

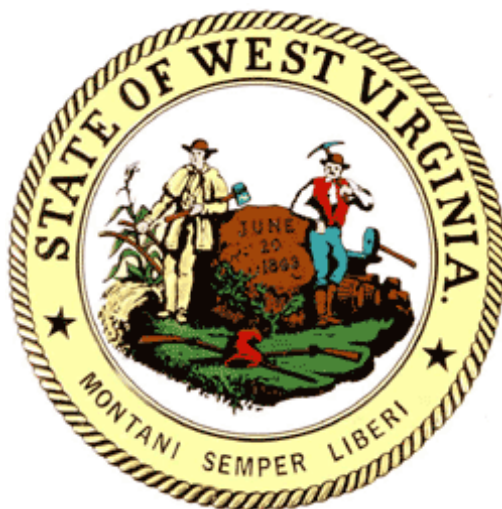
WEST VIRGINIA  
DIVISION *of* FINANCIAL INSTITUTIONS

# 116<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, 2017



Dawn E. Holstein  
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	2009-2015
Dawn E. Holstein	Acting Commissioner	2015-2017
Dawn E. Holstein	Commissioner	2017-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>FY2016</u></b>	<b><u>FY2017</u></b>
Bank Holding Companies	<b>13</b>	<b>8</b>
Commercial Banks and Trust Companies (Trust, Compliance, IT, Visitations and Targets)	<b>62</b>	<b>44</b>
Credit Unions	<b>2</b>	<b>3</b>
Money Transmitter	<b>11</b>	<b>6</b>
Regulated Consumer Lenders	<b>3</b>	<b>4</b>
Mortgage Lender/Broker/Service Examinations & Visitations	<b>21</b>	<b>21</b>
<b>Total Examinations</b>	<b>112</b>	<b>86</b>

## DIVISION STAFF

Commissioner	Dawn Holstein
General Counsel	Christopher Arthur
Director of Nondepository Institutions	Tracy Hudson
Director of Depository Institutions	Dawn Holstein
Director of Operations Regulation	John France
Nondepository Licensing Analyst	Lisa Miller
Administrative Services Assistant	Mona Chastain
Office Manager	Lori DeBruyn
Review Examiners	Martin Grimm Terri Shock
Money Service Businesses	Sheila Johnson (Manager)
Depository Examiners	Nathan Freeman (Chief) Robert Glotfelty, Jr. (Chief) Matthew Mann (Chief) Ariel Billotti Justin Butler Melissa Fry Dwayne Ledsome Thomas Mainella Edward McMinn Esther Sebert Kevin Thomas James Thompson
Nondepository Examiners	Glen Harvey Richard Humphrey

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

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

Note: No State Bank Failures Occurred In Fiscal Year 2017

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

<b><u>Board Member</u></b>		<b><u>Represents</u></b>
Dawn Holstein	Chair and Commissioner	Division of Financial Institutions
Robert Simpson, Jr.	Interim Dean, Lewis College of Business	Marshall University
Javier Reyes, PhD	Dean, College of Business and Economics	West Virginia University
Ann Haigh	Director of Consumer Protection	Attorney General's Office
Kris Hopkins	Executive Director	WV Development Office
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%.

<u>Release Date</u>	<u>Usury Ceiling</u>
July 8, 2016	3.25% per year
August 5, 2016	3.25% per year
September 2, 2016	3.50% per year
October 7, 2016	3.50% per year
November 4, 2016	3.75% per year
December 7, 2016	4.25% per year
January 6, 2017	4.25% per year
February 3, 2017	4.25% per year
March 3, 2017	4.25% per year
April 7, 2017	4.25% per year
May 5, 2017	4.25% per year
June 2, 2017	4.00% 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  
Bruceton 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 Exchange Bank**

216 Market Street  
Spencer, West Virginia 25276

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

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

### **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

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

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

### **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

**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

**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

**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

**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

**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

**WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS  
BANK APPLICATIONS AND OTHER MATTERS ACCEPTED AND/OR ACTED UPON  
FY2017**

<b>Date Approved</b>	<b>Application Type</b>	<b>Applicant Name</b>	<b>Description</b>
9-12-2016	Establishment of branches through merger	Summit Community Bank, Inc.	Summit Community Bank, Inc., Moorefield, WV to acquire First Century Bank, Inc., Bluefield, WV, and to merge it into branches of the purchasing bank.
8-1-2016	Establishment of branches through interstate merger	Wesbanco Bank, Inc.	Wesbanco Bank, Inc., Wheeling, WV to acquire Your Community Bank, New Albany, IN, and to merge the purchased bank into the branches of the surviving bank.

**BANK MERGERS  
STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA  
FY2017**

**Banks Involved**

First Sentry Bank, Inc., Huntington, WV  
Rock Branch Community Bank, Inc., Nitro, WV

Summit Community Bank, Inc., Moorefield, WV  
First and Citizens Bank, Monterey, VA

Wesbanco Bank, Inc., Wheeling, WV  
Your Community Bank, New Albany, IN

Summit Community Bank, Inc., Moorefield, WV  
First Century Bank, Inc., Bluefield, WV

**Surviving Entity**

First Sentry Bank, Inc.

Summit Community Bank, Inc.

Wesbanco Bank, Inc.

Summit Community 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 2017, the Commissioner of Financial Institutions granted the following authorizations pursuant to W.Va. Code §31A-8C-2:

None.

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

**Fiscal Year 2017  
As of December 31, 2016**

<b>State Banks</b>	<b>Trust Assets (\$000)</b>
Bank of Charles Town	124,616
BCBank, Inc.	NR
Capon Valley Bank	NR
CNB Bank, Inc.	44,545
Citizens Bank of West Virginia, Inc.	65,392
Davis Trust Company	16,140
First Peoples Bank, Inc.	84
MCNB Bank and Trust Co.	112,411
Premier Bank, Inc.	NR
Summit Community Bank, Inc.	33
The First State Bank	14,529
The Grant County Bank	NR
The Harrison County Bank	33
Union Bank, Inc.	NR
United Bank, Inc.	2,338,162
Wesbanco Bank, Inc.	4,164,538
Total	6,880,483

**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	
	6/30/2016	6/30/2017	6/30/2016	6/30/2017
	49	47	6	6
<b><u>ASSETS AND LIABILITIES</u></b>				
<b>Total assets</b>	27,869,101	29,836,138	4,504,886	4,727,471
Cash and due from banks	1,228,434	1,350,036	119,565	111,743
Interest-bearing balances	835,582	926,318	49,189	47,545
Securities	5,232,865	5,204,411	802,047	851,979
Federal Funds sold and reverse repurchase	99,631	133,283	520	6,085
Net loans and leases	19,281,858	20,913,817	3,206,801	3,393,349
Loan loss allowance	200,608	204,747	23,792	23,816
Trading account assets	6,919	7,880	0	0
Bank premises & fixed assets	372,941	400,036	87,245	84,161
Other real estate owned	134,079	117,308	6,657	6,425
Goodwill & other intangibles	643,102	758,271	81,100	80,528
Other assets	869,272	951,096	200,951	193,201
Life insurance assets	445,414	494,430	111,751	113,904
<b>Total liabilities</b>	24,610,576	26,216,724	4,009,004	4,232,012
Total deposits	21,324,002	23,401,269	3,758,031	3,939,763
Federal funds purchased and repurchase agreements	955,824	847,229	178,348	200,715
Other borrowed funds	2,127,141	1,743,847	9,835	49,190
Subordinated debt	0	25,903	0	0
Other liabilities	203,609	198,476	62,790	42,344
<b>Total equity capital</b>	3,258,524	3,619,413	495,882	495,459
Perpetual preferred stock	0	0	0	0
Common stock	73,637	69,518	3,010	3,010
Surplus	1,483,233	1,796,825	287,648	289,315
Undivided profits	1,701,539	1,752,956	165,324	203,134
Noncontrolling interests in consolidated subsidiaries	115	114	39,900	0
<b><u>INCOME AND EXPENSE</u></b>				
Interest income	484,525	530,523	77,056	81,514
Interest expense	53,219	60,123	7,636	8,358
Net interest income	431,306	470,400	69,420	73,156
Provisions for loan and lease losses	25,874	25,672	1,976	2,394
Noninterest income	114,971	121,799	28,288	30,655
Fiduciary activities	17,807	18,196	2,651	2,987
Service charges on deposit accounts	29,817	30,909	13,209	14,110
Trading account gains and fees	129	429	0	0
Additional noninterest income	67,218	72,265	12,428	13,558
Total noninterest expense	343,154	371,636	58,298	57,935
Salaries and employee benefits	176,348	185,961	30,995	31,410
Premises and equipment expense	43,972	46,364	9,739	9,844
Additional noninterest expense	122,834	139,311	17,564	16,681
Pre-tax net operating income	177,249	194,891	37,434	43,482
Securities gains (losses)	4,159	1,089	1,405	4,285
Applicable income taxes	53,218	60,019	12,846	14,987
<b>Net income attributable to bank</b>	128,190	135,961	26,477	32,891



## 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
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, PO Box 130	Berkeley Springs	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 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 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
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	Iaeger	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
The Poca Valley Bankshares, Inc.	PO Box 56	Walton	WV
Tri-County Bancorp, Inc.	PO Box 305, 105 East Main St	West Union	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  
FY2017**

**Formations:**

None.

**Dissolutions:**

First Century Bankshares, Inc., Bluefield, WV  
Your Community Bankshares, Inc., New Albany, IN  
Highland County Bancshares, Inc., Monterey, VA

## **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	6/30/2016	6/30/2017
	4	4
<b><u>ASSETS AND LIABILITIES</u></b>		
Cash & Equivalents	9,443,226	9,771,941
Total Investments	65,783,445	66,080,793
Loans Held for Sale	0	0
Real Estate Loans	65,129,850	73,174,430
Unsecured Loans	5,968,786	6,221,828
Other Loans	70,561,749	77,900,726
<b>Total Loans</b>	141,660,385	157,296,984
(Allowance for Loan & Lease Losses)	(780,402)	(811,273)
Land And Building	4,052,773	4,189,333
Other Fixed Assets	302,028	256,947
NCUA Share Insurance Cap. Deposit	1,878,326	1,976,304
All Other Assets	1,929,825	2,380,408
<b>Total Assets</b>	224,269,606	241,141,437
Accrued Dividends and Interest Payable	264,337	329,584
Notes & Interest Payable	0	0
Accounts Payable & Other Liabilities	335,165	418,926
<b>Total Liabilities</b>	599,502	748,510
Share Drafts	19,991,597	21,703,940
Regular Shares	137,573,273	147,165,415
All Other Shares & Deposits	42,816,375	45,668,382
<b>Total Shares and Deposits</b>	200,381,245	214,537,737
Regular Reserve	3,512,857	3,520,530
Other Reserves	(629,615)	(650,381)
Undivided Earnings	20,405,617	22,985,041
<b>Equity Total</b>	23,288,859	25,855,190
<b>Total Liabilities, Shares, and Equity</b>	224,269,606	241,141,437
<b><u>INCOME &amp; EXPENSE</u></b>		
Loan Income	3,146,565	3,303,734
Investment Income	411,464	519,315
Other Income	1,405,809	1,492,996
Total Employee Compensation & Benefits	1,402,753	1,471,167
Temporary Corporate CU Stabilization Expense	0	0
Total Other Operating Expenses	1,606,501	1,705,430
Non-operating Income (Expense)	9,361	(1,609)
Provision for Loan/Lease Losses	131,125	111,000
Cost of Funds	589,584	636,663
<b>Net Income (Loss)</b>	1,243,236	1,327,176

## WEST VIRGINIA LICENSED MORTGAGE COMPANIES

### Lenders

<b>Company Name</b>	<b>City</b>	<b>State</b>
1st Alliance Lending, LLC	East Hartford	CT
21st Mortgage Corporation	Knoxville	TN
360 Mortgage Group, LLC	Austin	TX
Academy Mortgage Corporation	Draper	UT
Acopia, LLC	Goodlettsville	TN
AIG Home Loan 1, LLC	Houston	TX
AIG Home Loan 2, LLC	Houston	TX
AIG Home Loan 3, LLC	Houston	TX
AIG Home Loan 4, LLC	Houston	TX
AIG Home Loan 5, LLC	Houston	TX
Alcova Mortgage LLC	Roanoke	VA
Alliance Credit, LLC	Canfield	OH
Allied Mortgage Group, Inc.	Bala Cynwyd	PA
Amcap Mortgage, Ltd.	Houston	TX
American Advisors Group	Orange	CA
American Bancshares Mortgage, LLC	Miami Lakes	FL
American Financial Resources, Inc.	Parsippany	NJ
American Financing Corporation	Aurora	CO
American Housing Capital LLC	Vienna	VA
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, LLC	Omaha	NE
AmeriHome Mortgage Company, LLC	Woodland Hills	CA
AmeriNational Community Services, LLC	Albert Lea	MN
Amerisave Mortgage Corporation	Atlanta	GA
Amherst Funding Group, L.P.	Austin	TX
Apex Home Loans, Inc.	Rockville	MD
Ark-La-Tex Financial Services, LLC	Plano	TX
Arvest Central Mortgage Company	Little Rock	AR
Assurance Financial Group, LLC	Baton Rouge	LA
Atlantic Bay Mortgage Group, L.L.C.	Virginia Beach	VA
Atlantic Coast Mortgage, LLC	Fairfax	VA
Augusta Development Corporation	Fairmont	WV
Aurora Financial, LLC	Vienna	VA
Barclays Bank PLC	New York	NY
Bay Capital Mortgage Corporation	Annapolis	MD

Bayview Loan Servicing, LLC	Coral Gables	FL
Bayview Opportunity Master Fund IIb, L.P.	Coral Gables	FL
Beneficial Financial I Inc.	Brandon	FL
BofA Merrill Lynch Asset Holdings, Inc.	New York	NY
Broker Solutions, Inc.	Tustin	CA
C&F Mortgage Corporation	Midlothian	VA
C.U. Mortgage Services, Inc.	New Brighton	MN
CalCon Mutual Mortgage LLC	San Diego	CA
Caliber Home Loans, Inc.	Irving	TX
Cardinal Financial Company, Limited Partnership	Charlotte	NC
Cardinal Residential Assets Corp.	New York	NY
Carrington Mortgage Services, LLC	Anaheim	CA
Central Appalachia Empowerment Zone of WV	Wallback	WV
CGB Agri Financial Services, Inc.	Louisville	KY
Chimera Funding TRS LLC	New York	NY
Churchill Mortgage Corporation	Brentwood	TN
CIS Financial Services, Inc.	Hamilton	AL
Citi GSM Portfolio LLC	New York	NY
CitiFinancial, Inc.	O'Fallon	MO
Citimortgage, Inc.	O'Fallon	MO
ClearSpring Loan Services, Inc.	Dallas	TX
CMC Funding, Inc.	Ponte Vedra Beach	FL
CMG Mortgage, Inc.	San Ramon	CA
Commonwealth Mortgage, LLC	Woburn	MA
Community Action of South Eastern West Virginia, Inc.	Princeton	WV
Community Resources Inc.	Parkersburg	WV
CommunityWorks in West Virginia, Inc.	Charleston	WV
Compu-Link Corporation	Lansing	MI
Core Mortgage Services, LLC	State College	PA
CoreLogic Services, LLC	Irving	TX
Cornerstone Home Lending, Inc.	Houston	TX
Corridor Mortgage Group, Inc.	Marriottsville	MD
Countrywide Home Loans, Inc.	Westlake Village	CA
Credit Control, LLC	Hazelwood	MO
Credit Suisse First Boston Mortgage Capital LLC	New York	NY
Crescent Mortgage Company	Atlanta	GA
Crimson Residential Assets Corp.	New York	NY
CrossCountry Mortgage, Inc.	Brecksville	OH
CUW Solutions, LLC	Radnor	PA
Deephaven Mortgage LLC	Charlotte	NC
DHI MORTGAGE COMPANY, LTD.	Austin	TX
Digital Risk Mortgage Services, LLC	Maitland	FL

Direct Mortgage Loans, LLC	Hunt Valley	MD
Ditech Financial LLC	Tampa	FL
DLJ Mortgage Capital, Inc.	New York	NY
Dovenmuehle Mortgage, Inc.	Lake Zurich	IL
Dyck-O'Neal, Inc.	Dallas	TX
E Mortgage Management LLC	Cherry Hill	NJ
Elkhorn Depositor LLC	New York	NY
Ellington Financial REIT Lending Corp.	Old Greenwich	CT
Embrace Home Loans, Inc.	Middletown	RI
EMC Mortgage LLC	Lewisville	TX
Envoy Mortgage Ltd	Houston	TX
Everett Financial, Inc.	Dallas	TX
Fairway Independent Mortgage Corporation	Madison	WI
Fay Servicing, LLC	Chicago	IL
FBC Mortgage, LLC	Orlando	FL
FCI Lender Services, Inc.	Anaheim Hills	CA
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY
Fifth Third Mortgage Company	Cincinnati	OH
Finance of America Mortgage LLC	Horsham	PA
Finance of America Reverse LLC	Tulsa	OK
First Choice Loan Services Inc.	East Brunswick	NJ
First Community Mortgage Inc.	Murfreesboro	TN
First Guaranty Mortgage Corporation	Tysons Corner	VA
First Heritage Financial, LLC	Trevose	PA
First Heritage Mortgage, LLC	Fairfax	VA
First Home Mortgage Corporation	Baltimore	MD
First Mortgage Services Group, Inc.	Cumberland	MD
FirstKey Mortgage, LLC	New York	NY
Five Oaks Acquisition Corp.	New York	NY
FNBN I, LLC	Westlake Village	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
Gateway Mortgage Group, LLC	Jenks	OK
Genpact Mortgage Services, Inc.	Irvine	CA
Goldman Sachs Mortgage Company	New York	NY
Gregory Funding LLC	Beaverton	OR
Guaranteed Rate, Inc.	Chicago	IL
Guaranty Trust Company	Murfreesboro	TN
Guild Mortgage Company	San Diego	CA
Home Point Financial Corporation	Ann Arbor	MI



HomeBridge Financial Services, Inc.	Iselin	NJ
Homeowners Mortgage Enterprises, Inc.	Columbia	SC
HomeServices Lending, LLC	West Des Moines	IA
Homeside Financial, LLC	Columbia	MD
Homeward Residential, Inc.	Addison	TX
Housing Authority of Mingo County	Delbarton	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
Infosys BPO Americas, LLC	Atlanta	GA
Integrity Home Mortgage Corporation	Winchester	VA
Intercap Lending Inc.	Draper	UT
Intercoastal Mortgage Company	Fairfax	VA
ISGN Solutions, Inc.	Palm Bay	FL
J.G. Wentworth Home Lending, LLC	Woodbridge	VA
J.P. Morgan Mortgage Acquisition Corp.	New York	NY
James B. Nutter & Company	Kansas City	MO
JH Capital (V.I.), Inc.	St. Thomas	
JH Portfolio Debt Equities, LLC	Hazelwood	MO
K. Hovnanian American Mortgage, L.L.C.	Boynton Beach	FL
Kanawha Institute for Social Research & Action, Inc (KISRA)	Dunbar	WV
Keller Mortgage, LLC	Dublin	OH
KGS-Alpha RE Trading, LLC	New York	NY
Kondaaur Capital Corporation	Orange	CA
Kyanite Services, Inc.	Research Triangle Pk	NC
Lakeview Loan Servicing, LLC	Coral Gables	FL
Land Home Financial Services, Inc.	Concord	CA
LeaderOne Financial Corporation	Overland Park	KS
LenderFi, Inc.	Calabasas	CA
LenderLive Network, LLC	Glendale	CO
Liberty Home Equity Solutions, Inc.	Rancho Cordova	CA
Live Well Financial, Inc.	Richmond	VA
LoanCare, LLC	Virginia Beach	VA
loanDepot.com, LLC	Foothill Ranch	CA
Longbridge Financial, LLC	Mahwah	NJ
LongVue Mortgage Capital, Inc.	Newport Beach	CA
Low VA Rates, LLC	Lindon	UT
Marix Servicing LLC	Tempe	AZ
Mason McDuffie Mortgage Corporation	San Ramon	CA
Matrix Financial Services Corporation	Minnetonka	MN
MAXEX Clearing LLC	Atlanta	GA

MBA Mortgage Services Inc.	Bel Air	MD
McLean Mortgage Corporation	Fairfax	VA
MCM Holdings, Inc.	Miami Lakes	FL
Meridian Home Mortgage Corporation	Westminster	MD
Merrill Lynch Mortgage Lending, Inc.	New York	NY
MGC Mortgage, Inc.	Plano	TX
Michigan Mutual, Inc.	Port Huron	MI
Mid America Mortgage, Inc.	Addison	TX
Midwest Loan Solutions, Inc.	Houghton	MI
Millennium Financial Group, Inc.	Middletown	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 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
Mountaineer Development Corporation	Delbarton	WV
Movement Mortgage, LLC	Indian Land	SC
MTGLQ Investors, L.P.	New York	NY
myCUMortgage, LLC	Beavercreek	OH
National Asset Mortgage, LLC	Columbia	SC
Nations Lending Corporation	Independence	OH
Nations Reliable Lending, LLC	Houston	TX
Nationstar Mortgage LLC	Dallas	TX
Nationwide Advantage Mortgage Company	Des Moines	IA
Nationwide Equities Corporation	Mahwah	NJ
Neighborhood Mortgage Solutions, LLC	Frankenmuth	MI
New America Financial Corporation	Gaithersburg	MD
New Penn Financial, LLC	Plymouth Meeting	PA
New Residential Mortgage LLC	New York	NY
NFM, Inc.	Linthicum	MD
NOIC, INC.	Sylvania	OH
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
Oceanside Mortgage Company	Toms River	NJ
Ocwen Business Solutions, Inc.	Pasay City	
Ocwen Financial Solutions Private Limited	Bangalore	

Ocwen Loan Servicing, LLC	West Palm Beach	FL
Ocwen Mortgage Servicing, Inc.	St. Croix	
On Q Financial, Inc.	Scottsdale	AZ
One Reverse Mortgage, LLC	San Diego	CA
OneMain Financial Services, Inc.	Evansville	IN
OneMain Mortgage Services, Inc.	Evansville	IN
Onslow Bay Financial LLC	New York	NY
Open Mortgage, LLC	Austin	TX
Pacific Union Financial, LLC	Irving	TX
Paramount Equity Mortgage, LLC	Roseville	CA
Paramount Residential Mortgage Group, Inc.	Corona	CA
Parkside Lending, LLC	San Francisco	CA
PennyMac Corp.	Westlake Village	CA
PennyMac Holdings, LLC	Westlake Village	CA
PennyMac Loan Services, LLC	Westlake Village	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
Plaza Home Mortgage, Inc.	San Diego	CA
PNMAC Mortgage Opportunity Fund Investors, LLC	Westlake Village	CA
Podium Mortgage Capital LLC	St. Paul	MN
Polaris Home Funding Corp.	Grandville	MI
Potomac Mortgage Group, Inc.	Fairfax	VA
Premia Mortgage, LLC	Troy	MI
Pride Community Services, Inc.	Logan	WV
Primary Capital Mortgage, LLC	Atlanta	GA
Primary Residential Mortgage, Inc.	Salt Lake City	UT
PrimeLending, A PlainsCapital Company	Dallas	TX
Princeton Financial, LLC	Bridgeville	PA
Priority Mortgage Corp.	Worthington	OH
Prosperity Home Mortgage, LLC	Chantilly	VA
Provident Funding Associates, L.P.	San Bruno	CA
Quantum Servicing Corporation	Tampa	FL
Quicken Loans Inc.	Detroit	MI
Raymond James & Associates, Inc.	St. Petersburg	FL
Raymond James Mortgage Company, Inc.	St. Petersburg	FL
RBS Financial Products Inc.	Stamford	CT
Real Time Resolutions, Inc.	Dallas	TX
Recovco Mortgage Management, LLC	Irving	TX
Redwood Residential Acquisition Corporation	Mill Valley	CA

Reliant Loan Servicing, LLC	Newtown Square	PA
Religious Coalition for Community Renewal	Charleston	WV
Residential Credit Solutions, Inc.	Fort Worth	TX
Residential Mortgage Services, Inc.	South Portland	ME
Resurgent Capital Services L.P.	Greenville	SC
Reverse Mortgage Funding LLC	Bloomfield	NJ
Reverse Mortgage Solutions, Inc.	Houston	TX
Reverse Mortgages.com, Inc.	Columbia	MO
Revolutionary Mortgage Company	Frederick	MD
RoundPoint Mortgage Servicing Corporation	Charlotte	NC
Rushmore Loan Management Services LLC	Irvine	CA
RWT Financial, LLC	Chicago	IL
SAFE Housing and Economic Development, Inc.	Welch	WV
Select Portfolio Servicing, Inc.	West Valley City	UT
Selene Finance LP	Houston	TX
Seneca Mortgage Servicing LLC	Elma	NY
Servis One, Inc.	Irving	TX
Seterus, Inc.	Research Triangle Pk	NC
Sierra Pacific Mortgage Company, Inc.	Folsom	CA
SIRVA Mortgage, Inc.	Independence	OH
Siwell, Inc.	Lubbock	TX
SL Servicing, LLC	Santa Ana	CA
SN Servicing Corporation	Baton Rouge	LA
Southern Trust Mortgage, LLC	Virginia Beach	VA
Southwest Stage Funding, LLC	Gilbert	AZ
Sovereign Lending Group Incorporated	Costa Mesa	CA
Specialized Loan Servicing LLC	Highlands Ranch	CO
Statebridge Company, LLC	Greenwood Village	CO
Stearns Lending, LLC	Santa Ana	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
TH TRS Corp.	Minnetonka	MN
The Fairmont-Morgantown Housing Authority	Fairmont	WV
The Money Source Inc.	Melville	NY
Tidewater Mortgage Services, Inc.	Virginia Beach	VA
Total Mortgage Services, LLC	Milford	CT
Towne Mortgage Company	Troy	MI
Traditional Mortgage Acceptance Corporation	Bellevue	WA
Triad Financial Services, Inc.	Jacksonville	FL

TruHome Solutions, LLC	Lenexa	KS
Union Home Mortgage Corp.	Strongsville	OH
Union Mortgage Group, Inc.	Glen Allen	VA
United Security Financial Corp.	Murray	UT
United Shore Financial Services, LLC	Troy	MI
Urban Fulfillment Services, LLC	Broomfield	CO
US Mortgage Corporation	Melville	NY
Vanderbilt Mortgage and Finance, Inc.	Maryville	TN
VBS Mortgage, LLC	Harrisonburg	VA
Victorian Finance, LLC	Pittsburgh	PA
Waterstone Mortgage Corporation	Pewaukee	WI
WEI Mortgage LLC	McLean	VA
Wendover Financial Services Corporation	Wayne	PA
Weststar Mortgage Corporation	Albuquerque	NM
Wipro Gallagher Solutions, Inc.	Franklin	TN
Wyndham Capital Mortgage, Inc.	Charlotte	NC
Zenta Mortgage Services, LLC	Charlotte	NC

## **Brokers**

<b>Company Name</b>	<b>City</b>	<b>State</b>
Academy Mortgage Corporation	Draper	UT
Affordable Home Mortgage, Inc.	Hanover	PA
Alcova Mortgage LLC	Roanoke	VA
Altisource Fulfillment Operations, Inc.	Maryland Heights	MO
American Neighborhood Mortgage Acceptance Company LLC	Mount Laurel	NJ
Ark-La-Tex Financial Services, LLC	Plano	TX
Best Rate Holdings, LLC	Clearwater	FL
Bills.com, LLC	San Mateo	CA
BR1 Holdings, LLC	Palm Beach Gardens	FL
CalCon Mutual Mortgage LLC	San Diego	CA
Caliber Home Loans, Inc.	Irving	TX
Caliver Beach Mortgage, LLC	Owings Mills	MD
Capital Mortgage Firm Inc.	St. Clairsville	OH
Community Action of South Eastern West Virginia, Inc.	Princeton	WV
Community Mortgage LLC	Mount Airy	MD
Community Resources Inc.	Parkersburg	WV
CommunityWorks in West Virginia, Inc.	Charleston	WV
Core Mortgage Services, LLC	State College	PA
CoreLogic Services, LLC	Irving	TX
CrossCountry Mortgage, Inc.	Brecksville	OH
CTC Loan Processing, LLC	Hedgesville	WV
DHI Mortgage Company, Ltd.	Austin	TX
Digital Risk Mortgage Services, LLC	Maitland	FL
Diversified Financial Mortgage Corporation	Rockville	MD
Embrace Home Loans, Inc.	Middletown	RI
EPATH Digital, LP	Laguna Beach	CA
Fairway Independent Mortgage Corporation	Madison	WI
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY
Finance of America Mortgage LLC	Horsham	PA
Finance of America Reverse LLC	Tulsa	OK
First Choice Loan Services Inc.	East Brunswick	NJ
First Home Mortgage Corporation	Baltimore	MD
First Mortgage Services Group, Inc.	Cumberland	MD
Franklin First Financial, Ltd.	Melville	NY
Freedom Mortgage Corporation	Mt. Laurel	NJ
FreeRateUpdate.com LLC	Chadds Ford	PA
Full Beaker, Inc.	Bellevue	WA
Genpact Mortgage Services, Inc.	Irvine	CA
Gooi Mortgage, Inc.	Des Moines	IA

Guaranteed Rate, Inc.	Chicago	IL
Home Point Financial Corporation	Ann Arbor	MI
HomeOwnership Center Inc.	Elkins	WV
HomeServices Lending, LLC	West Des Moines	IA
Housing Authority of Mingo County	Delbarton	WV
Howard Grace & Associates, Inc	Deerfield Beach	FL
Infosys BPO Americas, LLC	Atlanta	GA
ISGN Solutions, Inc.	Palm Bay	FL
Kanawha Institute for Social Research & Action (KISRA)	Dunbar	WV
Kondaaur Capital Corporation	Orange	CA
Kyanite Services, Inc.	Research Triangle Pk	NC
LeaderOne Financial Corporation	Overland Park	KS
LeadPoint, Inc.	Los Angeles	CA
LenderLive Network, LLC	Glendale	CO
LendingTree, LLC	Charlotte	NC
Liberty Home Equity Solutions, Inc.	Rancho Cordova	CA
LMB Mortgage Services, Inc.	Playa Vista	CA
Mason McDuffie Mortgage Corporation	San Ramon	CA
MGIC Mortgage Services, LLC	Milwaukee	WI
MHD Empire Service Corp.	Syracuse	NY
Millennium Financial Group, Inc.	Middletown	MD
Mortgage Financing.com, Inc	Martinsburg	WV
Mortgage Network, Inc.	Danvers	MA
Mortgage Research Center, LLC	Columbia	MO
Mountain Opportunities Corporation	Clarksburg	WV
Mountain State Lending Associates, Inc.	Weirton	WV
Movement Mortgage, LLC	Indian Land	SC
Nations Lending Corporation	Independence	OH
New America Financial Corporation	Gaithersburg	MD
New Penn Financial, LLC	Plymouth Meeting	PA
NFM, Inc.	Linthicum	MD
NVR Mortgage Finance, Inc.	Canonsburg	PA
On Q Financial, Inc.	Scottsdale	AZ
One Reverse Mortgage, LLC	San Diego	CA
Open Mortgage, LLC	Austin	TX
Pacific Union Financial, LLC	Irving	TX
Paramount Residential Mortgage Group, Inc.	Corona	CA
PennyMac Loan Services, LLC	Westlake Village	CA
PHH Home Loans, LLC	Mount Laurel	NJ
PHH Mortgage Corporation	Mt. Laurel	NJ
Plateau Data Services, LLC	San Mateo	CA
Platinum Home Mortgage Corporation	Rolling Meadows	IL

Premia Mortgage, LLC	Troy	MI
Premier Mortgage LLC	Morgantown	WV
Premier Processing, LLC	Birmingham	MI
Pride Community Services, Inc.	Logan	WV
PrimeLending, A PlainsCapital Company	Dallas	TX
Prosperity Home Mortgage, LLC	Chantilly	VA
QuinStreet Media, Inc.	Foster City	CA
Recovco Mortgage Management, LLC	Irving	TX
Regents Financial, LLC	Troy	MI
Religious Coalition for Community Renewal	Charleston	WV
Residential Mortgage Services, Inc.	South Portland	ME
Revolutionary Mortgage Company	Frederick	MD
SAFE Housing and Economic Development, Inc.	Welch	WV
Servis One, Inc.	Irving	TX
Sierra Pacific Mortgage Company, Inc.	Folsom	CA
Stearns Lending, LLC	Santa Ana	CA
Streber Mortgage, LLC	Wilmington	OH
Success Mortgage, LLC	Winchester	VA
Sutherland Mortgage Services, Inc.	Houston	TX
SWBC Mortgage Corporation	San Antonio	TX
TCS E-Serve America, Inc.	Milford	OH
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 Mortgage Link, Inc.	Rockville	MD
Tidewater Mortgage Services, Inc.	Virginia Beach	VA
Tim Rutherford Company, LLC.	Tazewell	VA
Tower Mortgage Corporation	Columbus	OH
Union Home Mortgage Corp.	Strongsville	OH
Union Plus Mortgage Company	Mt. Laurel	NJ
Urban Fulfillment Services, LLC	Broomfield	CO
US Mortgage Corporation	Melville	NY
Vendor Resource Management, Inc.	Pomona	CA
Waterstone Mortgage Corporation	Pewaukee	WI
Wipro Gallagher Solutions, Inc.	Franklin	TN
Zenta Mortgage Services, LLC	Charlotte	NC
Zillow Group Mortgages, Inc.	Seattle	WA



## WEST VIRGINIA LICENSED MONEY TRANSMITTERS

<b>Company Name</b>	<b>City</b>	<b>State</b>
ADP Payroll Services, Inc.	Roseland	NJ
Adyen, Inc.	San Francisco	CA
Airbnb Payments, Inc.	San Francisco	CA
AirPlus International, Inc.	Alexandria	VA
Alipay US, Inc.	San Mateo	CA
Amazon Payments, Inc.	Seattle	WA
American Express Prepaid Card Management Corporation	Phoenix	AZ
American Express Travel Related Services Company, Inc.	New York	NY
Bannockburn Global Forex, LLC	Cincinnati	OH
BBVA Transfer Services, Inc.	Houston	TX
Bill.com, Inc.	Palo Alto	CA
Blackhawk Network California, Inc.	Pleasanton	CA
Blackhawk Network, Inc.	Pleasanton	CA
Cambridge Mercantile Corp. (U.S.A.)	New York	NY
CheckFreePay Corporation	Wallingford	CT
Chime Inc.	New York	NY
Circle Internet Financial, Inc.	Boston	MA
Coinbase, Inc.	San Francisco	CA
CoinX, Inc.	Fairmount	GA
Comdata TN, Inc.	Brentwood	TN
Commonwealth Foreign Exchange, Inc.	Providence	RI
Conotoxia, Inc.	Chicago	IL
Continental Exchange Solutions, Inc.	Buena Park	CA
Creative Solutions Software Corp.	Ann Arbor	MI
Custom House USA, LLC	Englewood	CO
Everi Payments Inc.	Las Vegas	NV
Facebook Payments Inc.	Menlo Park	CA
Finxera, Inc.	San Jose	CA
FNC Insurance Agency, Inc.	Hagerstown	MD
Gemini Trust Company, LLC	New York	NY
Global Client Solutions, LLC	Tulsa	OK
Google Payment Corp.	Mountain View	CA
Green Dot Corporation	Pasadena	CA
GSC Enterprises, Inc.	Sulphur Springs	TX
HSI USA Inc.	San Francisco	CA
IDT Payment Services, Inc.	Newark	NJ
Incomm Financial Services, Inc.	Columbus	GA
Integrated Payment Systems Inc.	Atlanta	GA
Intermex Wire Transfer, LLC	Miami	FL

Internet Escrow Services, Inc.	San Francisco	CA
Intuit Payments Inc.	Mountain View	CA
JHA Money Center, Inc.	Monett	MO
JPay Inc.	Miramar	FL
Keefe Commissary Network, L.L.C.	Saint Louis	MO
Klarna Inc.	Columbus	OH
Kroger MTL Management, LLC	Cincinnati	OH
Lucky Money, Inc.	San Francisco	CA
MEMO Financial Services, Inc.	Wormleysburg	PA
Mercari, Inc.	San Francisco	CA
Metavante Payment Services, LLC	Milwaukee	WI
Microsoft Payments, Inc.	Redmond	WA
MoneyGram Payment Systems, Inc.	Minneapolis	MN
NetSpend Corporation	Austin	TX
Noventis, Inc.	Houston	TX
Official Payments Corporation	Elkhorn	NE
PayNearMe MT, Inc.	Sunnyvale	CA
Payoneer Inc.	New York	NY
PayPal, Inc.	San Jose	CA
Placid NK Corporation	Westbury	NY
Rakuten Card USA, Inc.	San Mateo	CA
RealPage Payments Services LLC	Richardson	TX
Remitly, Inc.	Seattle	WA
Sigue Corporation	Sylmar	CA
Skrill USA, Inc.	New York	NY
Softgate Systems, Inc.	Jersey City	NJ
Square, Inc.	San Francisco	CA
Stripe Payments Company	San Francisco	CA
Tech Friends, Inc.	Jonesboro	AR
Tempus, Inc.	Washington	DC
Tiger Commissary Services, Inc.	Jonesboro	AR
Tilia Inc.	San Francisco	CA
Tipalti, Inc.	San Mateo	CA
TouchPay Holdings, LLC	Irving	TX
Transfermate, Inc.	Chicago	IL
TransferWise Inc.	New York	NY
Travelex Currency Services Inc.	New York	NY
U.S. Equity Advantage, Inc.	Orlando	FL
Unirush, LLC	Cincinnati	OH
USForex Inc.	San Francisco	CA
Veem Payments Inc.	San Francisco	CA
Viamerica Corporation	Bethesda	MD

Western Union Business Solutions (USA), LLC  
Western Union Financial Services, Inc.  
World First USA, Inc.  
WorldRemit Corp.  
YapStone, Inc.

Washington DC  
Englewood CO  
Austin TX  
Denver CO  
Walnut Creek CA

## WEST VIRGINIA REGULATED CONSUMER LENDERS

<b>RCL Name</b>	<b>Office</b>
Beckley Loan Company 622 Neville Street, P.O. Box 1146, Beckley, WV	Main
Lendmark Financial Services of West Virginia, Inc. 796 Foxcraft Avenue, Suite 105, Martinsburg, WV	Main
105 LB & T Way, Logan, WV	Branch
River Walk Plaza, 10 River Walk Mall, South Charleston, WV	Branch
6006 US Route 60 East, Barboursville, WV	Branch
518 N. Jefferson Street, Lewisburg, WV	Branch
506 Emily Drive, Clarksburg, WV	Branch
6526 Mall Road, Morgantown, WV	Branch
150 Courthouse Road, Suite 104, Princeton, WV	Branch
329 Mall Road, Oak Hill, WV	Branch
Nicholas Loan & Mortgage, Inc. 1022 Wal-Street, Summersville, WV	Main
OneMain Financial, Inc. 43 RHL Boulevard, South Charleston, WV	Main
63A Water Street, Logan, WV	Branch
129 Dayton Street, Beckley, WV	Branch
1156 Giant Street, Morgantown, WV	Branch
522 Emily Drive, Clarksburg, WV	Branch
4341 Route 60, Huntington, WV	Branch
101 Tygart Mall Loop Suite 106, Tygart Commons, White Hall, WV	Branch
1253 Stafford Drive, Princeton, WV	Branch
271 Mall Road, Oak Hill, WV	Branch
1021 National Road, Suite 1, Wheeling, WV	Branch
1819 Jefferson Street, Bluefield, WV	Branch
2837 Pike Street, Suite 2B, Parkersburg, WV	Branch
540 N. Jefferson Street, Lewisburg, WV	Branch
2998 Charleston Road, Suite 3, Ripley, WV	Branch
1349 Edwin Miller Blvd., Martinsburg, WV	Branch
196 N Tornado Way, Suite 5, Keyser, WV	Branch
OneMain Home Equity, Inc. 309 Beckley Crossing Shopping Center, Beckley, WV	Main
95 West Main, Buckhannon, WV	Branch
55 Meridian Parkway, Suite 110, Martinsburg, WV	Branch
827 Fairmont Road, Suite 103, Westover, WV	Branch

