

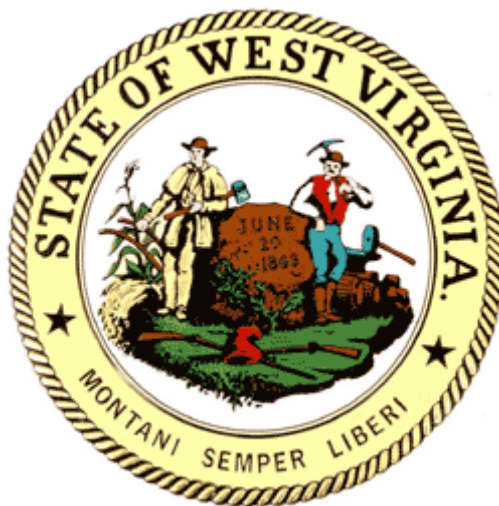
WEST VIRGINIA  
DIVISION *of* FINANCIAL INSTITUTIONS

# 113<sup>th</sup> ANNUAL REPORT OF FINANCIAL INSTITUTIONS

Pursuant to W.Va. Code §31A-2-12

Under the Supervision of the  
COMMISSIONER OF FINANCIAL INSTITUTIONS

Fiscal Year ending June 30, 2014



Sara M. Cline  
Commissioner

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## DIVISION HISTORY

During the period between 1863 and 1891, state banks were entirely free from regulation and supervision by the State.

The Legislature in 1891 passed a law providing for a State Banking Department and authorized the Governor to appoint a State Bank Examiner, to be under the jurisdiction and control of the Board of Public Works.

The office of the Commissioner of Banking was created by Legislative enactment on February 21, 1901, and continues to function under and by authority of West Virginia Code §31A, as amended.

The following officials served as heads of the State Banking Department. There was an official name change in 1989 to the Division of Banking, and on February 29, 2012 to the Division of Financial Institutions.

<i>Name</i>	<i>Title</i>	<i>Year Served</i>
Charles W. Young	Bank Examiner	1891-1892
C.A. Weaver	Bank Examiner	1893-1894
No Record	Bank Examiner	1895-1898
O.B. Wetzel	Bank Examiner	1899-1900
O.B. Kefauver	Bank Examiner	1900-1901
M.A. Kendall	Commissioner	1901-1905
S.V. Mathews	Commissioner	1905-1915
S. Preston Smith	Commissioner	1915-1919
Joseph S. Hill	Commissioner	1919-1923
Naaman Jackson	Commissioner	1923-1924
Harry A. Abbott	Commissioner	1924-1929
Lathrop R. Charter, Jr.	Commissioner	1929-1933
Waitman C. Given	Commissioner	1933-1934
George Ward	Commissioner	1934-1940
H.P. Brightwell	Acting Commissioner	1940-1940
R. Carl Andrews	Commissioner	1940-1941
H.D. Vaughan	Commissioner	1941-1942
A.W. Locke	Commissioner	1942-1947
John H. Hoffman	Commissioner	1947-1955
Mrs. Neil W. Walker	Commissioner	1955-1957
Donald Taylor	Commissioner	1957-1960
Carl B. Early	Commissioner	1960-1967
M. W. Smith	Commissioner	1967-1971
George B. Jordan, Jr.	Commissioner	1972-1974
W. Lovell Higgins	Acting Commissioner	1974-1975
George B. Jordan, Jr.	Commissioner	1975-1977
H. David Hale	Commissioner	1977-1977
C. Joe Mullen	Commissioner	1977-1979
W. Lovell Higgins	Acting Commissioner	1979-1979
Phyllis Huff Arnold	Commissioner	1979-1983
Thomas J. Hansberry	Acting Commissioner	1983-1984
Thomas J. Hansberry	Commissioner	1985-1985
A. Kevin Thomas	Deputy Commissioner	1985-1987
David S. Mudie	Deputy Commissioner	1987-1988
James H. Paige, III	Commissioner	1989-1992
Sharon G. Bias	Commissioner	1992-2001
Larry A. Stark	Commissioner	2001-2008
Sara M. Cline	Acting Commissioner	2008- 2009
Sara M. Cline	Commissioner	2009-Present

## DIVISION ACTIVITIES

During the calendar year, the Commissioner of Financial Institutions requires four Calls for Reports of Condition and Income of state banks, as of the following dates:

March 31  
June 30  
September 30  
December 31

Four Calls for Reports of Condition of State Chartered Credit Unions:

March 31  
June 30  
September 30  
December 31

One Call for Report of Condition of Regulated Consumer Lenders:

December 31

One Call for the Annual Report of Mortgage Lenders and Brokers:

December 31

The Division's examination staff participated in and completed the following classes of examinations for the periods indicated:

	<b><u>FY2013</u></b>	<b><u>FY2014</u></b>
Bank Holding Companies	<b>16</b>	<b>9</b>
Commercial Banks and Trust Companies (Trust, Compliance, IT, Visitations and Targets)	<b>60</b>	<b>58</b>
Credit Unions	<b>3</b>	<b>4</b>
Money Transmitter	<b>11</b>	<b>11</b>
Regulated Consumer Lenders	<b>5</b>	<b>6</b>
Mortgage Lender/Broker/Service Examinations & Visitations	<b>20</b>	<b>20</b>
Total Examinations	<b>115</b>	<b>108</b>

**RECEIPTS AND DISBURSEMENTS FY2014**

	<b><u>FY 2014</u></b>	<b><u>FY2013</u></b>	<b><u>FY2012</u></b>
	<b>June 30, 2014</b>	<b>June 30, 2013</b>	<b>June 30, 2012</b>
<b><u>RECEIPTS:</u></b>			
Bank Assessments	1,494,681	1,552,844	1,619,493
Regulated Consumer Lender Assessments	72,826	87,287	79,534
Credit Union Assessments	23,244	20,214	18,064
Bank Holding Company Assessments	72,450	142,960	137,370
Money Transmitter Fees	100,610	83,770	106,340
Mortgage Lender/Broker/Service Fees	1,171,180	1,033,321	800,240
Miscellaneous Fees	9,043	4,196	4,060
Penalties	1,069,627	997,200	981,250
	<b><i>Total Income:</i></b>	<b><i>\$3,921,792</i></b>	<b><i>\$3,746,351</i></b>
<b><u>EXPENDITURES:</u></b>			
Personnel Services/Annual Increments	1,496,465	1,499,699	1,530,010
Employee Benefits	504,500	517,209	535,956
Other Expenses	628,172	528,928	736,380
General Revenue Transfer	2,268,400	941,881	192,553
	<b><i>Total Operating Expenses:</i></b>	<b><i>\$3,487,717</i></b>	<b><i>\$2,994,899</i></b>

## DIVISION STAFF

Commissioner	Sara Cline
General Counsel	Robert Lamont
Deputy Counsel	Loren Allen
Director of Nondepository Institutions	Tracy Hudson
Director of Operations Regulation	John France
Assistant to the Commissioner	Terri Spurlock
Nondepository Institutions Licensing Analyst	Ruth Holt
Administrative Services Assistant	Grace Ball
Office Assistant	Judy Pennington
Staff Analyst	Dawn Holstein
Review Examiner	Martin Grimm
Money Service Businesses	Sheila Johnson ( <i>Manager</i> ) Steven Burdette
Depository Examiners	Nathan Freeman ( <i>Chief</i> ) Justin Butler Norma Cross Ryan Curry Melissa Fry Robert Glotfelty, Jr. Dwayne Ledsome Thomas Mainella Matthew Mann Jerry Martin James Morgan Esther Sebert James Thompson
Nondepository Examiners	Stephanie Beane ( <i>Chief</i> ) Glen Harvey Richard Humphrey

**WEST VIRGINIA  
BOARD OF BANKING AND FINANCIAL INSTITUTIONS  
STATUTORY MEMBERS**

<b>Board Member</b>	<b>Location</b>	<b>Represents</b>
Ms. Sara Cline	Chair and Commissioner of Financial Institutions	Division of Financial Institutions
Mr. Larry F. Mazza	MVB Bank, Inc., Fairmont, WV	Top tier banks
Mr. David M. Righter	First Neighborhood Bank, Inc., Spencer, WV	Middle tier banks
Mr. F. Michael Nelson	The Pleasants County Bank, St Marys, WV	Bottom tier banks
Mr. Brent R. Gray	The State Credit Union, Charleston, WV	All other financial institutions
Mr. Larry S. Moore	Ceredo, WV	Public
Mr. Joseph Letnaunchyn	Charleston, WV	Public

Note: No State Bank Failures Occurred In Fiscal Year 2014

**WEST VIRGINIA LENDING AND CREDIT RATE BOARD  
STATUTORY MEMBERS**

<b><u>Board Member</u></b>		<b><u>Represents</u></b>
Ms. Sara M. Cline	Chair and Commissioner of Financial Institutions	Division of Financial Institutions
Dr. Haiyan Chen	Dean, Lewis College of Business	Marshall University
Dr. Jose V. Sartarelli	Dean, College of Business and Economics	West Virginia University
Mr. Marty Wright	Director of Consumer Protection	Attorney General's Office
Mr. Keith Burdette	Executive Director	WV Development Office
Mr. John Perdue	Treasurer	State of West Virginia
Mr. James Morgan		Public Member
Mr. Nelson Wagner		Public Member
Ms. Anne Crowe		Public Member

**ORDER**

As an alternative to the sales finance charge allowed by West Virginia Code §46A-3-103(3), with respect to a consumer credit sale made pursuant to a revolving charge account, if the billing cycle is monthly, a seller may contract for and receive a sales finance charge not exceeding one-twelfth of twenty-five percent on the unpaid principal balance. If the billing cycle is not monthly, the maximum charge is that percentage which bears the same relation to the applicable monthly percentage as the number of days in the billing cycle bears to thirty. A billing cycle is monthly if the billing statement dates are on the same day each month or do not vary by more than four days there from.

Under this alternative sales finance charge rate, no origination fee, points, investigation fees, or similar prepaid finance charges are permitted, unless the transaction is fully secured by real estate.

This Order is effective December 1, 1999 and, pursuant to West Virginia Code §47A-1-1(g), shall remain in full force and effect until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges.

**ORDER**

As an alternative to the sales finance charge allowed by West Virginia Code §46A-3-101(1), with respect to a consumer credit sale made on a closed-end basis, a seller may contract for and receive a sales finance charge, calculated according to the actuarial method, which may not exceed twenty-five percent per annum.

This Order is effective December 1, 1999 and, pursuant to West Virginia Code §47A-1-1(g), shall remain in full force and effect until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges.



*The following rates, set by prior Orders of the Board effective December 1, 1996, remain unchanged and in full force and effect pursuant to WV Code 47A-1-1(g) until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges:*

### **ORDER**

As an alternative to any statutory rate, any person [which defined in West Virginia Code §31A-1-2(n) means "any individual, partnership, society, association, firm, institutions, company, public or private corporation, state, governmental agency, bureau, department, division or instrumentality, political subdivision, county court, municipality, trust, syndicate, estate or any other legal entity whatsoever, formed, created or existing under the laws of this State or any other jurisdiction"] may charge a maximum finance charge not exceeding eighteen percent per annum calculated according to the actuarial method, on all loans, credit sales or transactions, forbearance or similar transactions, regardless of purpose.

This Order is effective December 1, 1996 and, pursuant to West Virginia Code §47A-1-1(g), shall remain in full force and effect until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges.

### **ORDER**

As an alternative to the loan finance charge allowed by West Virginia Code §46A-3-106(3), with respect to a consumer loan made pursuant to a revolving loan account, if the billing cycle is monthly, a lender may contract for and receive a loan finance charge not exceeding one and one-half percent on the unpaid principal balance. If the billing cycle is not monthly, the maximum charge is that percentage which bears the same relation to the applicable monthly percentage as the number of days in the billing cycle bears to thirty. A billing cycle is monthly if the billing statement dates are on the same day each month or do not vary by more than four days there from.

Under this alternative revolving loan finance charge rate, no origination fee, points, investigation fees, or similar prepaid finance charges are permitted, unless the transaction is fully secured by real estate.

This Order is effective December 1, 1996 and, pursuant to West Virginia Code §47A-1-1(g), shall remain in full force and effect until such time as the Board meets and prescribes different maximum rates of interest and/or maximum finance charges

(Original signed document on file)

Sharon G. Bias, Chairperson  
WV Lending and Credit Rate Board  
October 5, 1999

## OFFICIAL NOTIFICATION

### FLOATING USURY CEILINGS

Pursuant to the provisions of Chapter 47-6-5b(c) of the West Virginia Code, the Commissioner of Financial Institutions has ordered the maximum rate of interest for any non-precomputed loan of money under the provisions of the aforesaid statute and secured by a mortgage or deed of trust upon real property is as follows for such loans made during the calendar months indicated. The rate is calculated by adding 1.5% per annum to the monthly index of long-term U.S. Government bond yields and then rounding off to the nearest quarter of 1%.

July 1,	2013	4.50% per year
August 5,	2013	4.75% per year
September 3,	2013	5.00% per year
October 7,	2013	5.00% per year
November 4,	2013	5.00% per year
December 2,	2013	5.00% per year
January 6,	2014	5.25% per year
February 3,	2014	5.00% per year
March 4,	2014	5.00% per year
April 7,	2014	4.75% per year
May 5,	2014	4.75% per year
June 2,	2014	4.50% per year

Formula based on 20-year maturities

## STATE CHARTERED BANKS HEADQUARTERED IN WEST VIRGINIA

### **Bank of Charles Town**

PO Box 906  
Charles Town, West Virginia 25414

### **Bank of Mingo**

10 Commerce Drive, Belo Industrial Park  
Williamson, West Virginia 25661

### **BC Bank, Inc.**

107 North Pike Street, PO Box 370  
Philippi, West Virginia 26416

### **Citizens Bank of West Virginia, Inc.**

PO Box 1519, 211-213 Third Street  
Elkins, West Virginia 26241

### **Clear Mountain Bank, Inc.**

PO Box 205  
Bruceeton Mills, West Virginia 26525

### **Community Bank of Parkersburg**

631 Juliana Street, PO Box 988  
Parkersburg, West Virginia 26102

### **Davis Trust Company**

PO Box 1429  
Elkins, West Virginia 26241-1429

### **First Century Bank, Inc.**

500 Federal Street, PO Box 1559  
Bluefield, West Virginia 24701

### **First Neighborhood Bank, Inc.**

216 Market Street  
Spencer, West Virginia 25276

### **First Sentry Bank, Inc.**

823 Eighth Street  
Huntington, West Virginia 25701

### **Freedom Bank, Inc.**

315 Crim Avenue  
Belington, West Virginia 26250

### **Logan Bank & Trust Company**

PO Box 597  
Logan, West Virginia 25601

### **Bank of Mount Hope, Inc.**

602 Main Street, PO Box 751  
Mount Hope, West Virginia 25880

### **Citizens Bank of Morgantown, Inc.**

265 High Street, PO Box 735  
Morgantown, West Virginia 26505

### **Clay County Bank, Inc.**

151 Main Street, PO Box 239  
Clay, West Virginia 25043

### **CNB Bank, Inc.**

101 S Washington Street, PO Box 130  
Berkeley Springs, West Virginia 25411

### **Cornerstone Bank, Inc.**

PO Box 249, 101 Main Street  
West Union, West Virginia 26456

### **First Bank of Charleston, Inc.**

201 Pennsylvania Avenue  
Charleston, West Virginia 25302

### **First Exchange Bank**

11 W Main Street, PO Box 388  
Mannington, West Virginia 26582

### **First Peoples Bank, Inc.**

200 First Street, PO Box 817  
Mullens, West Virginia 25882

### **FNB Bank, Inc.**

105 North High Street, PO Box 1037  
Romney, West Virginia 26757

### **Jefferson Security Bank**

PO Box 35, Princess & Washington Streets  
Shepherdstown, West Virginia 25443

### **Main Street Bank Corp.**

2001 Main Street, Suite 100  
Wheeling, West Virginia 26003

**MCNB Bank and Trust Co.**  
PO Box 549, 75 Wyoming Street  
Welch, West Virginia 24801

**MVB Bank, Inc.**  
301 Virginia Avenue  
Fairmont, West Virginia 26554-2777

**Pendleton Community Bank, Inc.**  
300 N Main Street, PO Box 487  
Franklin, West Virginia 26807

**Premier Bank, Inc.**  
2883 5th Avenue  
Huntington, West Virginia 25702

**Rock Branch Community Bank, Inc.**  
4650 First Avenue  
Nitro, West Virginia 25143

**The Bank of Monroe**  
39 Main Street, PO Box 219  
Union, West Virginia 24983

**The Calhoun County Bank, Inc.**  
PO Box 430  
Grantsville, West Virginia 26147

**The Citizens Bank of Weston, Inc.**  
PO Box 310, 201 Main Avenue  
Weston, West Virginia 26452

**The Grant County Bank**  
PO Box 929  
Petersburg, West Virginia 26847

**The Pleasants County Bank**  
323 Second Street, PO Box 240  
St. Marys, West Virginia 26170

**Union Bank, Inc.**  
PO Box 145, Fair & Dodd Streets  
Middlebourne, West Virginia 26149

**Wesbanco Bank, Inc.**  
1 Bank Plaza  
Wheeling, West Virginia 26003

**Whitesville State Bank**  
38609 Coal River Road, PO Box 68  
Whitesville, West Virginia 25209

**Miners and Merchants Bank**  
13 East Avenue, PO Box 189  
Thomas, West Virginia 26292

**Northern Hancock Bank & Trust Company**  
226 Washington Street  
Newell, West Virginia 26050

**Pioneer Community Bank, Inc.**  
5229 Coal Heritage Road, PO Box 368  
Jaeger, West Virginia 24844

**Putnam County Bank**  
2761 Main Street, PO Box 308  
Hurricane, West Virginia 25526

**Summit Community Bank, Inc.**  
310 North Main Street, PO Box 680  
Moorefield, West Virginia 26836

**The Bank of Romney**  
95 East Main Street, PO Box 876  
Romney, West Virginia 26757

**The Capon Valley Bank**  
PO Box 119, 2 W Main Street  
Wardensville, West Virginia 26851

**The First State Bank**  
660 Central Avenue, PO Box 295  
Barboursville, West Virginia 25504

**The Harrison County Bank**  
PO Box 98  
Lost Creek, West Virginia 26385

**The Poca Valley Bank, Inc.**  
7033 Charleston Road, PO Box 56  
Walton, West Virginia 25286

**United Bank, Inc.**  
514 Market Street  
Parkersburg, West Virginia 26101

**West Union Bank**  
PO Box 305, 105 East Main Street  
West Union, West Virginia 26456

**Williamstown Bank, Inc.**  
435 Highland Avenue  
Williamstown, West Virginia 26187

**WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS  
BANK APPLICATIONS AND OTHER MATTERS ACCEPTED AND/OR ACTED UPON  
FY2014**

<b>Date Approved</b>	<b>Application Type</b>	<b>Applicant Name</b>	<b>Description</b>
3-10-14	Establishment of Branches through Merger	Premier Bank, Inc.	Premier Bank, Inc., Huntington, West Virginia to acquire Bank of Gassaway, Gassaway, West Virginia.

**BANK MERGERS  
STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA  
FY2014**

**Banks Involved**

**Surviving Entity**

Premier Bank, Inc., Huntington, West Virginia and  
Bank of Gassaway, Gassaway, West Virginia

Premier Bank, Inc.

## PARITY DECISIONS

West Virginia Code §31A-8C-2(d) provides that the Commissioner “shall include a list of every financially related activity authorized pursuant to this section during the previous twelve months in his or her annual report to the legislature.”

During Fiscal Year 2014, the Commissioner of Financial Institutions granted the following authorizations pursuant to W.Va. Code §31A-8C-2:

- Citizens Bank of West Virginia, Inc. was granted authority to exercise expanded powers at a proposed loan production office (LPO). Specifically:
  - approving loan applications at the LPO pursuant to lending authority established by the Board of Directors;
  - maintaining a transaction account at the main office into which funds for LPO originated loans are deposited and from which LPO loan officers may draw instruments in order to disburse loan proceeds;
  - closing loans at the LPO; and
  - transmitting information at the LPO on any loan account the customer may have with the bank, even if a particular account was not originated at the LPO.
- Union Bank was authorized to enter into a referral arrangement with another entity whereby the bank would refer certain trust customers to that entity and receive in return a referral fee from the entity for that activity.

**STATE BANKS HEADQUARTERED IN WEST VIRGINIA  
EXERCISING FIDUCIARY POWERS**

Fiscal Year 2014  
As of December 31, 2013

<b>State Banks</b>	<b>Trust Assets (\$000)</b>
Bank of Charles Town	112,918
BCBank, Inc.	NR
Capon Valley Bank	NR
CNB Bank, Inc.	36,242
Citizens Bank of West Virginia, Inc.	67,705
Davis Trust Company	15,559
First Century Bank, Inc.	366,454
First Peoples Bank, Inc.	125
MCNB Bank and Trust Co.	115,581
Premier Bank, Inc.	NR
Summit Community Bank, Inc.	34
The First State Bank	16,143
The Grant County Bank	NR
The Harrison County Bank	521
Union Bank, Inc.	573
United Bank, Inc.	2,331,674
Wesbanco Bank, Inc.	3,312,030
<b>Total</b>	<b>6,375,559</b>



**REPORT OF CONDITION AND INCOME FOR STATE CHARTERED AND  
NATIONAL BANKS IN WEST VIRGINIA**

Number of Institutions	West Virginia State Banks		West Virginia National Banks	
	6/30/2013	6/30/2014	6/30/2013	6/30/2014
	50	49	7	7
<b><u>ASSETS AND LIABILITIES</u></b>				
<b>Total assets</b>	22,933,496	23,723,936	4,295,800	4,319,747
Cash and Due from banks	1,037,256	1,083,543	251,982	182,378
Interest-bearing balances	637,610	645,832	177,698	115,029
Securities	4,628,945	4,615,872	710,513	756,656
Federal Funds sold and reverse repurchase	241,203	144,587	1,641	1,149
Net loans and leases	15,272,980	16,106,928	2,940,303	2,995,278
Loan loss allowance	209,410	195,515	27,918	27,709
Trading account assets	4,526	6,096	0	0
Bank premises & fixed assets	345,767	350,579	94,632	94,784
Other real estate owned	150,741	164,423	12,832	9,440
Goodwill & other intangibles	471,429	471,662	76,327	76,346
Other assets	780,649	780,246	207,570	203,716
Life insurance assets	377,273	398,708	106,096	111,184
<b>Total liabilities</b>	20,377,913	21,012,722	3,823,379	3,820,873
Total deposits	18,849,191	19,349,374	3,626,377	3,613,417
Federal funds purchased and repurchase agreements	582,669	782,129	151,285	158,861
Other borrowed funds	795,271	740,311	6,790	11,394
Subordinated debt	0	0	0	0
Other liabilities	150,782	140,908	38,927	37,201
<b>Total equity capital</b>	2,555,581	2,711,215	472,421	498,874
Perpetual preferred stock	3,345	3,345	0	0
Common stock	75,138	73,697	3,974	3,974
Surplus	1,027,317	1,071,969	287,718	288,624
Undivided profits	1,410,042	1,522,466	140,829	166,376
Noncontrolling interests in consolidated subsidiaries	39,739	39,738	39,900	39,900
<b><u>INCOME AND EXPENSE</u></b>				
Interest Income	435,627	433,824	84,521	81,231
Interest Expense	64,698	53,304	9,486	8,147
Net Interest Income	370,929	380,520	75,035	73,084
Provisions for loan and lease losses	24,171	24,754	4,273	1,936
Noninterest income	108,903	101,131	31,168	30,625
Fiduciary activities	14,301	15,342	1,891	2,118
Service charges on deposit accounts	32,834	31,065	14,177	13,717
Trading account gains and fees	124	205	0	0
Additional noninterest income	61,644	54,519	15,100	14,790
Total noninterest expense	302,148	304,151	64,993	60,527
Salaries and employee benefits	152,861	152,198	32,835	32,397
Premises and equipment expense	39,922	40,837	9,269	9,570
Additional noninterest expense	109,365	111,116	22,889	18,560
Pre-tax net operating income	153,513	152,746	36,937	41,246
Securities gains (losses)	423	116	109	313
Applicable income taxes	43,780	45,310	12,102	12,271
Income before extraordinary items	110,156	107,552	24,944	29,288
Extraordinary gains-net	0	0	0	0
<b>Net income attributable to bank</b>	110,156	107,552	25,395	29,288

## BANK HOLDING COMPANIES OPERATING IN WEST VIRGINIA

Allegheny Bancshares, Inc.	300 North Main Street, P.O. 487	Franklin	WV
Appalachian Financial Corporation	PO Box 370	Philippi	WV
BB&T Corporation	150 South Stratford Road, PO Box 1290	Winston-Salem	NC
Big Coal River Bancorp, Inc.	702 Boone Street, PO Box 68	Whitesville	WV
Calhoun Bankshares, Inc.	PO Box 430	Grantsville	WV
Camco Financial Corporation	814 Wheeling Avenue	Cambridge	OH
Citizens Bancshares, Inc.	201 Main Avenue	Weston	WV
Citizens Financial Corp.	PO Box 1519	Elkins	WV
City Holding Company	PO Box 7520	Charleston	WV
CNB Financial Services, Inc.	212 S. Washington Street,	Berkeley Sprgs	WV
Community Bankshares, Inc.	631 Juliana Street	Parkersburg	WV
Community Trust Bancorp, Inc.	PO Box 2947	Pikeville	KY
Cornerstone Financial Services, Inc.	PO Box 249	West Union	WV
Davis Trust Financial Corporation	PO Box 1546	Elkins	WV
Eastern Bancshares, Inc.	105 N High Street	Romney	WV
F.N.B. Corporation	One F.N.B Boulevard	Hermitage	PA
Farmers Bancshares, Inc.	211 W 2nd Street	Pomeroy	OH
FCNB Bancorp, Inc.	101 North Court Street	Fayetteville	WV
Fifth Third Financial Bancorp	38 Fountain Square	Cincinnati	OH
First Bankshares, Inc.	660 Central Avenue	Barboursville	WV
First Century Bankshares, Inc.	500 Federal Street, PO Box 1559	Bluefield	WV
First Citizens BancShares, Inc.	PO Box 27131	Raleigh	NC
First Clay County Banc Corporation	150 Main Street	Clay	WV
First Community Bancshares, Inc.	One Community Place, PO Box 989	Bluefield	VA
First National Bankshares Corporation	One Cedar Street, PO Box 457	Ronceverte	WV
First Sentry Bancshares, Inc.	823 Eighth Street	Huntington	WV
First United Corporation	19 South Second Street	Oakland	MD
First WV Bancorp, Inc.	PO Box 4075	Wheeling	WV
Freedom Bancshares, Inc.	315 Crim Avenue	Belington	WV
Harrison Bankshares, Inc.	Main Street, PO Box 98	Lost Creek	WV
Heritage Bancshares, Inc.	11 West Main Street, PO Box 388	Mannington	WV
Highlands Bankshares, Inc.	Main Street, PO Box 929	Petersburg	WV
Hometown Bancshares, Inc.	PO Box 145	Middlebourne	WV
Huntington Bancshares Incorporated	41 South High Street, HC0910	Columbus	OH
JPMorgan Chase & Co.	270 Park Ave.	New York	NY
Logan County BancShares, Inc.	P.O. Box 597	Logan	WV
M&T Bank Corporation	One M&T Plaza	Buffalo	NY

Main Street Financial Services Corp.	2001 Main Street, Suite 100	Wheeling	WV
MCNB Banks, Inc.	75 Wyoming Street, PO Box 549	Welch	WV
Morgantown Bancshares, Inc.	265 High Street, PO Box 735	Morgantown	WV
Mount Hope Bankshares, Inc.	602 Main Street	Mount Hope	WV
Mountain-Valley Bancshares, Inc.	317 Davis Avenue, PO Box 1969	Elkins	WV
MVB Financial Corp.	301 VA Avenue	Fairmont	WV
MVB Harrison, Inc.	1000 Johnson Avenue	Bridgeport	WV
MVB Marion, Inc.	301 VA Avenue	Fairmont	WV
New Peoples Bankshares, Inc.	2 Ghent Drive, PO Box 1810	Honaker	VA
OH Valley Banc Corp.	420 Third Avenue, PO Box 240	Gallipolis	OH
Peoples Bancorp, Inc.	138 Putnam Street, PO Box 738	Marietta	OH
Peoples Bankshares, Inc.	PO Box 817	Mullens	WV
Peterstown Bancorp, Inc.	220 Market Street, PO Box 550	Peterstown	WV
Pioneer Community Group, Inc.	Center Street, PO Box 368	Jaeger	WV
Pleasants County Bankshares, Inc.	PO Box 240	St. Marys	WV
PNC Financial Services Group, Inc.	249 Fifth Avenue	Pittsburgh	PA
Potomac Bancshares, Inc.	PO Box 906	Charles Town	WV
Premier Financial Bancorp, Inc.	2883 Fifth Avenue	Huntington	WV
Putnam Bancshares, Inc.	PO Box 308	Hurricane	WV
Romney Bankshares, Inc.	PO Box 876	Romney	WV
State Bancorp, Inc.	PO Box 449	Bruceton Mills	WV
Summit Financial Group, Inc.	300 North Main Street	Moorefield	WV
SunTrust Banks, Inc.	303 Peachtree Street, N.E., Suite 3600	Atlanta	GA
Susquehanna Bancshares, Inc.	26 North Cedar Street	Lititz	PA
The Poca Valley Bankshares, Inc.	PO Box 56	Walton	WV
Tri-County Bancorp, Inc.	PO Box 305, 105 East Main St	West Union	WV
Tri-State 1st Bank, Inc.	PO Box 796	East Liverpool	OH
UBC Holding Company, Inc.	514 Market Street, PO Box 1508	Parkersburg	WV
Union Bankshares, Inc.	PO Box 219	Union	WV
United Bankshares, Inc.	PO Box 1508	Parkersburg	WV
Wesbanco, Inc.	One Bank Plaza	Wheeling	WV
West Central Bancorp, Inc.	Market Street & Parking Plaza	Spencer	WV
Woodforest Financial Group, Inc.	1330 Lake Robbins, Suite 100	The Woodlands	TX

**BANK HOLDING COMPANY  
FORMATIONS & DISSOLUTIONS  
FY2014**

**Formations:**

None

**Dissolutions:**

Gassaway Bancshares, Inc., a West Virginia bank holding company headquartered in Gassaway, West Virginia.

## **STATE CREDIT UNIONS HEADQUARTERED IN WEST VIRGINIA**

### **Local #317 I.A.F.F. Credit Union**

PO Box 3736, Morris Street East  
Charleston, WV 25337

### **West Virginia Baptist State Convention Credit Union**

PO Box 283  
Hilltop, WV 25855

### **West Virginia Central Credit Union**

1306 Murdoch Avenue  
Parkersburg, WV 26101

### **West Virginia Public Employees Credit Union dba The State Credit Union**

2200 Washington Street, East  
Charleston, WV 25305-0919

## REPORT OF CONDITION AND INCOME FOR STATE CHARTERED CREDIT UNIONS

Number of Institutions	6/30/2013	6/30/2014
	4	4
<b><u>ASSETS AND LIABILITIES</u></b>		
	\$	\$
Cash & Equivalents	14,732,301	10,526,617
Total Investments	52,900,080	59,410,421
Loans Held for Sale	0	0
Real Estate Loans	40,147,116	49,096,631
Unsecured Loans	5,093,771	5,358,381
Other Loans	60,608,540	63,308,211
Total Loans	105,849,427	117,763,223
(Allowance for Loan & Lease Losses)	(589,063)	(611,940)
Land And Building	3,699,932	4,392,499
Other Fixed Assets	386,905	343,146
NCUSIF Deposit	1,513,711	1,647,331
All Other Assets	1,531,537	2,084,933
<b>Total Assets</b>	<b>180,024,830</b>	<b>195,556,230</b>
Dividends Payable	210,762	199,413
Notes & Interest Payable	0	0
Accounts Payable & Other Liabilities	482,948	361,557
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth	0	0
<b>Total Liabilities</b>	<b>693,710</b>	<b>560,970</b>
Share Drafts	14,862,640	17,123,073
Regular shares	104,857,639	116,186,705
All Other Shares & Deposits	43,031,028	42,596,663
Total Shares and Deposits	162,751,307	175,906,441
Regular Reserve	2,868,345	3,459,192
Other Reserves	(494,549)	(314,952)
Undivided Earnings	14,206,017	15,944,579
<b>Total Equity</b>	<b>16,579,813</b>	<b>19,088,819</b>
<b>Total liabilities, shares, and equity</b>	<b>180,024,830</b>	<b>195,556,230</b>
<b><u>INCOME &amp; EXPENSE</u></b>		
Loan Income	2,585,427	2,764,398
Investment Income	359,497	401,433
Other Income	794,239	1,148,080
Total Employee Compensation & Benefits	1,198,269	1,262,499
Temp Corporate CU Stabilization Expense & NCUSIF Premiums	274	0
Total Other Operating Expenses	1,089,661	1,524,363
Non-operating Income & (Expense)	9,619	4,109
NCUSIF Stabilization Income	0	0
Provision for Loan/Lease Losses	84,734	66,119
Cost of Funds	580,144	552,587
Net Income excluding stabilization expense and NCUSIF Premium	795,974	912,452
Net Income (Loss)	795,700	912,452

## WEST VIRGINIA LICENSED MORTGAGE COMPANIES

<u>Company Name</u>	<u>City</u>	<u>State</u>
1st Alliance Lending, LLC	East Hartford	CT
21st Mortgage Corporation	Knoxville	TN
360 Mortgage Group, LLC	Austin	TX
Academy Mortgage Corporation	Sandy	UT
Affiliated Mortgage Company	Plano	TX
AIG Home Loan 1, LLC	New York	NY
Alcova Mortgage LLC	Roanoke	VA
Alliance Credit, LLC	Alliance	OH
Allied Mortgage Group, Inc.	Bala Cynwyd	PA
Almost Heaven Habitat for Humanity	Franklin	WV
Altisource Fulfillment Operations, Inc.	Maryland Heights	MO
American Advisors Group	Orange	CA
American Bancshares Mortgage, LLC	Miami Lakes	FL
American Financial Resources, Inc.	Parsippany	NJ
American Financing Corporation	Aurora	CO
American Internet Mortgage, Inc.	San Diego	CA
American Lending Solutions, LLC	Columbus	WI
American Mortgage Service Company	Cincinnati	OH
American Neighborhood Mortgage Acceptance Company LLC	Mount Laurel	NJ
AmeriFirst Home Improvement Finance Co.	Omaha	NE
AmeriHome Financial LLC	Columbia	MD
AmeriHome Mortgage Company, LLC	Flint	MI
Amerisave Mortgage Corporation	Atlanta	GA
Amherst Funding Group, L.P.	Austin	TX
Approved Mortgage Services LLC	Charleston	WV
Ark-La-Tex Financial Services, LLC	Plano	TX
Atlantic Bay Mortgage Group, L.L.C.	Virginia Beach	VA
Atlantic Home Loans, Inc.	Pine Brook	NJ
Augusta Development Corporation	Fairmont	WV
Aurora Financial, LLC	Vienna	VA
Barclays Bank PLC	New York	NY
Bay Capital Mortgage Corporation	Annapolis	MD
Bayview Asset Management, LLC	Coral Gables	FL
Bayview Loan Servicing, LLC	Coral Gables	FL
Bayview Opportunity Master Fund IIb, L.P.	Coral Gables	FL
Beckley Loan Company	Beckley	WV
Beneficial Financial I Inc.	Mettawa	IL
Bills.com, LLC	San Mateo	CA
BofA Merrill Lynch Asset Holdings, Inc.	New York	NY

Bridgelock Capital	Woodland Hills	CA
Broker Solutions, Inc.	Tustin	CA
C&F Mortgage Corporation	Midlothian	VA
C.U. Mortgage Services, Inc.	New Brighton	MN
Caliber Home Loans, Inc.	Irving	TX
Capital Mortgage Firm Inc.	St. Clairsville	OH
Cardinal Financial Company, Limited Partnership	Charlotte	NC
Carrington Mortgage Services, LLC	Santa Ana	CA
Central Appalachia Empowerment Zone of WV	Clay	WV
CGB Agri Financial Services, Inc.	Louisville	KY
CHANGE, Incorporated	Weirton	WV
CIS Financial Services, Inc.	Hamilton	AL
CitiFinancial, Inc.	Baltimore	MD
Citimortgage, Inc.	O'Fallon	MO
CMC Funding, Inc.	Greensboro	NC
CMG Mortgage, Inc.	San Ramon	CA
Cole Taylor Mortgage, LLC	Ann Arbor	MI
Community Action of South Eastern West Virginia, Inc.	Bluefield	WV
Community Mortgage LLC	Mt. Airy	MD
Community Resources Inc.	Parkersburg	WV
CommunityWorks in West Virginia, Inc.	Charleston	WV
Compu-Link Corporation	Lansing	MI
CoreLogic Services, LLC	Westlake	TX
Cornerstone Home Lending, Inc.	Houston	TX
Corridor Mortgage Group, Inc.	Marriottsville	MD
Council of the Southern Mountains, Inc.	Welch	WV
Countrywide Home Loans, Inc.	Calabasas	CA
Credit Suisse First Boston Mortgage Capital LLC	New York	NY
Crescent Mortgage Company	Atlanta	GA
CrossCountry Mortgage, Inc.	Brecksville	OH
CUW Solutions, LLC	Radnor	PA
DEVAL LLC	Irving	TX
DHI MORTGAGE COMPANY, LTD.	Austin	TX
Digital Risk Mortgage Services, LLC	Maitland	FL
Discover Home Loans, Inc.	Irvine	CA
Ditech Mortgage Corp	Fort Washington	PA
Diversified Financial Mortgage Corporation	Rockville	MD
DLJ Mortgage Capital, Inc.	New York	NY
Dovenmuehle Mortgage, Inc.	Lake Zurich	IL
DTA Solutions LLC	Jacksonville	FL
Dyck-O'Neal, Inc.	Arlington	TX
Embrace Home Loans, Inc.	Newport	RI
EMC Mortgage LLC	Lewisville	TX



Envoy Mortgage Ltd	Houston	TX
Everett Financial, Inc.	Dallas	TX
Express Mortgage, LLC	Cross Lanes	WV
Fairmont Community Development Partnership	Fairmont	WV
Fay Servicing, LLC	Chicago	IL
FBC Mortgage, LLC	Orlando	FL
FCI Lender Services, Inc.	Anaheim Hills	CA
Fearon Financial, LLC	Powell	OH
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY
Fifth Third Mortgage Company	Cincinnati	OH
First Community Mortgage Inc.	Murfreesboro	TN
First Guaranty Mortgage Corporation	Tysons Corner	VA
First Heritage Financial, LLC	Trevoze	PA
First Heritage Mortgage, LLC	Fairfax	VA
First Home Mortgage Corporation	Baltimore	MD
First Option Mortgage, LLC	Atlanta	GA
FirstKey Mortgage, LLC	Rye Brook	NY
FNBN I, LLC	Moorpark	CA
Franklin American Mortgage Company	Franklin	TN
Franklin Credit Management Corporation	Jersey City	NJ
Franklin First Financial, Ltd.	Melville	NY
Freedom Mortgage Corporation	Mt. Laurel	NJ
Full Beaker, Inc.	Bellevue	WA
Gateway Funding Diversified Mortgage Services, L. P.	Horsham	PA
Gateway Mortgage Group, LLC	Tulsa	OK
Generation Mortgage Company	Atlanta	GA
Genpact Mortgage Services, Inc.	Irvine	CA
Genworth Financial Services, Inc.	Raleigh	NC
Goldman Sachs Mortgage Company	New York	NY
Green Tree Servicing LLC	St. Paul	MN
Gregory Funding LLC	Beaverton	OR
Guaranteed Rate, Inc.	Chicago	IL
Guaranty Trust Company	Murfreesboro	TN
Guild Mortgage Company	San Diego	CA
Home Retention Services, Inc.	Houston	TX
Home Servicing, LLC	Baton Rouge	LA
HomeBridge Financial Services, Inc.	Iselin	NJ
HomeOwnership Center Inc.	Elkins	WV
Homeward Residential, Inc.	Coppell	TX
Housing Authority of Mingo County	Delbarton	WV
Housing Authority of Wayne County	Wayne	WV
Howard Hanna Financial Services, Inc.	Pittsburgh	PA

HSBC Mortgage Services Inc.	Brandon	FL
iFreedom Direct Corporation	Salt Lake City	UT
Impac Mortgage Corp.	Irvine	CA
Indecomm Holdings, Inc.	Edison	NJ
Integrity Home Mortgage Corporation	Winchester	VA
Intercoastal Mortgage Company	Fairfax	VA
iServe Residential Lending, LLC	San Diego	CA
ISGN Solutions, Inc.	Palm Bay	FL
J.P. Morgan Mortgage Acquisition Corp.	New York	NY
James B. Nutter & Company	Kansas City	MO
Jefferies Mortgage Finance, Inc.	New York	NY
K. Hovnanian American Mortgage, L.L.C.	Boynton Beach	FL
Kanawha Institute for Social Research & Action, Inc (KISRA)	Dunbar	WV
Kondaaur Capital Corporation	Orange	CA
Kyanite Services, Inc.	Research Triangle	NC
Lakeview Loan Servicing, LLC	Coral Gables	FL
Land/Home Financial Services	Concord	CA
LeadPoint, Inc.	Los Angeles	CA
LenderFi, Inc.	Calabasas	CA
LenderLive Network, Inc.	Glendale	CO
LendingTree, LLC	Charlotte	NC
Liberty Home Equity Solutions, Inc.	Rancho Cordova	CA
Live Well Financial, Inc.	Richmond	VA
LMB Mortgage Services, Inc.	Los Angeles	CA
Loan Resolution Corporation	Scottsdale	AZ
LoanCare, LLC	Virginia Beach	VA
loanDepot.com, LLC	Foothill Ranch	CA
LongVue Mortgage Capital, Inc.	Newport Beach	CA
Marix Servicing LLC	Tempe	AZ
Mason McDuffie Mortgage Corporation	San Ramon	CA
Maverick Funding Corp.	Parsippany	NJ
MBA Mortgage Services, Inc.	Bel Air	MD
McLean Mortgage Corporation	Fairfax	VA
Merrill Lynch Mortgage Lending, Inc.	New York	NY
MGC Mortgage, Inc.	Plano	TX
MGIC Mortgage Services, LLC	Milwaukee	WI
MHD Empire Service Corp.	Syracuse	NY
Michigan Mutual, Inc.	Port Huron	MI
Mid America Mortgage, Inc.	Rocky River	OH
Military Family Home Loans, LLC	West Des Moines	IA
Millennium Financial Group, Inc.	Frederick	MD
Montage Mortgage, LLC	Charlotte	NC

MorEquity, Inc.	Evansville	IN
Morgan Stanley Mortgage Capital Holdings LLC	New York	NY
Mortgage Access Corp.	Morris Plains	NJ
Mortgage Financing.com, Inc	Martinsburg	WV
Mortgage Investors Corporation	St. Petersburg	FL
Mortgage Network, Inc.	Danvers	MA
Mortgage Research Center, LLC	Columbia	MO
Mortgage Solutions of Colorado, LLC	Colorado Springs	CO
Mountain CAP of WV, Inc.	Buckhannon	WV
Mountain Opportunities Corporation	Clarksburg	WV
Mountain State Lending Associates, Inc.	Weirton	WV
Mountaineer Development Corporation	Delbarton	WV
Movement Mortgage, LLC	Virginia Beach	VA
MTGLQ Investors, L.P.	New York	NY
myCUMortgage, LLC	Beavercreek	OH
NAD Acquisition 3, LLC	Stamford	CT
National Asset Mortgage, LLC	Columbia	SC
Nations Lending Corporation	Independence	OH
Nationstar Mortgage LLC	Lewisville	TX
Nationwide Advantage Mortgage Company	Des Moines	IA
Nationwide Equities Corporation	Mahwah	NJ
New America Financial Corporation	Rockville	MD
New Penn Financial, LLC	Plymouth Meeting	PA
NFM, Inc.	Linthicum	MD
North Central WV Community Action Association, Inc.	Fairmont	WV
Norwich Commercial Group, Inc.	Avon	CT
NVR Mortgage Finance, Inc.	Canonsburg	PA
NWL Company, LLC	New York	NY
NYCB Mortgage Company, LLC	Cleveland	OH
Ocwen Financial Solutions Private Limited	Bangalore	
Ocwen Loan Servicing, LLC	West Palm Beach	FL
Ocwen Mortgage Servicing, Inc.	St. Croix	
One Reverse Mortgage, LLC	San Diego	CA
Onslow Bay Servicing LLC	Winston-Salem	NC
Pacific Union Financial, LLC	Irving	TX
Paramount Residential Mortgage Group, Inc.	Corona	CA
Parkside Lending, LLC	San Francisco	CA
PENNYMAC CORP.	Moorpark	CA
PennyMac Holdings, LLC	Moorpark	CA
PennyMac Loan Services, LLC	Moorpark	CA
PHH Home Loans, LLC	Mount Laurel	NJ
PHH Mortgage Corporation	Mt. Laurel	NJ

Pingora Loan Servicing, LLC	Denver	CO
Planet Home Lending, LLC	Meriden	CT
Platinum Home Mortgage Corporation	Rolling Meadows	IL
PMAC Lending Services, Inc.	Chino Hills	CA
PNMAC Mortgage Opportunity Fund Investors, LLC	Moorpark	CA
Polaris Home Funding Corp.	Grandville	MI
Potomac Mortgage Group, Inc.	Fairfax	VA
Premia Mortgage, LLC	Troy	MI
Premier Mortgage LLC	Morgantown	WV
Pride Community Services, Inc.	Logan	WV
Primary Residential Mortgage, Inc.	Salt Lake City	UT
PrimeLending, A PlainsCapital Company	Dallas	TX
Princeton Financial, LLC	Bridgeville	PA
Priority Mortgage Corp.	Worthington	OH
Prodovis Mortgage, LLC	Broomfield	CO
Proficio Mortgage Ventures, LLC	Orlando	FL
Prospect Mortgage, LLC	Sherman Oaks	CA
Prosperity Home Mortgage, LLC	Chantilly	VA
Provident Funding Associates, L.P.	San Bruno	CA
Quantum Servicing Corporation	Tampa	FL
Quicken Loans Inc.	Detroit	MI
QuinStreet Media, Inc.	Foster City	CA
Radian Services LLC	Philadelphia	PA
RBS Financial Products Inc.	Stamford	CT
Real Time Resolutions, Inc.	Dallas	TX
Redwood Residential Acquisition Corporation	Mill Valley	CA
Reliance Mortgage Company	Elkins	WV
Religious Coalition for Community Renewal	Charleston	WV
Republic Mortgage Home Loans, LLC	Murray	UT
Residential Credit Solutions, Inc.	Fort Worth	TX
Residential Mortgage Services Inc.	South Portland	ME
Resurgent Capital Services L.P.	Greenville	SC
Retreat Capital Management, Inc.	Irving	TX
Reverse Mortgage Funding LLC	Bloomfield	NJ
Reverse Mortgage Solutions, Inc.	Spring	TX
Revolutionary Mortgage Company	Frederick	MD
Roosevelt Mortgage Acquisition Company	New York	NY
RoundPoint Mortgage Company	Charlotte	NC
Rushmore Loan Management Services LLC	Irvine	CA
SAFE Housing and Economic Development, Inc.	Welch	WV
Select Portfolio Servicing, Inc.	Salt Lake City	UT
Selene Finance LP	Houston	TX

Seneca Mortgage Servicing LLC	Depew	NY
Servis One, Inc.	Irving	TX
Seterus, Inc.	Research Triangle	NC
Shannon Funding LLC	Bellevue	WA
Shellpoint Partners LLC	New York	NY
Sierra Pacific Mortgage Company, Inc.	Folsom	CA
Silvergate Funding, Inc.	La Jolla	CA
SIRVA Mortgage, Inc.	Independence	OH
SL Servicing, LLC	Santa Ana	CA
SN Servicing Corporation	Baton Rouge	LA
Solution One Mortgage LLC	Charleston	WV
Southeastern Appalachian Rural Alliance, Inc.	Lewisburg	WV
Southern Appalachian Labor School	Kincaid	WV
Southwest Stage Funding, LLC	Gilbert	AZ
Specialized Loan Servicing LLC	Highlands Ranch	CO
Springleaf Financial Services of Ohio, Inc.	Evansville	IN
Springleaf Financial Services, Inc.	Evansville	IN
Springleaf Home Equity, Inc.	Evansville	IN
Springleaf Mortgage Services, Inc.	Evansville	IN
State Farm Bank, F.S.B.	Bloomington	IL
Statebridge Company, LLC	Greenwood Village	CO
STEARNS LENDING, INC.	Santa Ana	CA
Stonegate Mortgage Corporation	Indianapolis	IN
Streber Mortgage, LLC	Wilmington	OH
Suburban Mortgage Company of New Mexico	Aliso Viejo	CA
Success Mortgage, LLC	Winchester	VA
Summit Funding, Inc..	Sacramento	CA
Sun West Mortgage Company, Inc.	Cerritos	CA
SunTrust Mortgage, Inc.	Richmond	VA
Sutherland Mortgage Services, Inc.	Houston	TX
Sutton Funding LLC	New York	NY
SWBC Mortgage Corporation	San Antonio	TX
TCS E-SERVE AMERICA, INC.	MILFORD	OH
TH TRS Corp.	Minnetonka	MN
The American Mortgage Group LLC	Inwood	WV
The Fairmont-Morgantown Housing Authority	Fairmont	WV
The Hills Mortgage And Finance Company, L.L.C.	Warren	NJ
The Money Source Inc.	Melville	NY
The Mortgage Link, Inc.	Rockville	MD
Tidewater Mortgage Services, Inc.	Virginia Beach	VA
Tim Rutherford Company, LLC.	Tazewell	VA
Total Mortgage Services, LLC	Milford	CT

Towd Point Loan Servicing, LLC	New York	NY
Tower Mortgage Corporation	Columbus	OH
Triad Financial Services, Inc.	Jacksonville	FL
Union Home Mortgage Corp.	Strongsville	OH
Union Mortgage Group, Inc.	Glen Allen	VA
United Military Mortgage, LLC	Lindon	UT
United Security Financial Corp.	Murray	UT
United Shore Financial Services, LLC	Troy	MI
Urban Financial of America, LLC	Tulsa	OK
US Mortgage Corporation	Melville	NY
Vanderbilt Mortgage and Finance, Inc.	Maryville	TN
Vantium Capital, Inc.	Frisco	TX
VBS Mortgage, LLC	Harrisonburg	VA
Vendor Resource Management, Inc.	Pomona	CA
Victorian Finance, LLC	Bridgeville	PA
W. J. Bradley Mortgage Capital, LLC	Centennial	CO
Wendover Financial Services Corporation	Wayne	PA
West Virginia Housing Development Fund	Charleston	WV
Weststar Mortgage, Inc.	Woodbridge	VA
Wingspan Portfolio Advisors, LLC	Dallas	TX
Wipro Gallagher Solutions, Inc.	Franklin	TN
Woodlands Development Group	Elkins	WV
Wyndham Capital Mortgage, Inc.	Charlotte	NC
Zenta Mortgage Services, LLC	Charlotte	NC

## WEST VIRGINIA LICENSED MONEY TRANSMITTERS

### Licensee

AAA Allied Group, Inc.  
ADP Payroll Services, Inc.  
Amazon Payments, Inc.  
American Express Prepaid Card Management Corp.  
American Express Travel Related Services Company, Inc.  
Bancomer Transfer Services, Inc.  
Blackhawk Network California, Inc.  
Blackhawk Network, Inc.  
Cambridge Mercantile Corp. (U.S.A.)  
CheckFree Services Corporation  
CheckFreePay Corporation  
CoinX, Inc.  
Comdata TN, Inc.  
Commonwealth Foreign Exchange, Inc.  
Continental Exchange Solutions, Inc. dba(s) RIA Financial Services  
Custom House (USA) Ltd. dba Western Union Business Solutions  
Darthmouth Capital, LLC  
DSI-ITI, LLC  
Facebook Payments Inc.  
Global Cash Access, Inc. (GCA)  
Google Payment Corp. d/b/a Google Checkout, Google Wallet, Google  
Green Dot Corporation  
GSC Enterprises, Inc. dba Fidelity Express  
IDT Payment Services, Inc.  
Integrated Payment Systems Inc.  
Internet Escrow Services, Inc.  
Intuit Payments Inc.  
ITC Financial Licenses, Inc.  
JPay Inc.  
Keefe Commissary Network, L.L.C. (Trade Name Access Corrections)  
Kroger MTL Management, LLC  
MEMO Financial Services, Inc.  
Metavante Payment Services, LLC  
MoneyGram Payment Systems, Inc.  
Nationwide Biweekly Administration, Inc.  
NetSpend Corporation

### Location

Cincinnati, Ohio  
Roseland, New Jersey  
Seattle, Washington  
Phoenix, Arizona  
New York, New York  
Houston, Texas  
Pleasanton, California  
Pleasanton, California  
New York, New York  
Norcross, Georgia  
Wallingford, Connecticut  
Atlanta, Georgia  
Brentwood, Tennessee  
Providence, Rhode Island  
Buena Park, California  
Englewood, Colorado  
Boston, Massachusetts  
Altoona, Pennsylvania  
Melo Park, California  
Las Vegas, Nevada  
Mountain View, California  
Pasadena, California  
Sulphur Springs, Texas  
Newark, New Jersey  
Greenwood Village, Colorado  
R. Santa Margarita, California  
Mountain View, California  
Columbus, Georgia  
Miramar, Florida  
St. Louis, Missouri  
Cincinnati, Ohio  
Wormleysburg, Pennsylvania  
Milwaukee, Wisconsin  
Minneapolis, Minnesota  
Xenia, Ohio  
Austin, Texas

nFinanSe Payments Inc.	Tampa, Florida
Official Payments Corporation	Norcross, Georgia
Online Resources Corporation	Chantilly, Virginia
PayNearMe MT, Inc.	Sunnyvale, California
Payoneer Inc.	New York, New York
PayPal, Inc.	San Jose, California
PreCash, Inc.	Houston, Texas
Sigue Corporation	Sylmar, California
Skrill USA, Inc.	New York, New York
Softgate Systems, Inc.	Fairfield, New Jersey
Square, Inc.	San Francisco, California
Sterling Currency Group LLC	Atlanta, Georgia
Tech Friends, Inc.	Jonesboro, Arkansas
Tempus, Inc.	Washington, DC
TouchPay Holdings, LLC	Irving, Texas
Transaction Express, LLC	Tulsa, Oklahoma
Transfermate Inc.	Chicago, Illinois
Travelex Currency Services Inc.	New York, New York
Unirush, LLC	Cincinnati, Ohio
USForex Inc.	San Francisco, California
Western Union Business Solutions (USA), LLC	Washington, DC
Western Union Financial Services, Inc.	Englewood, Colorado
Xoom Corporation	San Francisco, California



## WEST VIRGINIA REGULATED CONSUMER LENDERS

<i>RCL Name</i>	<i>Office</i>
<b>Beckley Loan Company</b> 622 Neville Street, P.O. Box 1146, Beckley, WV 25801-	<b>Main</b>
<b>Budget Finance Company</b> 251 Riverview Lane, P.O. Box 56, New Martinsville, WV 26155-	<b>Main</b>
<b>CitiFinancial, Inc.</b> 753 Valley Pointe Shopping Center, Elkins, WV 26241- 220 Virginia Street West, Charleston, WV 25302-	<b>Main</b>
<b>Lendmark Financial Services of West Virginia</b> 796 Foxcraft Avenue, Suite 105, Martinsburg, WV 25401- 6526 Mall Road, Morgantown, WV 26501- 506 Emily Drive, Clarksburg, WV 26301-	<b>Main</b>
<b>Nicholas Loan &amp; Mortgage, Inc.</b> 1022 Wal-Street, Summersville, WV 26651-	<b>Main</b>
<b>OneMain Financial, Inc.</b> 43 RHL Boulevard, South Charleston, WV 25309- 63A Water Street, Logan, WV 25601- Route 220 South, Suite 100, Keyser, WV 26726- 2694 White Hall Boulevard, White Hall, WV 26554 220 Virginia Street West, Charleston, WV 25302- 4341 Route 60, Huntington, WV 25705- 522 Emily Drive, Clarksburg, WV 26301-5507 129 Dayton Street, Beckley, WV 25801- 1704-C Mileground Road, Morgantown, WV 26505- 1819 Jefferson Sreet (Jeffers), Bluefield, WV 24701- 1349 Edwin Miller Blvd., Martinsburg, WV 25401-3703 2998 Charleston Road, Suite 3, Ripley, WV 25271- 1253 Stafford Drive, Princeton, WV 24740- 1911 7th Street, Parkersburg, WV 26101- 605 Fayette Square Shopping Center, Suite C, Oak Hill, WV 25901- 1021 National Road, #1, Wheeling, WV 26003- 540 N. Jefferson Street, Lewisburg, WV 24901-	<b>Main</b>
<b>Springleaf Home Equity, Inc.</b> 105 LB & T Way, Logan, WV 25601- 329 Mall Road, Oak Hill, WV 25901- River Walk Plaza, 10 River Walk Mall, South Charleston, WV 25303-1026 55 Meridian Parkway, Suite 110, Martinsburg, WV 25404-	<b>Main</b>

***RCL Name***

***Office***

Springleaf Home Equity, Inc. (continued)

Branch

95 West Main, Buckhannon, WV 26201-

309 Beckley Crossing Shopping Center, Beckley, WV 25801-7108

144 N. State Route 2, New Martinsville, WV 26155-

4341 State Rt. 60 East, Huntington, WV 25701-

827 Fairmont Road, Suite 103, Westover, WV 26501-3847

518 N. Jefferson Street, Lewisburg, WV 24901-8981

1257 Stafford Drive, Princeton, WV 24740-

