O.- Jack Cunningham, II, President
Cashier- Rhonda Stollings, Chief Financial Officer

Offices

Buchanan County
20957 Riverside Drive, Grundy *
27113 Riverside Drive, Grundy
10073 Hurley Road, Hurley
Tazewell County
12660 Governor G. C. Peery Highway, Pounding Mill
Washington County
498 Cummings Street, Abingdon

Locus Bank, Inc.

7814 Carousel Lane
Henrico 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

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.- Michael Whitehead, President
Cashier- Donald E. Pickett, Chief Financial Officer

Offices

City of Danville
201 N Union Street*
North Carolina
2397 Hendersonville Road, Arden
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.- J.W. Kiser, 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
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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
Chesterfield County
350 East Hundred Road, Chester
Essex County
Essex Square Shopping Center, 1665 Tappahannock
Boulevard, Tappahannock *
Fairfax County
6830 Old Dominion Drive, McLean
Gloucester County
7132 George Washington Memorial Hwy, Gloucester
Hanover County
201 North Washington Highway, Ashland
8123 Mechanicsville Turnpike, Mechanicsville
9495 Charter Gate Drive, Mechanicsville

Primis Bank (Continued)

Henrico County
8821 West Broad Street
King William County
20 Commerce Lane
Loudoun County
10 West Washington Street, Middleburg
Middlesex County
11290 General Puller Highway, Hartfield
291 Virginia Street, Urbanna
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.- Sherri A. Sackett
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 *
North Carolina
3158 S. Church Street, 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

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

Touchstone Bank (Continued)

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
821 North Battlefield Boulevard

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
1008 West Washington Street
3100 Godwin Boulevard
5806 Harbour View Boulevard
6255 College Drive, Suite L

City of Virginia Beach
1804 Princess Anne Road
2539 Princess Anne Road

TowneBank (Continued)

City of Virginia Beach
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
11704 West Broad Street
4901 Libbie Mill East Boulevard
5100 Nine Mile Road
7013 Three Chopt Road

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

James City County
5216 Monticello Avenue

Southampton County
28319 Southampton Parkway

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
7100 Falls of Neuse Road, 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
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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- W. Mark Tatterson, Chief Financial Officer

Offices

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

City of Charlottesville
100 5th Street, SE

City of Fairfax
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

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

Frederick County
4095 Valley Pike, Stephens City

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2023 ANNUAL REPORT

Banks -- List by Name

United Bank (Continued)

Frederick County
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
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

District of Columbia
1001 G Street, N.W., Washington

United Bank (Continued)

District of Columbia
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 Carnegie Boulevard, Unit 104 - 450, 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
840 Sunset Boulevard North, Sunset Beach

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2023 ANNUAL REPORT

Banks -- List by Name

United Bank (Continued)

North Carolina
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
106 West Washington Street, Charles Town

United Bank (Continued)

West Virginia
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
121 East 2nd Street, Weston
14 Bethlehem Boulevard, Wheeling
1501 Market Street, Wheeling
21 Twelfth Street, Wheeling
2180 National Road, Wheeling

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2023 ANNUAL REPORT

Banks -- List by Name

Village Bank (Continued)

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

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2023 ANNUAL REPORT

Trust Companies -- Applications Received and/or Acted Upon

Branch Openings

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
05/23/23	Pitcairn Trust Company Jenkintown, PA	1640 Boro Place, 4th Floor, Office No. 532 McLean, VA	No Objection 07/20/23
07/05/23	Ronald Blue Trust, Inc. Brentwood, TN	5957 Windswept Boulevard Wise, VA	No Objection 07/20/23
12/01/23	Diversified Trust Company Memphis, TN	209 E. Main Street Martinsville, VA	No Objection 12/26/23

STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS
2023 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
2023 ANNUAL REPORT**

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

	2022	2023
ASSETS		
Loans	\$8,272,791,966	\$9,023,646,497
LESS: Allowance for loan losses	82,102,020	126,622,679
Cash and Deposits	805,928,158	583,690,699
Available for Sale securities	2,901,312,116	2,650,153,508
Held to Maturity securities	259,792,015	245,312,311
All other investments.....	105,934,397	152,544,754
Land and buildings (net of depreciation).....	216,936,815	215,434,447
Other fixed assets (net of depreciation).....	46,180,321	49,432,900
Share insurance capitalization deposit.....	105,925,100	106,631,125
All other assets	302,210,137	359,143,744
TOTAL ASSETS.....	\$12,934,909,005	\$13,259,367,306
LIABILITIES & SAVINGS EQUITY		
Notes/interest payable.....	\$377,767,181	\$686,358,195
Borrowing repurchase transactions.....	0	0
Accounts payable.....	165,069,397	163,766,079
Dividends payable	359,289	630,474
Allowance for credit losses on off balance sheet exposures.....	0	285,925
TOTAL LIABILITIES	\$543,195,867	\$851,040,673
Share certificates.....	\$1,669,395,009	\$2,204,081,342
Share draft accounts.....	2,503,230,659	2,464,550,882
IRA accounts	603,879,737	590,296,488
Other shares and deposits	6,662,056,584	6,050,064,776
TOTAL SHARES AND DEPOSITS.....	\$11,438,561,989	\$11,308,993,482
Other reserves.....	\$118,257,397	\$131,586,660
Appropriation for Non-Conforming Investments	0	0
Equity Acquired in a Merger	25,614,006	25,640,280
Unrealized Gains (Losses) on Available for Sale Securities	(341,629,190)	(275,386,969)
Other comprehensive Income	(46,010,245)	(11,218,250)
Accumulated Unrealized G/L on Cash Flow Hedges	0	0
Undivided earnings.....	1,196,919,181	1,228,711,430
TOTAL EQUITY	\$953,151,149	\$1,099,333,151
TOTAL LIABILITIES, SHARES & EQUITY	\$12,934,909,005	\$13,259,367,306
Number of credit unions in operation	23	21

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2023 ANNUAL REPORT**

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

	2022	2023
INCOME		
Interest on loans (gross)	\$367,516,952	\$494,874,811
LESS: Interest refunded	0	491,920
Income from investments	69,662,660	112,084,723
Income from Trading	898	0
Fee income	71,017,455	70,970,254
Other operating income.....	101,084,545	98,761,484
TOTAL GROSS INCOME	\$609,282,510	\$776,199,352
EXPENSES		
Employee compensation & benefits.....	\$221,581,727	\$234,866,120
Travel & conference expense	3,440,631	4,554,747
Office occupancy expense.....	23,141,777	23,390,344
Office operations expense	89,419,238	99,904,273
Education & promotional expenses.....	16,796,799	19,062,540
Loan servicing expense	49,348,362	55,216,229
Professional & outside services.....	16,359,556	19,677,577
Provision for loan losses	18,708,562	50,265,368
Members insurance	9,104	(1,421)
Operating fees (examination & supervision fees)	1,673,202	2,756,032
Miscellaneous operating expenses	6,339,539	8,328,362
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS.....	\$446,818,497	\$518,020,171
NET INCOME (LOSS) BEFORE DIVIDENDS	\$162,464,013	\$258,179,181
Gains (losses) on securities	(\$1,103,328)	\$4,956,407
Gains (losses) on disposition of assets	(151,604)	3,911,074
Gains (losses) from bargain purchase (merger).....	0	0
Other non-operating income (expense)	4,246,811	1,099,019
TOTAL NON-OPERATING GAINS (LOSSES)	\$2,991,879	\$9,966,500
Total net income (loss) before dividends	\$165,455,892	\$268,145,681
Interest on borrowed money.....	7,028,441	21,180,237
Dividends	54,214,575	157,819,743
Net income (loss) after dividends.....	\$104,212,876	\$89,145,701
Transfer to Regular Reserve	N/A	N/A

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS
2023 ANNUAL REPORT**

**Selected Data for Virginia State Chartered-Credit Unions
As of December 31, 2023**

Credit Union Name	Principal Location	Assets (\$000)	Shares & Deposits (\$000)	Net Worth (\$000)
Augusta Health Care Credit Union, Incorporated	Fishersville	14,384	11,834	2,537
Baylands Family Credit Union, Inc.	West Point	89,818	84,026	8,014
Beacon Credit Union, Incorporated	Lynchburg	304,067	260,093	33,011
Blue Eagle Credit Union	Roanoke	217,560	190,504	27,891
Credit Union of Richmond Incorporated	Richmond	65,799	55,998	12,706
Dominion Energy Credit Union	Richmond	360,685	292,847	45,605
DuPont Community Credit Union	Waynesboro	1,790,175	1,617,764	191,442
Hampton Roads Educators Credit Union, Inc.	Hampton	41,453	37,911	3,287
Jackson River Community Credit Union	Covington	108,540	94,757	15,089
Loudoun Credit Union	Leesburg	51,828	48,534	4,796
Newport News Municipal Employees Credit Union, Incorporated	Newport News	51,942	49,573	3,778
Newport News Shipbuilding Employee's Credit Union, Inc. d/b/a Bayport Credit Union	Newport News	2,435,294	2,071,554	271,042
Northern Star Credit Union, Incorporated	Portsmouth	76,082	68,908	10,575
P.W.C. Employees Credit Union	Woodbridge	71,707	62,952	10,916
PFD Firefighters Credit Union, Incorporated	Portsmouth	34,241	29,481	4,660
Richmond Virginia Fire Police Credit Union Inc.	Richmond	19,997	17,398	2,575

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**Selected Data for Virginia State Chartered-Credit Unions
As of December 31, 2023**

Credit Union Name	Principal Location	Assets (\$000)	Shares & Deposits (\$000)	Net Worth (\$000)
University of Virginia Community Credit Union, Inc.	Charlottesville	1,446,580	1,290,562	136,496
ValleyStar Credit Union	Martinsville	659,942	519,604	67,253
Virginia Credit Union, Inc.	Richmond	5,324,356	4,424,793	555,326
Virginia Educators' Credit Union	Newport News	77,278	63,800	13,224
Virginia United Methodist Credit Union, Inc. d/b/a The United Methodist Credit Union	North Chesterfield	17,641	16,103	1,495

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Credit Unions -- Applications Received and/or Acted Upon

Mergers

<u>Received</u>	<u>Description</u>	<u>Activity</u>
05/17/23	Virginia Credit Union, Inc., Richmond, VA to merge into it Virginia Trailways Federal Credit Union	Approved 12/11/23

New Service Facilities

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
02/21/23	Newport News Shipbuilding Employees' Credit Union, Inc.	1241 Frederick Boulevard Portsmouth, VA	Approved 04/20/23
06/06/23	Virginia Credit Union, Inc.	2420 Fairmount Avenue Richmond, VA	Approved 06/13/23
06/08/23	Beacon Credit Union, Incorporated	3534 Electric Road, Unit 6 Roanoke, VA	Approved 07/11/23
06/16/23	Newport News Shipbuilding Employees' Credit Union, Inc.	3205 Virginia Beach Boulevard Virginia Beach, VA	Approved 06/27/23
09/25/23	Virginia Credit Union, Inc.	1204 East Cary Street Richmond, VA	Approved 10/16/23

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Credit Unions -- Status Changes

Mergers

December 15 Virginia Credit Union, Inc., Richmond, VA merged into it Virginia Trailways Federal Credit Union

Office Relocations

May 08 Virginia Credit Union, Inc., Richmond, VA moved its branch office from 720 East Broad Street, Richmond, VA to 27 West Broad Street, Richmond, VA

New Service Facilities

April 20 Newport News Shipbuilding Employees' Credit Union, Inc. opened a service facility at 1241 Frederick Boulevard, Portsmouth, VA

July 10 Virginia Credit Union, Inc. opened a service facility at 2420 Fairmount Avenue, Richmond, VA

September 26 Newport News Shipbuilding Employees' Credit Union, Inc. opened a service facility at 3205 Virginia Beach Boulevard, Virginia Beach, VA

November 13 Beacon Credit Union, Incorporated opened a service facility at 3534 Electric Road, Unit 6, Roanoke, VA

November 13 Virginia Credit Union, Inc. opened a service facility at 1204 East Cary Street, Richmond, VA

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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
3534 Electric Road, Unit 6
Roanoke, VA 24018

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
2809 West Main Street
Salem, VA 24153

Credit Union of Richmond Incorporated

1601 Ownby Lane
Richmond, VA 23220
C.E.O. - Arthur Hart
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. - Afua Essandoh
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

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Credit Unions -- List by Name

DuPont Community Credit Union (Continued)

Service Facilities -

200 East Broad Street
Waynesboro, VA 22980
2200 W. Main Street
Waynesboro, VA 22980
1025 Woodstock Commons Drive
Woodstock, VA 22664

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

2130 Cunningham Drive
Hampton, VA 23666
C.E.O. - Karen Orié

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 Allen

**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 -
3205 Virginia Beach Boulevard
Virginia Beach, VA 23452
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

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

Service Facilities -

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
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
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

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Credit Unions -- List by Name

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

Service Facilities -

600 Church Street Room 111
Norfolk, VA 23501
1241 Frederick Boulevard
Portsmouth, VA 23707
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
4388 Holland Road, Suite 100
Virginia Beach, VA 23452

Northern Star Credit Union, Incorporated

5100 George Washington Highway
Portsmouth, VA 23702
C.E.O. - Jennifer Riley

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

**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
1155 Seminole Trail
Charlottesville, VA 22906
1936 Arlington Boulevard
Charlottesville, VA 22903
220 Wayles Lane
Charlottesville, VA 22911
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
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
484 Blackwell Road, Suite 100
Warrenton, Virginia 20186

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

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Credit Unions -- List by Name

ValleyStar Credit Union (Continued)

Service Facilities -

19 Meyers Corner Drive A-01
Staunton, VA 24401

Virginia Credit Union, Inc.

27 West 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

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

10 N. Nansemond Street, Suite G
Richmond, VA 23221

101 N. 14th Street (Tower)
Richmond, VA 23219

10165 Brook Road
Richmond, VA 23227

1200 Koger Center Boulevard
Richmond, VA 23235

1204 East Cary Street
Richmond, VA 23219

1302 B Gaskins Road
Richmond, VA 23233

2420 Fairmount Avenue
Richmond, VA 23223

3200 West Broad Street, Suite G
Richmond, VA 23230

Virginia Credit Union, Inc. (Continued)

Service Facilities -

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

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