

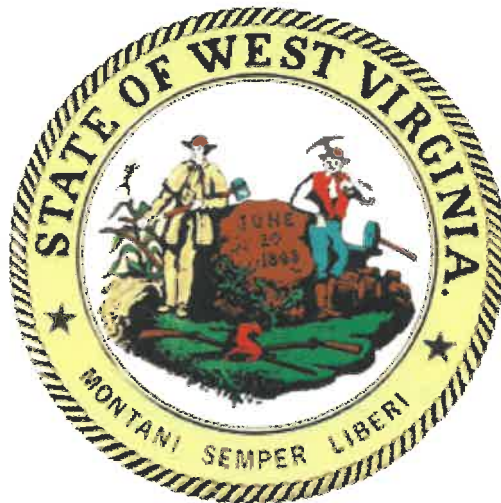
WEST VIRGINIA
DIVISION *of* FINANCIAL INSTITUTIONS

120th 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, 2021



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:

	<u>FY2020</u>	<u>FY2021</u>
Bank Holding Companies	12	14
Commercial Banks and Trust Companies (Trust, IT, Visitations, & Targets)	47	44
Credit Unions	3	3
Money Transmitter	4	0
Regulated Consumer Lenders	3	1
Mortgage Lender/Broker/Service Examinations & Visitations	20	20
Total Examinations	89	82

DIVISION STAFF MEMBERS

Commissioner	Dawn Holstein
Deputy Commissioner	Tracy Hudson
General Counsel	Kathy Lawson
Director of Nondepository Institutions	Terri Shock
Director of Depository Institutions	Martin Grimm
Director of Operations Regulation	John France
Licensing Analyst	Lisa Miller
Budget Administrator	
Administrative Services Assistant	Lori DeBruyn
Office Assistant	Judy Pennington
Review Examiners	Martin Grimm Melissa Fry
Money Service Businesses Manager	Stacy Wagner
Examiners	Ariel Billotti Justin Butler Nathan Freeman (Chief) Glen Harvey (Chief) Andrew Howard Lorraine Jackson Mark Lanham Dwayne Ledsome Matthew Mann (Chief) Edward McMinn Thomas McVey Esther Sebert James Thompson David Townsend Ross Whisner Rob Young

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

<u>Board Member</u>		<u>Represents</u>
Dawn Holstein	Chair and Commissioner	Division of Financial Institutions
Larry Mazza	MVB Bank, Inc., Fairmont, WV	Large asset size banks
David Righter	First Neighborhood Bank, Inc., Spencer, WV	Medium asset size banks
F. Michael Nelson	The Pleasants County Bank, Saint Marys, WV	Small asset size banks
Brent Gray	The State Credit Union, Charleston, WV	All other financial institutions
Larry Moore	Ceredo, WV	Public
Joseph Letnaunchyn ¹	Charleston, WV	Public

¹ Served through September 28, 2020 the public member position was vacant the remainder of the 2021 fiscal year.

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

<u>Board Member (Statutory)</u>	<u>Represents</u>
Chair and Commissioner	Division of Financial Institutions
Dean, Lewis College of Business	Marshall University
Dean, College of Business and Economics	West Virginia University
Director of Consumer Protection	WV Attorney General's Office
Executive Director	WV Development Office
Treasurer	State of West Virginia
	Public Member
	Public Member
	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>Month/Year</u>	<u>Usury Ceiling</u>
July 2020	2.75% per year
August 2020	2.50% per year
September 2020	2.75% per year
October 2020	2.75% per year
November 2020	2.75% per year
December 2020	3.00% per year
January 2020	3.00% per year
February 2021	3.25% per year
March 2021	3.50% per year
April 2021	3.75% per year
May 2021	3.75% per year
June 2021	3.75% per year

*Formula based on monthly average of 20-year maturity

STATE CHARTERED BANKS HEADQUARTERED IN WEST VIRGINIA

Bank of Charles Town	Charles Town	WV
Bank of Mingo	Williamson	WV
BCBank, Inc.	Philippi	WV
Calhoun County Bank, Inc.	Grantsville	WV
Capon Valley Bank	Wardensville	WV
Citizens Bank of Morgantown, Inc.	Morgantown	WV
Citizens Bank of West Virginia, Inc.	Elkins	WV
Clay County Bank, Inc.	Clay	WV
Clear Mountain Bank	Bruceston Mills	WV
CNB Bank, Inc.	Berkeley Springs	WV
Community Bank of Parkersburg	Parkersburg	WV
Davis Trust Company	Elkins	WV
First Exchange Bank	Mannington	WV
First Neighborhood Bank	Spencer	WV
FNB Bank, Inc.	Romney	WV
Freedom Bank, Inc.	Belington	WV
Jefferson Security Bank	Shepherdstown	WV
Logan Bank & Trust Company	Logan	WV
Main Street Bank Corp.	Wheeling	WV
MCNB Bank and Trust Co.	Welch	WV
Miners & Merchants Bank	Thomas	WV
MVB Bank, Inc.	Fairmont	WV
Pendleton Community Bank, Inc.	Franklin	WV
Pioneer Community Bank, Inc.	Jaeger	WV
Premier Bank, Inc.	Huntington	WV
Putnam County Bank	Hurricane	WV
Summit Community Bank, Inc.	Moorefield	WV
The Bank of Monroe	Union	WV
The Bank of Romney	Romney	WV
The Citizens Bank of Weston	Weston	WV
The Grant County Bank	Petersburg	WV
The Harrison County Bank	Lost Creek	WV
The Pleasants County Bank	Saint Marys	WV
The Poca Valley Bank, Inc.	Walton	WV
Union Bank, Inc.	Middlebourne	WV
WesBanco Bank, Inc.	Wheeling	WV
West Union Bank	West Union	WV
Whitesville State Bank	Whitesville	WV
Williamstown Bank, Inc.	Williamstown	WV

**WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS
BANK APPLICATIONS AND OTHER MATTERS ACCEPTED AND/OR ACTED UPON
FY2021**

Date Approved	Application Type	Applicant Name	Description
12-14-2020	Establishment of interstate branches through merger	Summit Community Bank, Inc.	Summit Community Bank, Inc., Moorefield, WV to acquire WinFirst Financial Corp., Winchester, KY by merger
04-12-2021	Purchase certain assets and assume certain liabilities of an interstate banking institution	Pendleton Community Bank, Inc.	Pendleton Community Bank, Inc., Franklin, WV to purchase certain assets and assume certain liabilities of the Bridgewater, Harrisonburg, and Staunton, VA branches of Carter Bank & Trust, Martinsville, VA
6-14-2021	Purchase certain assets and assume certain liabilities of a banking institution	Summit Community Bank, Inc.	Summit Community Bank, Inc., Moorefield, WV to purchase certain assets and assume certain liabilities of the Charleston, Barboursville, and Huntington, WV branches of MVB Bank, Inc., Fairmont, WV

**BANK MERGERS
STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA
FY2021**

Banks Involved	Application Type	Surviving Entity
Summit Community Bank, Inc. Winfirst Financial Corp..	Merger	Summit Community Bank, Inc.
Pendleton Community Bank, Inc. Carter Bank & Trust	Merger	Pendleton Community Bank, Inc.
Summit Community Bank, Inc. MVB Bank, Inc.	Purchase and Assumption	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 2021, the Commissioner of Financial Institutions granted the following authorizations pursuant to W.Va. Code §31A-8C-2:

- A financial institution was granted investment as limited partner in a venture capital fund.
- A financial institution was granted investment in a financial technology company.

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

**Fiscal Year 2021
As of December 31, 2020**

State Banks	Trust Assets (\$000)
Bank of Charles Town	136,420
Citizens Bank of West Virginia, Inc.	95,335
CNB Bank, Inc.	58,202
Davis Trust Company	19,027
MCNB Bank and Trust Co.	127,453
MVB Bank, Inc.	435
Summit Community Bank, Inc.	440,231
The Harrison County Bank	2,827
WesBanco Bank, Inc.	5,647,382
Total	6,527,357

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

	<u>West Virginia State Banks</u>		<u>West Virginia National Banks</u>	
	6/30/2020	6/30/2021	6/30/2020	6/30/2021
(\$ in 000's)				
Number of Institutions	39	39	5	5
<u>Assets and Liabilities</u>				
Total assets	32,498,916	34,661,999	5,908,522	6,340,225
Cash and due from depository institutions	1,884,665	2,314,573	408,590	642,803
Interest-bearing balances	1,457,236	1,877,350	310,616	532,670
Securities	5,337,853	7,265,001	1,108,696	1,457,726
Federal funds sold & reverse repurchase agreements	226,531	231,599	8,038	6,614
Net loans & leases	22,092,961	21,894,135	3,922,899	3,785,400
Loan loss allowance	303,496	294,487	28,632	23,693
Trading account assets	8,841	10,542	0	0
Bank premises and fixed assets	542,015	521,481	80,354	79,801
Other real estate owned	64,901	50,911	3,448	855
Goodwill and other intangibles	1,298,083	1,279,025	119,417	117,857
All other assets	1,043,066	1,094,732	257,080	249,169
Total liabilities and capital	32,498,917	34,661,999	5,908,523	6,340,225
Total liabilities	28,274,240	30,059,778	5,220,709	5,653,549
Total deposits	25,658,527	28,791,546	4,802,111	5,253,079
Interest-bearing deposits	18,076,914	19,735,699	3,597,973	3,829,240
Deposits held in domestic offices	25,658,527	28,791,546	4,802,111	5,253,079
Federal funds purchased & repurchase agreements	606,351	232,098	284,178	314,132
Trading liabilities	0	0	0	0
Other borrowed funds	1,568,097	691,146	0	0
Subordinated debt	25,070	25,000	0	0
All other liabilities	416,195	319,988	134,420	86,338
Total equity capital	4,224,677	4,602,221	687,814	686,676
Perpetual preferred stock	0	0	0	0
Common stock	61,294	62,956	1,748	1,748
Surplus	2,354,781	2,442,576	394,430	397,400
Undivided profits	1,808,602	2,095,900	291,636	287,528
Noncontrolling interests in consolidated subsidiaries	0	789	0	0
<u>Income and Expense (year to date)</u>				
Total interest income	582,541	552,563	100,150	88,581
Total interest expense	84,087	40,827	14,878	6,709
Net interest income	498,454	511,736	85,272	81,872
Provision for loan and lease losses	118,068	-42,387	9,409	-1,466
Total noninterest income	145,806	131,361	51,633	35,271
Fiduciary activities	15,326	17,178	3,705	4,044
Service charges on deposit accounts	22,287	20,872	12,606	11,720
Trading account gains & fees	205	637	0	0
Additional noninterest income	107,988	92,674	35,322	19,507
Total noninterest expense	391,991	377,083	63,461	65,299
Salaries and employee benefits	215,586	201,794	34,436	34,993
Premises and equipment expense	50,619	54,759	10,049	10,341
Additional noninterest expense	125,786	120,530	18,976	19,965
Pre-tax net operating income	134,201	308,401	64,035	53,310
Securities gains (losses)	5,963	5,992	100	-22
Applicable income taxes	26,246	63,562	13,179	10,880
Net income attributable to bank	113,918	250,942	50,956	42,408

BANK HOLDING COMPANIES OPERATING IN WEST VIRGINIA

Allegheny Bancshares, Inc.	Franklin	WV
Appalachian Financial Corporation	Philippi	WV
Big Coal River Bancorp, Inc.	Whitesville	WV
Calhoun Bankshares, Inc.	Grantsville	WV
Citizens Bancshares, Inc.	Weston	WV
Citizens Financial Corp.	Elkins	WV
City Holding Company	Charleston	WV
CB Financial Services, Inc.	Carmichaels	PA
CNB Financial Services, Inc.	Berkeley Springs	WV
Community Bankshares, Inc.	Parkersburg	WV
Community Trust Bancorp, Inc.	Pikeville	KY
Davis Trust Financial Corporation	Elkins	WV
Eastern Bancshares, Inc.	Romney	WV
F.N.B. Corporation	Pittsburg	PA
Farmers Bancshares, Inc.	Pomeroy	OH
FCNB Bancorp, Inc.	Fayetteville	WV
Fifth Third Bancorp	Cincinnati	OH
First Citizens BancShares, Inc.	Raleigh	NC
First Clay County Banc Corporation	Clay	WV
First Community Bancshares, Inc.	Bluefield	VA
First Region Bancshres Inc.	Richlands	VA
First United Corporation	Oakland	MD
Freedom Bancshares, Inc.	Belington	WV
Harrison Bankshares, Inc.	Lost Creek	WV
Heritage Bancshares, Inc.	White Hall	WV
Highlands Bankshares, Inc.	Petersburg	WV
Hometown Bancshares, Inc.	Middlebourne	WV
Huntington Bancshares Incorporated	Columbus	OH
JPMorgan Chase & Co.	New York	NY
Logan County BancShares, Inc.	Logan	WV
M&T Bank Corporation	Buffalo	NY
Main Street Financial Services Corp.	Wheeling	WV

MCNB Banks, Inc.	Welch	WV
Morgantown Bancshares, Inc.	Morgantown	WV
Mountain-Valley Bancshares, Inc.	Elkins	WV
MVB Financial Corp.	Fairmont	WV
New Peoples Bankshares, Inc.	Honaker	VA
Ohio Valley Banc Corp.	Gallipolis	OH
Peoples Bancorp, Inc.	Marietta	OH
Peterstown Bancorp, Inc.	Peterstown	WV
Pioneer Community Group, Inc.	Iaeger	WV
Pleasants County Bankshares, Inc.	Saint Marys	WV
PNC Financial Services Group, Inc.	Pittsburgh	PA
Potomac Bancshares, Inc.	Charles Town	WV
Premier Financial Bancorp, Inc.	Huntington	WV
Putnam Bancshares, Inc.	Hurricane	WV
Romney Bankshares, Inc.	Romney	WV
State Bancorp, Inc.	Bruceston Mills	WV
Summit Financial Group, Inc.	Moorefield	WV
The Poca Valley Bankshares, Inc.	Walton	WV
Tri-County Bancorp, Inc.	West Union	WV
Truist Financial Corp.	Charlotte	NC
Union Bankshares, Inc.	Union	WV
United Bcorp Inc.	Martins Ferry	OH
United Bankshares, Inc.	Charleston	WV
WesBanco, Inc.	Wheeling	WV
West Central Bancorp, Inc.	Spencer	WV
Woodforest Financial Group, Inc.	The Woodlands	TX

**BANK HOLDING COMPANY
FORMATIONS & DISSOLUTIONS
FY2021**

Formations:

None.

Dissolutions:

None.

STATE CREDIT UNIONS HEADQUARTERED IN WEST VIRGINIA

Local #317 I.A.F.F. Credit Union	Charleston	WV
West Virginia Baptist State Convention Credit Union	Hilltop	WV
West Virginia Public Employees Credit Union dba The State Credit Union	Charleston	WV

REPORT OF CONDITION AND INCOME FOR STATE CHARTERED CREDIT UNIONS

Number of Institutions	6/30/2020 3	6/30/2021 3
<u>Assets and Liabilities</u>		
Cash & Equivalents	9,860,498	17,823,370
Total Investments	30,294,242	26,224,267
Loans Held for Sale	0	0
Real Estate Loans	17,933,695	17,353,307
Unsecured Loans	3,530,476	3,514,646
Other Loans	22,377,140	27,935,960
Total Loans	43,841,311	48,803,913
(Allowance for Loan & Lease Losses)	(609,213)	-642,366
Land And Building	1,049,119	1,004,840
Other Fixed Assets	81,303	88,839
NCUSIF Deposit	648,201	752,088
All Other Assets	462,970	310,381
Total Assets	85,628,431	94,365,332
Dividends Payable	476,402	529,131
Notes & Interest Payable	0	0
Accounts Payable & Other Liabilities	333,975	201,270
Share Drafts	7,838,543	8,560,672
Regular shares	53,807,135	60,771,997
All Other Shares & Deposits	10,564,169	10,823,505
Total Shares and Deposits	72,209,847	80,156,174
Total Liabilities	73,020,224	80,886,575
Regular Reserve	1,296,366	1,296,366
Other Reserves	50,332	212,399
Undivided Earnings	11,261,509	11,969,992
Total Equity	12,608,207	13,478,757
Total Liabilities, Shares, & Equity	85,628,431	94,365,332
<u>Income and Expense</u>		
Loan Income	1,214,044	1,243,346
Investment Income	342,796	185,673
Other Income	265,638	275,099
Total Employee Compensation & Benefits	609,303	665,039
Total Other Operating Expenses	3,895	3,817
Non-operating Income & (Expense)	564,192	581,781
Provision for Loan/Lease Losses	36,000	36,000
Cost of Funds	208,554	152,649
Net Income (Loss)	400,634	266,841

WEST VIRGINIA LICENSED MORTGAGE COMPANIES

1st Financial, Inc.	Linthicum	MD
21st Mortgage Corporation	Knoxville	TN
Academy Mortgage Corporation	Draper	UT
Access Financial Mortgage Corp.	Fulton	MD
Addison Mortgage Consultants, Inc.	Frederick	MD
Advisors Mortgage Group, L.L.C.	Ocean	NJ
AHP Servicing LLC	Chicago	IL
Alcova Mortgage LLC	Roanoke	VA
Alliance Credit, LLC	Canfield	OH
Allied Mortgage Group, Inc.	Bala Cynwyd	PA
Altisource Fulfillment Operations, Inc.	St. Louis	MO
America's Moneyline, Inc.	Aliso Viejo	CA
American Advisors Group	Irvine	CA
American Bancshares Mortgage, LLC	Miami Lakes	FL
American Financial Network, Inc.	Brea	CA
American Financial Resources, Inc.	Parsippany	NJ
American Financing Corporation	Aurora	CO
American Heritage Lending, Inc.	Costa Mesa	CA
American Internet Mortgage, Inc.	San Diego	CA
AMERICAN MORTGAGE SERVICE COMPANY	CINCINNATI	OH
American Neighborhood Mortgage Acceptance Company LLC	Mount Laurel	NJ
American Pacific Mortgage Corporation	Roseville	CA
AmeriFirst Home Improvement Finance, LLC	Omaha	NE
AmeriHome Mortgage Company, LLC	Thousand Oaks	CA
AmeriNational Community Services, LLC	Albert Lea	MN
Amerisave Mortgage Corporation	Atlanta	GA
AmRes Corporation	Treose	PA
Angel Oak Mortgage Solutions LLC	Atlanta	GA
Apex Home Loans, Inc.	Rockville	MD
Approved Credit Services, Inc.	Syracuse	NY
Arc Home LLC	Mount Laurel	NJ
Ark-La-Tex Financial Services, LLC	Plano	TX
Arvest Central Mortgage Company	Little Rock	AR
Ascentus One Corporation	Tampa	FL
Assurance Financial Group, L.L.C.	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 Group, Inc.	farmingdale	NJ
Aurora Financial, LLC	McLean	VA
Bankrate, LLC	Palm Beach Gardens	FL

Barclays Bank PLC	New York	NY
Bay Capital Mortgage Corporation	Annapolis	MD
Better Mortgage Corporation	New York	NY
Bills.com, LLC	Tempe	AZ
Binomial Real Estate L.L.C.	Salt Lake City	UT
BNP Paribas	New York	NY
BofA Merrill Lynch Asset Holdings, Inc.	New York	NY
Broker Solutions, Inc.	Tustin	CA
C&F MORTGAGE CORPORATION	MIDLOTHIAN	VA
CalCon Mutual Mortgage LLC	San Diego	CA
Caliber Home Loans, Inc.	Coppell	TX
Canopy Mortgage, LLC	Lindon	UT
Capital Mortgage Firm Inc.	St. Clairsville	OH
Cardinal Financial Company, Limited Partnership	Charlotte	NC
Carrington Mortgage Services, LLC	Anaheim	CA
Castle Mortgage Corporation	San Diego	CA
CBC Mortgage Agency	South Jordan	UT
CBM Mortgage, Inc.	Front Royal	VA
Celebrity Home Loans, LLC	Oakbrook Terrace	IL
CGB Agri Financial Services, Inc.	Louisville	KY
Chaos Home Loans LLC	Las Vegas	NV
Cherry Creek Mortgage, LLC	Greenwood Village	CO
Chicago Mortgage Solutions LLC	Rosemont	IL
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
Citimortgage, Inc.	O'Fallon	MO
City Lending Inc	Vienna	VA
CMC Funding, Inc.	Ponte Vedra Beach	FL
CMG Mortgage, Inc.	San Ramon	CA
Cognizant Mortgage Services Corporation	Irving	TX
Colten Mortgage, LLC	Greenwood Village	CO
Commonwealth Home Loans LLC	Front Royal	VA
Community Action of South Eastern West Virginia, Inc.	Princeton	WV
Community Loan Servicing, LLC	Coral Gables	FL
Community Mortgage LLC	Mount Airy	MD
Community Resources Inc.	Parkersburg	WV
CommunityWorks in West Virginia, Inc.	Charleston	WV
Complete Payment Recovery Services, Inc.	St. Petersburg	FL
Compu-Link Corporation	Lansing	MI
Consolidated Analytics, Inc.	Anaheim	CA
Consumer Real Estate Finance Co.	Fort Lauderdale	FL

Contour Mortgage Corporation	Garden City	NY
Core Mortgage Services, LLC	State College	PA
Cornerstone First Mortgage, Inc.	San Diego	CA
Cornerstone Home Lending, Inc.	Houston	TX
Credible Operations, Inc.	Durham	NC
Credit Karma Mortgage, Inc.	Oakland	CA
Credit Suisse First Boston Mortgage Capital LLC	New York	NY
Credit Union Mortgage Association, Inc.	Fairfax	VA
Crescent Mortgage Company	Atlanta	GA
CrossCountry Mortgage, LLC	Brecksville	OH
CTC Loan Processing, LLC	Hedgesville	WV
CUW Solutions, LLC	Radnor	PA
DAS Acquisition Company, LLC	St. Louis	MO
DATA MORTGAGE, INC.	Orange	CA
Day One Mortgage, LLC	Scottsdale	AZ
Developer's Mortgage Company	Columbus	OH
DHI MORTGAGE COMPANY, LTD.	Austin	TX
Digital Risk Mortgage Services, LLC	Maitland	FL
Direct Mortgage Loans, LLC	Hunt Valley	MD
DLJ Mortgage Capital, Inc.	New York	NY
Dovenmuehle Mortgage, Inc.	Lake Zurich	IL
Draper and Kramer Mortgage Corp.	Downers Grove	IL
Dyck-O'Neal, Inc.	Dallas	TX
DynAMC Solutions, LLC	New York	NY
Elkhorn Depositor LLC	New York	NY
Elmwood Mortgage, LLC.	Williamsport	MD
Embrace Home Loans, Inc.	Middletown	RI
emm loans llc	Cherry Hill	NJ
Empower Home Mortgage LLC	Chantilly	VA
Encompass Lending Group, LP.	Katy	TX
Envoy Mortgage Ltd	Houston	TX
Equity Prime Mortgage LLC	Atlanta	GA
Equity Resources, Inc.	Newark	OH
Equity United Mortgage Corporation	Rockville	MD
EVEN FINANCIAL INC.	New York City	NY
Everett Financial, Inc.	Dallas	TX
Evolve Mortgage Services, LLC	Frisco	TX
Fairfax Lending Inc.	Alexandria	VA
Fairfax Mortgage Investments, Inc.	Fairfax	VA
Fairway Independent Mortgage Corporation	Madison	WI
Fay Servicing, LLC	Tampa	FL
FBC Mortgage, LLC	Orlando	FL
FCI Lender Services, Inc.	Anaheim Hills	CA

Federation of Appalachian Housing Enterprises, Inc.
 Fidelity Direct Mortgage, LLC
 Figure Lending LLC
 Finance of America Mortgage LLC
 Finance of America Reverse LLC
 First Community Mortgage, Inc.
 First Guaranty Mortgage Corporation
 First Heritage Financial, LLC
 FIRST HERITAGE MORTGAGE, LLC
 First Home Mortgage Corporation
 First Mortgage Services Group, Inc.
 First Ohio Home Finance, Inc.
 First Option Mortgage, LLC
 FirstKey Mortgage, LLC
 Flat Branch Mortgage, Inc.
 Franklin Credit Management Corporation
 Freedom Loan Services Corporation
 Freedom Mortgage Corporation
 FreedomTrust LLC
 FreeRateUpdate.com LLC
 Full Beaker, Inc.
 Geneva Financial, LLC
 Genworth Financial Services, Inc.
 George Mason Mortgage, LLC
 Gold Star Mortgage Financial Group, Corporation
 Goldman Sachs Mortgage Company
 GoodLeap, LLC
 Grander Mortgage Capital, LLC
 Gregory Funding LLC
 Guaranteed Rate Affinity, LLC
 Guaranteed Rate, Inc.
 Guaranty Home Mortgage Corporation
 Guidance Residential, LLC
 Guild Mortgage Company LLC
 Habitat for Humanity of Kanawha and Putnam
 Habitat for Humanity of the Mid-Ohio Valley
 Habitat for Humanity of the Tri-State, Inc.
 Home Loans Inc
 HOME MORTGAGE ALLIANCE CORPORATION (HMAC)
 Home Mortgage WV, LLC
 Home Point Financial Corporation
 Home Point Mortgage Acceptance Corporation
 HomeBridge Financial Services, Inc.

Berea KY
 Gaithersburg MD
 Charlotte NC
 Conshohocken PA
 Tulsa OK
 Murfreesboro TN
 Plano TX
 TREVOSE PA
 Fairfax VA
 Baltimore MD
 Cumberland MD
 Westerville OH
 Atlanta GA
 New York NY
 Columbia MO
 Jersey City NJ
 Fishers IN
 Boca Raton FL
 Morgantown WV
 Chadds Ford PA
 Bellevue WA
 Chandler AZ
 Raleigh NC
 Fairfax VA
 Ann Arbor MI
 New York NY
 Roseville CA
 Atlanta GA
 Tigard OR
 Chicago IL
 Chicago IL
 Nashville TN
 Reston VA
 San Diego CA
 Charleston WV
 Vienna WV
 Huntington WV
 North Charleston SC
 SANTA ANA CA
 Frederick MD
 Ann Arbor MI
 Farmers Branch TX
 Iselin NJ

HomeOwnership Center Inc.	Elkins	WV
Homeside Financial, LLC	Columbia	MD
Homespire Mortgage Corporation	Gaithersburg	MD
Homestead Funding Corp.	Albany	NY
Hometown Equity Mortgage, LLC	Lake Forest	CA
HOMETOWN LENDERS, INC.	Huntsville	AL
Housing Authority of Mingo County	Delbarton	WV
Howard Grace & Associates, Inc	Boca Raton	FL
Howard Hanna Financial Services, Inc.	Pittsburgh	PA
Ibanez Mortgage Group, LLC	Fairfax	VA
Impac Mortgage Corp.	Irvine	CA
Infosys BPO Americas, LLC	Atlanta	GA
Integrity Home Mortgage Corporation	Winchester	VA
Intericap Lending Inc.	Draper	UT
Intercoastal Mortgage, LLC	Fairfax	VA
J.P. Morgan Mortgage Acquisition Corp.	New York	NY
James B. Nutter & Company	Kansas City	MO
JAMS-01, Inc	Fairfax	VA
JFQ Lending, Inc.	Scottsdale	AZ
K. Hovnanian American Mortgage, L.L.C.	Boynton Beach	FL
Keller Mortgage, LLC	Dublin	OH
Kind Lending, LLC	Santa Ana	CA
Kondaur Capital, LLC	Orange	CA
Lakeview Loan Servicing, LLC	Coral Gables	FL
Land Home Financial Services, Inc.	Concord	CA
Lattice Thinking, Inc.	Nashville	TN
LeaderOne Financial Corporation	Overland Park	KS
LeadPoint, Inc.	Los Angeles	CA
LenderFi, Inc.	Delray Beach	FL
LenderLive Network, LLC	Greenwood Village	CO
LendingTree, LLC	Charlotte	NC
LendSure Mortgage Corp.	San Diego	CA
LendUS, LLC	Alamo	CA
Lennar Mortgage, LLC	Miami	FL
Liberty Home Mortgage Corporation	Independence	OH
Lime Residential, Ltd.	New York	NY
LMB Mortgage Services, Inc.	Playa Vista	CA
LoanCare, LLC	Virginia Beach	VA
loanDepot.com, LLC	Foothill Ranch	CA
LoanSnap, Inc.	Costa Mesa	CA
Long Lake MSR, Inc.	Troy	MI
Longbridge Financial, LLC	Mahwah	NJ
Low VA Rates, LLC	Lindon	UT

LRML Acquisition LLC	Chicago	IL
Lynx Whole Loan Acquisition LLC	DENVER	CO
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
MCLP Asset Company, Inc.	New York	NY
MDE Home Loans, LLC	Tinton Falls	NJ
Member First Mortgage, LLC	Grand Rapids	MI
Meridian Home Mortgage Corporation	Westminster	MD
Merrill Lynch Mortgage Lending, Inc.	New York	NY
Meru Lending LLC	Plano	TX
MGC Mortgage, Inc.	Plano	TX
MGIC Mortgage Services, LLC	Milwaukee	WI
Michigan Mutual, Inc.	Port Huron	MI
Mid America Mortgage, Inc.	Addison	TX
Mid-Continent Funding, Inc.	Columbia	MO
Midwest Loan Solutions, Inc.	Hancock	MI
Millennium Financial Group, Inc.	Middletown	MD
Mint Mortgage, LLC	Front Royal	VA
Mission Loans, LLC	North Canton	OH
MLD Mortgage Inc.	Florham Park	NJ
Morgan Stanley Mortgage Capital Holdings LLC	New York	NY
Moria Development, Inc.	Tempe	AZ
Mortgage Access Corp.	Morris Plains	NJ
Mortgage Assets Management, LLC	Austin	TX
Mortgage Financing.com, Inc	Martinsburg	WV
Mortgage Network, Inc.	Danvers	MA
Mortgage Research Center, LLC	Columbia	MO
Mortgage Solutions of Colorado, LLC	Colorado Springs	CO
Morty, Inc.	New York	NY
Mountain Opportunities Corporation	Clarksburg	WV
Movement Mortgage, LLC	Indian Land	SC
MSR Asset Vehicle LLC	Atlanta	GA
MTGLQ Investors, L.P.	New York	NY
myCUMortgage, LLC	Beavercreek	OH
N and S Mortgage, LLC	Frederick	MD
National Asset Mortgage, LLC	Columbia	SC
NATIONS LENDING CORPORATION	Independence	OH
Nations Reliable Lending, LLC	Houston	TX
Nationstar Mortgage LLC	Dallas	TX
Neighborhood Assistance Corporation of America	Boston	MA

Neighborhood Capital Funding, Inc.	Lansing	MI
Neighborhood Mortgage Solutions, LLC	Frankenmuth	MI
NerdWallet Compare, Inc.	San Francisco	CA
New Residential Mortgage LLC	New York	NY
NewRez LLC	Fort Washington	PA
NEXA Mortgage, LLC	Chandler	AZ
Nexus Nova LLC	Minneapolis	MN
NFM, Inc.	Linthicum	MD
NMSI, Inc.	Los Angeles	CA
North Central WV Community Action Association, Inc.	Fairmont	WV
Norwich Commercial Group, Inc.	Avon	CT
NSM Services Private Limited	Chennai	
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	
On Q Financial, Inc.	Tempe	AZ
On the Barrelhead, Inc.	Durango	CO
One Reverse Mortgage, LLC	Detroit	MI
OneMain Mortgage Services, Inc.	Evansville	IN
Onslow Bay Financial LLC	New York	NY
Open House Lending Corporation	Baltimore	MD
Open Mortgage, LLC	Austin	TX
Paramount Residential Mortgage Group, Inc.	Corona	CA
Peace Home Lending LLC	Fairfax	VA
PENNYMAC CORP.	Westlake Village	CA
PennyMac Holdings, LLC	Westlake Village	CA
PennyMac Loan Services, LLC	Westlake Village	CA
PHH Mortgage Corporation	Mt. Laurel	NJ
Pike Creek Mortgage Services, Inc.	Newark	DE
Pingora Loan Servicing, LLC	Denver	CO
Planet Home Lending, LLC	Meriden	CT
Plateau Data Services, LLC	Scottsdale	AZ
Platinum Home Mortgage Corporation	Rolling Meadows	IL
Plaza Home Mortgage, Inc.	San Diego	CA
Podium Mortgage Capital LLC	Salt Lake City	UT
Polaris Home Funding Corp.	Grandville	MI
Positive Rate Mortgage, LLC	Raleigh	NC
Potomac Mortgage Advisors LLC	Potomac Falls	VA
PRECISION MORTGAGE LLC	Rockville	MD
Premia Mortgage, LLC	Troy	MI
Premier Mortgage LLC	Morgantown	WV

Premier Mortgage, LLC	Farmington Hills	MI
Premier Processing, LLC	Philadelphia	PA
Primary Residential Mortgage, Inc.	Salt Lake City	UT
PrimeLending, A PlainsCapital Company	Dallas	TX
Princeton Financial, LLC	Carnegie	PA
Princeton Mortgage Corporation	Ewing	NJ
Promontory MortgagePath LLC	Danbury	CT
Prosperity Home Mortgage, LLC	Chantilly	VA
Provident Funding Associates, L.P.	Burlingame	CA
Quantum Servicing Corporation	Tampa	FL
Quicken Loans, LLC	Detroit	MI
QuinStreet Media, Inc.	Santa Monica	CA
Radian Lender Services LLC	Philadelphia	PA
Rapid Mortgage Company	Cincinnati	OH
Raymond James Mortgage Company, Inc.	Memphis	TN
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
Regents Financial, LLC	Troy	MI
Reliant Loan Servicing, LLC	Berwyn	PA
Residential Mortgage Services, Inc.	South Portland	ME
Reverse Mortgage Funding LLC	Bloomfield	NJ
Reverse Mortgage Solutions, Inc.	Houston	TX
REVOLUTIONARY MORTGAGE COMPANY	FREDERICK	MD
RLF Mortgage Corporation	Plano	TX
RMC Home Mortgage, LLC	Longwood	FL
RoundPoint Mortgage Servicing Corporation	Fort Mill	SC
Royal United Mortgage LLC	Indianapolis	IN
Ruoff Mortgage Company, Inc.	Fort Wayne	IN
Rushmore Loan Management Services LLC	Dallas	TX
RWT Financial, LLC	Naperville	IL
SAFE Housing and Economic Development, Inc.	Welch	WV
Sagamore Hill LLC	Dallas	TX
Schumacher Mortgage LLC	Canton	OH
Scratch Services, LLC	San Francisco	CA
Secure One Capital Corporation	Costa Mesa	CA
SecurityNational Mortgage Company	Salt Lake City	UT
Select Portfolio Servicing, Inc.	West Valley City	UT
Selene Finance LP	Houston	TX
Seneca Mortgage Servicing LLC	Newtown	CT
ServiceMac, LLC	Fort Mill	SC
Servion, Inc.	New Brighton	MN

Servis One, Inc.	Irving	TX
Sierra Pacific Mortgage Company, Inc.	Folsom	CA
SIRVA Mortgage, Inc.	Independence	OH
Siwell, Inc.	Lubbock	TX
SN Servicing Corporation	Baton Rouge	LA
SoFI Lending Corp.	Cottonwood Heights	UT
Sourcepoint, Inc.	Palm Bay	FL
Southern Trust Mortgage, LLC	Virginia Beach	VA
Southwest Funding, LP	Dallas	TX
Southwest Stage Funding, LLC	Chandler	AZ
Sovereign Lending Group Incorporated	Costa Mesa	CA
Specialized Loan Servicing LLC	Greenwood Village	CO
Sprout Mortgage, LLC	Port Saint Lucie	FL
Statebridge Company, LLC	Greenwood Village	CO
Stearns Lending, LLC	Lewisville	TX
Stockton Mortgage Corporation	Frankfort	KY
Streber Mortgage, LLC	Wilmington	OH
Strong Home Mortgage, LLC	Manassas	VA
Success Mortgage, LLC	Winchester	VA
SUMMIT FUNDING, INC.	SACRAMENTO	CA
Sun West Mortgage Company, Inc.	Buena Park	CA
SUNNY LENDING LLC	Gaithersburg	MD
Sutherland Mortgage Services, Inc.	Sugar Land	TX
Sutton Funding LLC	New York	NY
SWBC Mortgage Corporation	San Antonio	TX
Swift Mortgage, LLC	Dallas	TX
T2 Financial LLC	Westerville	OH
Tamac Holdings Corporation	Wilkes Barre	PA
TCS e-Serve International Limited	Dallas	TX
The American Mortgage Group LLC	Inwood	WV
The Fairmont-Morgantown Housing Authority	Fairmont	WV
THE MONEY SOURCE INC.	Phoenix	AZ
The Mortgage Link, Inc.	Rockville	MD
Thrive Mortgage, LLC	Georgetown	TX
Tidewater Mortgage Services, Inc.	Virginia Beach	VA
Tim Rutherford Company, LLC.	Tazewell	VA
Titan Mutual Lending Inc.	Irvine	CA
TJC Mortgage, Inc.	Birmingham	AL
Total Mortgage Services, LLC	Milford	CT
Tower Mortgage Corporation	Columbus	OH
Towne Mortgage Company	Troy	MI
Traditional Mortgage Acceptance Corporation	Bellevue	WA
Triad Financial Services, Inc.	Jacksonville	FL

Trident Home Loans, LLC	Pensacola	FL
Trinity Financial Services, LLC	Newport Beach	CA
TruHome Solutions, LLC	Lenexa	KS
Trustar Mortgage, LLC	Fairfax	VA
Union Home Mortgage Corp.	Strongsville	OH
Union Plus Mortgage Company	Mt. Laurel	NJ
United Financial Group, LLC	Louisville	KY
United Guaranty Services, Inc.	Greensboro	NC
United Mortgage Corp.	Melville	NY
UNITED SECURITY FINANCIAL CORP	Murray	UT
United Wholesale Mortgage, LLC	Pontiac	MI
University Lending Group, LLC	Clinton Township	MI
US Mortgage Corporation	Melville	NY
Valley West Corporation	Las Vegas	NV
Valon Mortgage, Inc.	Chandler	AZ
Van Buren Mortgage, LLC	Woodbridge	VA
Van Dyk Mortgage Corporation	Grand Rapids	MI
Vanderbilt Mortgage and Finance, Inc.	Maryville	TN
VBS Mortgage, LLC	Harrisonburg	VA
Vellum Mortgage, Inc.	Fairfax	VA
Vertical Launch, LLC	Heath	TX
Victorian Finance, LLC	Pittsburgh	PA
Village Capital & Investment LLC	Henderson	NV
VRM LENDING LLC	Pomona	CA
Watermark Capital, Inc.	Irvine	CA
Waterstone Mortgage Corporation	Pewaukee	WI
Wemlo, LLC	Davie	FL
West Virginia Housing Development Fund	Charleston	WV
Weststar Mortgage Corporation	Albuquerque	NM
Wipro Gallagher Solutions, LLC	Atlanta	GA
Wyndham Capital Mortgage, Inc.	Charlotte	NC
Zenta Mortgage Services, LLC	Charlotte	NC
Zillow Group Marketplace, Inc.	Seattle	WA
Zillow Home Loans, LLC	Overland Park	KS

WEST VIRGINIA LICENSED MONEY TRANSMITTERS

ACI Payments, Inc.	Elkhorn	NE
Airbnb Payments, Inc.	San Francisco	CA
AirPlus International, Inc.	Alexandria	VA
Airwallex US, LLC	San Francisco	CA
Alipay US, Inc.	Sunnyvale	CA
Amazon Payments, Inc.	Seattle	WA
American Express Prepaid Card Management Corporation	Phoenix	AZ
American Express Travel Related Services Company, Inc.	New York	NY
Apify Asset Network Inc.	Hoboken	NJ
Apple Payments Inc.	Cupertino	CA
Associated Foreign Exchange, Inc.	Woodland Hills	CA
AvidXchange, Inc.	Charlotte	NC
Bakkt Marketplace, LLC	Alpharetta	GA
BAM Trading Services Inc.	San Francisco	CA
BARRI MONEY SERVICES, LLC	Houston	TX
Bill.com, LLC	San Jose	CA
BillGO MT, Inc.	Fort Collins	CO
BitRail, LLC	Atlanta	GA
Bitstamp USA, Inc.	New York	NY
Bittrex, Inc.	Seattle	WA
Blackhawk Network California, Inc.	Pleasanton	CA
Blockchain.com, Inc	Miami	FL
Brex Payments LLC	San Francisco	CA
CAMBRIDGE MERCANTILE CORP. (U.S.A.)	New York	NY
CEX.IO CORP.	JERSEY CITY	NJ
CheckFreePay Corporation	Alpharetta	GA
Chime Inc.	Boston	MA
Circle Internet Financial, LLC	Boston	MA
Coinbase, Inc.	San Francisco	CA
COINLIST MARKETS LLC	San Francisco	CA
Coinme Inc.	Seattle	WA
CoinX, Inc.	Lehi	UT
CoinZoom, Inc.	Salt Lake City	UT
Comdata TN, Inc.	Brentwood	TN
Conotoxia, Inc.	Chicago	IL
Continental Exchange Solutions, Inc.	Buena Park	CA
Creative Solutions Software Corp.	Ann Arbor	MI
CSG Forte Payments, Inc.	Allen	TX
Currency Exchange International Corp	Orlando	FL
DFS GSD Corp.	Phoenix	AZ

E*TRADE Financial Corporate Services, Inc.	Alpharetta	GA
eBay Commerce Inc.	San Jose	CA
EMOOLA INC.	City of Industry	CA
Eris Clearing, LLC	Chicago	IL
eToro USA LLC	Hoboken	NJ
Everi Payments Inc.	Las Vegas	NV
Expensify Payments LLC	Portland	OR
Facebook Payments Inc.	Menlo Park	CA
Figure Payments Corporation	San Francisco	CA
FinClusive Capital, Inc	Guilford	VT
Finxera, Inc.	San Jose	CA
Flywire Global Corp.	Boston	MA
Foris DAX, Inc.	Jacksonville	FL
FreedomTrust LLC	Morgantown	WV
Gemini Trust Company, LLC	New York	NY
Global Holdings LLC	Tulsa	OK
Google Payment Corp.	Mountain View	CA
Green Dot Corporation	Pasadena	CA
GSC Enterprises, Inc.	Sulphur Springs	TX
Gusto, Inc	San Francisco	CA
IDT Payment Services, Inc.	Newark	NJ
Incomm Financial Services, Inc.	Columbus	GA
Integrated Payment Systems Inc.	Alpharetta	GA
Intercambio Express, Inc.	Elkhart	IN
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 LLC	Miramar	FL
Keefe Commissary Network, L.L.C.	Saint Louis	MO
Klarna Inc.	Columbus	OH
LL Pay U.S., LLC	New York City	NY
Mastercard Transaction Services (US) LLC	New York	NY
Maxitransfers LLC	Irving	TX
Mazooma, Inc.	Atlanta	GA
MEMO Financial Services, Inc.	Wormleysburg	PA
Mercari, Inc.	Palo Alto	CA
Money Management International, Inc.	Sugar Land	TX
Moneycorp US Inc.	Providence	RI
Moneydart Global Services Inc.	Iselin	NJ
MoneyGram Payment Systems, Inc.	Minneapolis	MN
MoonPay USA LLC	Miami	FL
MSB USA Inc	Atlanta	GA

NetSpend Corporation	Austin	TX
NIC Services, LLC	Olathe	KS
Novi Financial, Inc.	Menlo Park	CA
NYDIG Execution LLC	New York	NY
NYDIG Trust Company LLC	New York	NY
Omnex Group, Inc.	Englewood Cliffs	NJ
Pangea USA, LLC	Chicago	IL
Parallel Payments Inc.	Plano	TX
PayNearMe MT, Inc.	Santa Clara	CA
Payoneer Inc.	New York	NY
PayPal, Inc.	San Jose	CA
PINGPONG GLOBAL SOLUTIONS INC	San Mateo	CA
PLACID NK CORPORATION	Jackson Heights	NY
PNC Global Transfers, Inc.	Houston	TX
Provenance Technologies, Inc.	San Francisco	CA
Rakuten Card USA, Inc.	San Mateo	CA
RAM Payment, LLC	Knoxville	TN
RealNet Payments LLC	Milwaukee	WI
RealPage Payments Services LLC	Richardson	TX
Remitly, Inc.	Seattle	WA
Rippling Payments, Inc.	San Francisco	CA
River Financial Inc.	San Francisco	CA
Robinhood Crypto, LLC	Menlo Park	CA
Robinhood Money, LLC	Menlo Park	CA
Servicio UniTeller, Inc.	Rochelle Park	NJ
Sigue Corporation	Sylmar	CA
Skrill USA, Inc.	Miami	FL
Square, Inc.	San Francisco	CA
Stripe Payments Company	San Francisco	CA
Tango Card, Inc.	Seattle	WA
TapTap Send Payments Co.	Long Island City	NY
Tech Friends, Inc.	Jonesboro	AR
Tempus, Inc.	Washington	DC
The Currency Cloud Inc.	New York	NY
Tilia Inc.	San Francisco	CA
Tipalti, Inc.	San Mateo	CA
TouchPay Holdings, LLC	Dallas	TX
Transfermate, Inc.	Chicago	IL
tZERO Crypto, Inc.	Midvale	UT
U.S. Payments, LLC	Tulsa	OK
Uphold HQ Inc.	New York	NY
USForex Inc.	San Francisco	CA
Veem Payments Inc.	San Francisco	CA

VendEngine, Inc.	Brentwood	TN
VIAMERICAS CORPORATION	Bethesda	MD
Visa Global Services Inc.	Foster City	CA
Wave Financial USA Inc.	Denver	CO
Western Union Business Solutions (USA), LLC	Denver	CO
Western Union Financial Services, Inc.	DENVER	CO
Western Union International Services, LLC	Denver	CO
WEX Payments Inc.	South Portland	ME
Wise US Inc.	New York	NY
WorldRemit Corp.	Denver	CO
YapStone, Inc.	Walnut Creek	CA
Zero Hash LLC	Chicago	IL

WEST VIRGINIA REGULATED CONSUMER LENDERS

Beckley Loan Company 622 Neville Street, 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
10 River Walk Drive, South Charleston, WV	Branch
3020 Champion Drive, Barboursville, WV	Branch
250 Piercy Drive, Suite 17, Lewisburg, WV	Branch
506 Emily Drive, Clarksburg, WV	Branch
6526 Mall Road, Morgantown, WV	Branch
150 Courthouse Road, Princeton, WV	Branch
910 Nitro Market Place, Cross Lanes, WV	Branch
121 Beckley Crossing, Beckley, WV	Branch
2600 Middletown Commons, Whitehall, WV	Branch
2200 Grand Central Avenue, Suite 105, WV	Branch
OneMain Financial, Inc. 43 RHL Boulevard, South Charleston, WV	Main
63A Water Street, Logan, WV	Branch
129 Dayton Street, Beckley, WV	Branch
522 Emily Drive, Clarksburg, WV	Branch
4341 Route 60 East, Suite 175, Huntington, WV	Branch
101 Tygart Mall Loop Suite 106, 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
2837 Pike Street, Suite 2B, Parkersburg, WV	Branch
213 Coleman Drive, Lewisburg, WV	Branch
57 Middleway Pike, Suite B, Inwood, WV	Branch
1349 Edwin Miller Blvd., Martinsburg, WV	Branch
196 N Tornado Way, Suite 5, Keyser, WV	Branch
309 Beckley Crossing, Beckley, WV	Branch
95 West Main, Buckhannon, WV	Branch
827 Fairmont Road, Suite 103, Westover, WV	Branch

WEST VIRGINIA FINTECH REGULATORY SANDBOX PARTICIPANTS

Freedom Trust LLC - WV Fintech

Morgantown

WV

VERIFICATION OF ANNUAL REPORT


I, M. Katherine Lawson, having been duly authorized by Commissioner Dawn E. Holstein, hereby verify, pursuant to WV Code §31A-2-12, that:

- In making the examination of each financial institution a qualified person employed by the Division of Financial Institutions has personally and carefully inspected the books, papers and affairs of the institution, or, in the case of certain banking institutions, the Division of Financial Institutions has accepted a reasonably current examination made by the Federal Deposit Insurance Corporation or the Federal Reserve System; and
- As far as I know or am informed, neither the Commissioner nor any other person in the Division of Financial Institutions has, in any case received or agreed to receive directly or indirectly any reward, gift, or promise thereof, from any officer or other person connected with any financial institution.


M. Katherine Lawson

Taken, subscribed and sworn to before me this 6th day of April, 2022.




Notary Public
My Commission expires
March 17, 2025