WEST VIRGINIA
DIVISION of FINANCIAL INSTITUTIONS

112th 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, 2013

Sara M. Cline
Commissioner

TABLE OF CONTENTS

WEST VIRGINIA DIVISION OF FINANCIAL INSTITUTIONS
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Earl Ray Tomblin
Governor

Sara M. Cline
Commissioner

November 26, 2013

The Honorable Earl Ray Tomblin
Governor of West Virginia
State Capitol
1900 Kanawha Boulevard, East
Charleston, WV 25305

Governor Tomblin:

I am pleased to present the West Virginia Division of Financial Institutions' 112th Annual Report of Financial Institutions for the fiscal year ending June 30, 2013, in compliance with W.Va. Code §31A-2-12.

The report presents statistical information on examination activities, actions taken by the Commissioner, the Board of Banking and Financial Institutions, and the Lending and Credit Rate Board, receipts and disbursements for fiscal year 2013, and resources and liabilities of the institutions under our supervision. The report also presents lists of state banks headquartered in West Virginia, bank holding companies operating in West Virginia, state credit unions headquartered in West Virginia, as well as licensed mortgage brokers, mortgage lenders, money transmitters, and regulated consumer lenders under our supervision.

The Division of Financial Institutions' mission is to regulate state chartered and licensed financial institutions to ensure that their products and services are safe, fair, and necessary for the financial public.

West Virginia's state-chartered depository institutions remain healthy, with no failures occurring during the preceding year. As of June 30, 2013, the agency supervised 50 state-chartered banks ranging in size from $29.7 million to $6.1 billion, including four of the five largest banks headquartered in West Virginia. Combined, the assets of our 50 supervised banks totaled $22.9 billion, which was a slight increase from the $22.0 billion reported as of June 30, 2012.

Respectfully,

Sara M. Cline

Sara M. Cline
Commissioner

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.

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

DIVISION ACTIVITIES

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

March 31
June 30
September 30
December 31

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

March 31
June 30
September 30
December 31

One Call for Report of Condition of Regulated Consumer Lenders:

December 31

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

December 31

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

	FY2012	**FY2013**
Bank Holding Companies	**21**	**16**
Commercial Banks and Trust Companies (Trust, Compliance, IT, Visitations and Targets)	**75**	**60**
Credit Unions	**2**	**3**
Money Transmitter	**15**	**11**
Regulated Consumer Lenders	**2**	**5**
Mortgage Lender/Broker/Servicer Examinations & Visitations	**23**	**20**
Total Examinations	**138**	**115**

RECEIPTS AND DISBURSEMENTS FY2013

	FY2013 June 30, 2013	FY2012 June 30, 2012	FY2011 June 30, 2011
RECEIPTS:			
Bank Assessments	1,552,844	1,619,493	1,838,614
Regulated Consumer Lender Assessments	87,287	79,534	100,022
Credit Union Assessments	20,214	18,064	15,242
Bank Holding Company Assessments	142,960	137,370	135,920
Bank & Bank Holding Co. Fees	4,000	4,000	8,250
Money Transmitter Fees	83,770	106,340	76,892
Mortgage Lender/Broker/Servicer Fees	1,033,321	800,240	854,270
Foreclosure Report Fees	0	0	8,740
Miscellaneous Fees	196	60	142
Penalties	997,200	981,250	0
Total Income:	**$3,921,792**	**$3,746,351**	**$3,038,092**
EXPENDITURES:			
Personal Services /Annual Increments	1,499,699	1,530,010	1,508,427
Employee Benefits	517,209	535,956	709,781
Current Expenses	525,880	696,305	622,998
Total Assets	3,048	40,075	6,080
General Revenue Transfer	941,881	192,553	135,869
Total Operating Expenses:	**$3,487,717**	**$2,994,899**	**$2,983,155**

DIVISION STAFF

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

WEST VIRGINIA
BOARD OF BANKING AND FINANCIAL INSTITUTIONS
STATUTORY MEMBERS

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

Note: No State Bank Failures Occurred In Fiscal Year 2013

WEST VIRGINIA LENDING AND CREDIT RATE BOARD
STATUTORY MEMBERS

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

ORDER

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

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

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

ORDER

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

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

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

ORDER

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

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

ORDER

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

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

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

(Original signed document on file)

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

OFFICIAL NOTIFICATION

FLOATING USURY CEILINGS

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

July 2,	2012	3.75% per year
August 6,	2012	3.75% per year
September 4,	2012	4.00% per year
October 1,	2012	4.00% per year
November 5,	2012	4.00% per year
December 3,	2012	4.00% per year
January 7,	2013	4.00% per year
February 4,	2013	4.25% per year
March 4,	2013	4.25% per year
April 1,	2013	4.25% per year
May 6,	2013	4.00% per year
June 3,	2013	4.25% 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 Century Bank, Inc.
500 Federal Street, PO Box 1559
Bluefield, West Virginia 24701

First Neighborhood Bank, Inc.
216 Market Street
Spencer, West Virginia 25276

First Sentry Bank, Inc.
823 Eighth Street
Huntington, West Virginia 25701

Freedom Bank, Inc.
315 Crim Avenue
Belington, West Virginia 26250

Logan Bank & Trust Company
PO Box 597
Logan, West Virginia 25601

Bank of Gassaway
700 Elk Street, PO Drawer 40
Gassaway, West Virginia 26624

Bank of Mount Hope, Inc.
602 Main Street, PO Box 751
Mount Hope, West Virginia 25880

Citizens Bank of Morgantown, Inc.
265 High Street, PO Box 735
Morgantown, West Virginia 26505

Clay County Bank, Inc.
151 Main Street, PO Box 239
Clay, West Virginia 25043

CNB Bank, Inc.
101 S Washington Street, PO Box 130
Berkeley Springs, West Virginia 25411

Cornerstone Bank, Inc.
PO Box 249, 101 Main Street
West Union, West Virginia 26456

First Bank of Charleston, Inc.
201 Pennsylvania Avenue
Charleston, West Virginia 25302

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

First Peoples Bank, Inc.
200 First Street, PO Box 817
Mullens, West Virginia 25882

FNB Bank, Inc.
105 North High Street, PO Box 1037
Romney, West Virginia 26757

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

Main Street Bank Corp.
2001 Main Street, Suite 100
Wheeling, West Virginia 26003

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

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

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

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

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

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

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

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

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

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

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

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

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
Iaeger, West Virginia 24844

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

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

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

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

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

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

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

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

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

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

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

WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS
BANK APPLICATIONS AND OTHER MATTERS ACCEPTED AND/OR ACTED UPON
FY2013

Date Approved	Application Type	Applicant Name	Description
10/1/2012	Bank Holding Company Merger	Wesbanco, Inc.	Acquire Fidelity Bancorp, Inc., Pittsburgh, Pennsylvania
10/1/2012	Bank Merger	Wesbanco Bank, Inc.	Establish branches through merger with Fidelity Savings Bank, Pittsburgh, Pennsylvania

BANK MERGERS
STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA
FY2013

Banks Involved	Surviving Entity
Wesbanco Bank, Inc., Wheeling, West Virginia and Fidelity Savings Bank, Pittsburgh, Pennsylvania	Wesbanco 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 2013, the Commissioner of Financial Institutions granted the following authorizations pursuant to W.Va. Code §31A-8C-2:

- MVB Bank, Inc. was given permission to sell insurance through its subsidiary from its principal office in Fairmont, West Virginia and a branch office in Morgantown, West Virginia, places with population in excess of 5,000.

- First Bank of Charleston, Inc. was given permission to invest $500,000 in the purchase of 1,000 shares of 8% non-cumulative convertible preferred stock shares issued by Summit Financial Group.

STATE BANKS HEADQUARTERED IN WEST VIRGINIA EXERCISING FIDUCIARY POWERS

Fiscal Year 2013
As of December 31, 2012

State Banks	**Trust Assets ($000)**
Bank of Charles Town	100,309
BCBank, Inc.	NR
Capon Valley Bank	NR
CNB Bank, Inc.	32,842
Citizens Bank of West Virginia, Inc.	64,216
Davis Trust Company	13,746
First Century Bank, Inc.	324,708
First Peoples Bank, Inc.	6,441
MCNB Bank and Trust Co.	113,974
Premier Bank, Inc.	NR
Summit Community Bank, Inc.	34
The First State Bank	13,272
The Grant County Bank	NR
The Harrison County Bank	528
Union Bank, Inc.	571
United Bank, Inc.	2,290,085
Wesbanco Bank, Inc.	2,878,773
Total	**5,839,499**

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

($ in 000's)	West Virginia State Banks		West Virginia National Banks	
Number of Institutions	**6/30/2012**	**6/30/2013**	**6/30/2012**	**6/30/2013**
	50	50	7	7
ASSETS AND LIABILITIES				
Total assets	21,974,111	22,933,496	3,804,457	4,295,800
Cash and Due from banks	1,236,055	1,037,256	154,398	251,982
Interest-bearing balances	784,935	637,610	75,202	177,698
Securities	4,589,677	4,628,945	761,800	710,513
Federal Funds sold and reverse repurchase	215,401	241,203	42,651	1,641
Net loans and leases	14,277,794	15,272,980	2,491,258	2,940,303
Loan loss allowance	212,620	209,410	27,924	27,918
Trading account assets	3,266	4,526	0	0
Bank premises & fixed assets	334,509	345,767	84,661	94,632
Other real estate owned	160,020	150,741	10,662	12,832
Goodwill & other intangibles	413,289	471,429	66,854	76,327
Other assets	744,532	780,649	192,173	207,570
Life insurance assets	348,766	377,273	95,579	106,096
Total liabilities	19,542,904	20,377,913	3,379,691	3,823,379
Total deposits	18,225,928	18,849,191	3,183,462	3,626,377
Federal funds purchased and repurchase agreements	677,740	582,669	145,492	151,285
Other borrowed funds	509,892	795,271	7,541	6,790
Subordinated debt	0	0	0	0
Other liabilities	129,334	150,782	43,196	38,927
Total equity capital	2,431,638	2,555,581	424,766	472,421
Perpetual preferred stock	3,345	3,345	0	0
Common stock	73,676	75,138	3,974	3,974
Surplus	911,944	1,027,317	245,813	287,718
Undivided profits	1,402,883	1,410,042	135,079	140,829
Noncontrolling interests in consolidated subsidiaries	39,740	39,739	39,900	39,900
INCOME AND EXPENSE				
Interest Income	452,744	435,627	73,072	84,521
Interest Expense	83,590	64,698	10,870	9,486
Net Interest Income	369,154	370,929	62,202	75,035
Provisions for loan and lease losses	37,849	24,171	4,524	4,273
Noninterest income	88,074	108,903	27,897	31,168
Fiduciary activities	13,526	14,301	1,774	1,891
Service charges on deposit accounts	33,512	32,834	13,341	14,177
Trading account gains and fees	150	124	0	0
Additional noninterest income	40,886	61,644	12,782	15,100
Total noninterest expense	284,202	302,148	56,620	64,993
Salaries and employee benefits	138,537	152,861	28,077	32,835
Premises and equipment expense	38,314	39,922	7,620	9,269
Additional noninterest expense	107,351	109,365	20,923	22,889
Pre-tax net operating income	135,177	153,513	28,955	36,937
Securities gains (losses)	2,501	423	225	109
Applicable income taxes	37,979	43,780	9,043	12,102
Income before extraordinary items	99,699	110,156	20,137	24,944
Extraordinary gains-net	0	0	0	0
Net income attributable to bank	99,699	110,156	20,591	25,395

BANK HOLDING COMPANIES OPERATING IN WEST VIRGINIA

Allegheny Bancshares, Inc.
300 North Main Street, PO 487
Franklin, West Virginia 26807

Appalachian Financial Corporation
PO Box 370
Philippi, West Virginia 26416

BB&T Corporation
150 South Stratford Road, PO Box 1290
Winston-Salem, North Carolina 27102

Big Coal River Bancorp, Inc.
702 Boone Street, PO Box 68
Whitesville, West Virginia 25209

Calhoun Bankshares, Inc.
PO Box 430
Grantsville, West Virginia 26147

Camco Financial Corporation
814 Wheeling Avenue
Cambridge, Ohio 43725

Citizens Bancshares, Inc.
201 Main Avenue
Weston, West Virginia 26452

Citizens Financial Corp.
PO Box 1519
Elkins, West Virginia 26241

City Holding Company
PO Box 7520
Charleston, West Virginia 25356

CNB Financial Services, Inc.
212 S Washington Street, PO Box 130
Berkeley Springs, West Virginia 25411

Community Bankshares, Inc.
631 Juliana Street
Parkersburg, West Virginia 26102

Community Trust Bancorp, Inc.
PO Box 2947
Pikeville, Kentucky 41502

Cornerstone Financial Services, Inc.
PO Box 249
West Union, West Virginia 26456

Davis Trust Financial Corporation
PO Box 1546
Elkins, West Virginia 26241

Eastern Bancshares, Inc.
75 Rosemary Lane
Romney, West Virginia 26757

F.N.B. Corporation
One F.N.B Boulevard
Hermitage, Pennsylvania 16148

Farmers Bancshares, Inc.
211 W 2nd Street
Pomeroy, Ohio 45769

FCNB Bancorp, Inc.
101 North Court Street
Fayetteville, West Virginia 25840

Fifth Third Financial Bancorp
38 Fountain Square
Cincinnati, Ohio 45263

First Bankshares, Inc.
660 Central Avenue
Barboursville, West Virginia 25504

First Century Bankshares, Inc.
500 Federal Street, PO Box 1559
Bluefield, West Virginia 24701

First Citizens Bancshares, Inc.
PO Box 27131
Raleigh, North Carolina 27611

First Clay County Banc Corporation
12 Main Street
Clay, West Virginia 25043

First Community Bancshares, Inc.
One Community Place, PO Box 989
Bluefield, Virginia 24605

First National Bankshares Corporation
One Cedar Street, PO Box 457
Ronceverte, West Virginia 24970

First United Corporation
19 South Second Street
Oakland, Maryland 21550

Freedom Bancshares, Inc.
315 Crim Avenue
Belington, West Virginia 26250

Harrison Bankshares, Inc.
Main Street, PO Box 98
Lost Creek, West Virginia 26385

Highlands Bankshares, Inc.
Main Street, PO Box 929
Petersburg, West Virginia 26847

Huntington Bancshares Incorporated
41 South High Street, HC0910
Columbus, Ohio 43215

Logan County Bancshares, Inc.
PO Box 597
Logan, West Virginia 25601

Main Street Financial Services Corp.
2001 Main Street, Suite 100
Wheeling, West Virginia 26003

Morgantown Bancshares, Inc.
265 High Street, PO Box 735
Morgantown, West Virginia 26505

Mountain-Valley Bancshares, Inc.
317 Davis Avenue, PO Box 1969
Elkins, West Virginia 26241-1969

New Peoples Bankshares, Inc.
2 Ghent Drive, PO Box 1810
Honaker, Virginia 24260

Peoples Bancorp, Inc.
138 Putnam Street, PO Box 738
Marietta, Ohio 45750

Peterstown Bancorp, Inc.
220 Market Street, PO Box 550
Peterstown, West Virginia 24963

First Sentry Bancshares, Inc.
823 Eighth Street
Huntington, West Virginia 25701

First West Virginia Bancorp, Inc.
PO Box 4075
Wheeling, West Virginia 26003

Gassaway Bancshares, Inc.
PO Box 40
Gassaway, West Virginia 26624

Heritage Bancshares, Inc.
11 West Main Street, PO Box 388
Mannington, West Virginia 26582

Hometown Bancshares, Inc.
PO Box 145
Middlebourne, West Virginia 26149

JPMorgan Chase & Co.
270 Park Avenue
New York, New York 10017

M&T Bank Corporation
One M&T Plaza
Buffalo, New York 14240

MCNB Banks, Inc.
75 Wyoming Street, PO Box 549
Welch, West Virginia 24801

Mount Hope Bankshares, Inc.
602 Main Street
Mount Hope, West Virginia 25880

MVB Financial Corp.
301 Virginia Avenue
Fairmont, West Virginia 26554

Ohio Valley Banc Corp.
420 Third Avenue, PO Box 240
Gallipolis, Ohio 45631

Peoples Bankshares, Inc.
PO Box 817
Mullens, West Virginia 25882

Pioneer Community Group, Inc.
Center Street, PO Box 368
Iaeger, West Virginia 24844

Pleasants County Bankshares, Inc.
PO Box 240
St. Marys, West Virginia 26170

Potomac Bancshares, Inc.
PO Box 906
Charles Town, West Virginia 25414

Putnam Bancshares, Inc.
PO Box 308
Hurricane, West Virginia 25526

State Bancorp, Inc.
PO Box 449
Bruceton Mills, West Virginia 26525

SunTrust Banks, Inc.
303 Peachtree Street, NE, Suite 3600
Atlanta, Georgia 30308

The Poca Valley Bankshares, Inc.
PO Box 56
Walton, West Virginia 25286

Tri-State 1st Bank, Inc.
16924 St. Clair Avenue, PO Box 796
East Liverpool, Ohio 43920

United Bankshares, Inc.
PO Box 1508
Parkersburg, West Virginia 26101

West Central Bancorp, Inc.
Market Street & Parking Plaza
Spencer, West Virginia 25276

PNC Financial Services Group, Inc.
249 Fifth Avenue
Pittsburgh, Pennsylvania 15222

Premier Financial Bancorp, Inc.
2883 Fifth Avenue
Huntington, West Virginia 25702

Romney Bankshares, Inc.
PO Box 876
Romney, West Virginia 26757

Summit Financial Group, Inc.
300 North Main Street
Moorefield, West Virginia 26836

Susquehanna Bancshares, Inc.
26 North Cedar Street
Lititz, Pennsylvania 17543

Tri-County Bancorp, Inc.
PO Box 305, 105 East Main Street
West Union, West Virginia 26456

Union Bankshares, Inc.
PO Box 219
Union, West Virginia 24983

Wesbanco, Inc.
One Bank Plaza
Wheeling, West Virginia 26003

Woodforest Financial Group, Inc.
1330 Lake Robbins, Suite 100
The Woodlands, Texas 77380

BANK HOLDING COMPANY
FORMATIONS & DISSOLUTIONS
FY2013

Formations:

None

Dissolutions:

None

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

	6/30/2012	6/30/2013
Number of Institutions	4	4
ASSETS AND LIABILITIES	$	$
Cash & Equivalents	15,593,851	14,732,301
Total Investments	51,500,698	52,900,080
Loans Held for Sale	0	0
Real Estate Loans	31,679,495	40,147,116
Unsecured Loans	5,136,367	5,093,771
Other Loans	55,353,612	60,608,540
Total Loans	92,169,474	105,849,427
(Allowance for Loan & Lease Losses)	(541,942)	(589,063)
Land And Building	3,799,091	3,699,932
Other Fixed Assets	469,884	386,905
NCUSIF Deposit	1,331,148	1,513,711
All Other Assets	956,966	1,531,537
Total Assets	165,279,170	180,024,830
Dividends Payable	222,786	210,762
Notes & Interest Payable	0	0
Accounts Payable & Other Liabilities	359,632	482,948
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth	0	0
Total Liabilities	582,418	693,710
Share Drafts	14,229,652	14,862,640
Regular shares	95,161,759	104,857,639
All Other Shares & Deposits	40,345,686	43,031,028
Total Shares and Deposits	149,737,097	162,751,307
Regular Reserve	2,868,346	2,868,345
Other Reserves	(369,149)	(494,549)
Undivided Earnings	12,460,458	14,206,017
Total Equity	14,959,655	16,579,813
Total liabilities, shares, and equity	165,279,170	180,024,830
INCOME & EXPENSE		
Loan Income	2,560,306	2,585,427
Investment Income	433,548	359,497
Other Income	741,685	794,239
Total Employee Compensation & Benefits	1,129,157	1,198,269
Temp Corporate CU Stabilization Expense & NCUSIF Premiums	384	274
Total Other Operating Expenses	1,100,710	1,089,661
Non-operating Income & (Expense)	4,375	9,619
NCUSIF Stabilization Income	0	0
Provision for Loan/Lease Losses	50,000	84,734
Cost of Funds	595,505	580,144
Net Income excluding stabilization expense and NCUSIF Premium	864,542	795,974
Net Income (Loss)	864,158	795,700

WEST VIRGINIA LICENSED MORTGAGE BROKERS AND LENDERS

BROKERS

Company Name	City	State
Academy Mortgage Corporation	Sandy	UT
Adchemy, Inc.	Foster City	CA
Alcova Mortgage LLC	Roanoke	VA
Alliance Credit, LLC	Alliance	OH
Altisource Fulfillment Operations, Inc.	Maryland Heights	MO
American Advisors Group	Orange	CA
Approved Mortgage Services LLC	Charleston	WV
Ark-La-Tex Financial Services, LLC	Plano	TX
Atlantic Home Loans, Inc.	Pine Brook	NJ
Bills.com, LLC	San Mateo	CA
Caliber Funding LLC	Irving	TX
Caliber Home Loans, Inc.	Oklahoma City	OK
Capital Mortgage Firm Inc.	St. Clairsville	OH
Community Action of South Eastern West Virginia, Inc.	Bluefield	WV
Community Mortgage LLC	Mt. Airy	MD
Community Resources Inc.	Parkersburg	WV
Council of the Southern Mountains, Inc.	Welch	WV
Diamond Funding Corporation	Milford	MA
Diversified Financial Mortgage Corporation	Rockville	MD
Dominion Residential Mortgage, LLC	Fairfax	VA
Embrace Home Loans, Inc.	Newport	RI
Express Mortgage, LLC	Cross Lanes	WV
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY
First Home Mortgage Corporation	Baltimore	MD
Franklin First Financial, Ltd.	Melville	NY
Freedom Mortgage Corporation	Mt. Laurel	NJ
Gateway Funding Diversified Mortgage Services, L. P.	Horsham	PA
Generation Mortgage Company	Atlanta	GA
Guaranteed Rate, Inc.	Chicago	IL
HomeFirst Mortgage Corp.	Alexandria	VA
HomeOwnership Center Inc.	Elkins	WV
Housing Authority of Mingo County	Delbarton	WV
Indecomm Holdings, Inc.	Edison	NJ
ISGN Solutions, Inc.	Palm Bay	FL
Kanawha Institute for Social Research & Action, Inc (KISRA)	Dunbar	WV
Kondaur Capital Corporation	Orange	CA
LeadPoint, Inc.	Los Angeles	CA
LenderLive Network, Inc.	Glendale	CO

Company Name	City	State
LendingTree, LLC	Charlotte	NC
Liberty Home Equity Solutions, Inc.	Rancho Cordova	CA
LMB Mortgage Services, Inc.	Los Angeles	CA
Major Savings, Inc dba A Plus Family Mortgage	Wheeling	WV
Mason McDuffie Mortgage Corporation	San Ramon	CA
MGIC Mortgage Services, LLC	Milwaukee	WI
MHD Empire Service Corp.	Syracuse	NY
Military Family Home Loans, LLC	West Des Moines	IA
Millennium Financial Group, Inc dba Mlend	Frederick	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	Virginia Beach	VA
Nations Lending Corporation	Independence	OH
New America Financial Corporation	Rockville	MD
New Penn Financial, LLC	Plymouth Meeting	PA
NFM, Inc.	Linthicum	MD
NVR Mortgage Finance, Inc.	Canonsburg	PA
One Reverse Mortgage, LLC	San Diego	CA
PHH Home Loans, LLC	Mount Laurel	NJ
PHH Mortgage Corporation	Mt. Laurel	NJ
Power Mortgage & Financial Solutions, Inc	Martinsburg	WV
Premia Mortgage, LLC	Troy	MI
Premier Mortgage LLC	Morgantown	WV
Pride Community Services, Inc.	Logan	WV
PrimeLending, A PlainsCapital Company	Dallas	TX
Princeton Financial, LLC	Bridgeville	PA
Prospect Mortgage, LLC	Sherman Oaks	CA
Prosperity Mortgage Company	Chantilly	VA
QuinStreet Media, Inc.	Foster City	CA
Reliance Mortgage Company	Elkins	WV
Republic Mortgage Home Loans, LLC	Murray	UT
Revolutionary Mortgage Company	Frederick	MD
SAFE Housing and Economic Development, Inc.	Welch	WV
Seterus, Inc.	Research Triangle Park	NC
Shelter Mortgage Company, L.L.C.	Brown Deer	WI
Sierra Pacific Mortgage Company, Inc.	Folsom	CA
Solution One Mortgage, LLC	Charleston	WV
Southeastern Appalachian Rural Alliance, Inc	Lewisburg	WV
Streber Mortgage, LLC	Wilmington	OH

Company Name	City	State
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
Top Flite Financial, Inc.	Williamston	MI
Tower Mortgage Corporation	Columbus	OH
Union Home Mortgage Corp.	Strongsville	OH
Urban Financial Group, Inc.	Tulsa	OK
US Mortgage Corporation	Melville	NY
Vendor Resource Management, Inc.	Pomona	CA
WCS Lending LLC	Boca Raton	FL
Wipro Gallagher Solutions, Inc.	Franklin	TN
Zenta Mortgage Services, LLC	Charlotte	NC

LENDERS

Company Name	City	State
1st Alliance Lending, LLC	East Hartford	CT
21st Mortgage Corporation	Knoxville	TN
Academy Mortgage Corporation	Sandy	UT
Alcova Mortgage LLC	Roanoke	VA
Allied Mortgage Group, Inc.	Bala Cynwyd	PA
Almost Heaven Habitat for Humanity	Franklin	WV
American Advisors Group	Orange	CA
American Financial Resources, Inc.	Parsippany	NJ
American Internet Mortgage, Inc.	San Diego	CA
American Lending Solutions, LLC	Columbus	WI
American Mortgage Service Company	Cincinnati	OH
AmeriFirst Home Improvement Finance Co.	Omaha	NE
Amerisave Mortgage Corporation	Atlanta	GA
Amherst Funding Group, L.P.	Austin	TX
AMS Servicing, LLC	Depew	NY
Arch Bay Holdings, LLC	Irvine	CA
Ark-La-Tex Financial Services, LLC	Plano	TX
Atlantic Bay Mortgage Group, L.L.C.	Virginia Beach	VA
Atlantic Home Loans, Inc.	Pine Brook	NJ

Company Name	**City**	**State**
Augusta Development Corporation	Fairmont	WV
Aurora Mortgage, LLC	Vienna	VA
Barclays Bank PLC	New York	NY
Bay Capital Mortgage Corporation	Annapolis	MD
Bayview Asset Management, LLC	Coral Gables	FL
Bayview Loan Servicing, LLC	Coral Gables	FL
Bayview Opportunity Master Fund IIb, L.P.	Coral Gables	FL
Beneficial Financial I Inc.	Mettawa	IL
BofA Merrill Lynch Asset Holdings, Inc.	New York	NY
Bridgelock Capital	Woodland Hills	CA
Broker Solutions, Inc.	Tustin	CA
C & L Service Corporation	Portsmouth	VA
C&F Mortgage Corporation	Midlothian	VA
Caliber Funding LLC	Irving	TX
Caliber Home Loans, Inc.	Oklahoma City	OK
Carrington Mortgage Services, LLC	Santa Ana	CA
CashCall, Inc.	Anaheim	CA
Central Appalachia Empowerment Zone of WV	Clay	WV
CGB Agri Financial Services, Inc.	Louisville	KY
CHANGE, Incorporated	Weirton	WV
CIS Financial Services, Inc.	Hamilton	AL
Citimortgage, Inc.	O'Fallon	MO
Community Action of South Eastern West Virginia, Inc.	Bluefield	WV
Community Resources Inc.	Parkersburg	WV
CommunityWorks in West Virginia, Inc.	Charleston	WV
Compu-Link Corporation	Lansing	MI
Consumer Solutions 3, LLC	Hopkins	MN
Consumer Solutions, LLC	Hopkins	MN
CoreLogic Services, LLC	Westlake	TX
Cornerstone Home Lending, Inc.	Houston	TX
Corridor Mortgage Group, Inc.	Marriottsville	MD
Council of the Southern Mountains, Inc.	Welch	WV
Countrywide Home Loans, Inc.	Calabasas	CA
Credit Suisse First Boston Mortgage Capital LLC	New York	NY
Crescent Mortgage Company	Atlanta	GA
CrossCountry Mortgage, Inc.	Brecksville	OH
CUW Solutions, LLC	Radnor	PA
DB Structured Products, Inc.	New York	NY
DEVAL LLC	Irving	TX
DHI Mortgage Company, LTD.	Austin	TX
Diamond Funding Corporation	Milford	MA
Digital Risk Mortgage Services, LLC	Maitland	FL

Company Name	**City**	**State**
Discover Home Loans, Inc.	Riverwoods	IL
Ditech Mortgage Corp	San Diego	CA
DLJ Mortgage Capital, Inc.	New York	NY
Dovenmuehle Mortgage, Inc.	Lake Zurich	IL
DTA Solutions LLC	Watauga	TX
Dyck-O'Neal, Inc.	Arlington	TX
EGS Mortgage Services, Inc.	Plano	TX
Embrace Home Loans, Inc.	Newport	RI
EMC Mortgage LLC	Lewisville	TX
Envoy Mortgage Ltd	Houston	TX
Excel Mortgage Servicing, Inc.	Irvine	CA
Fairmont Community Development Partnership	Fairmont	WV
Fay Servicing, LLC	Chicago	IL
FBC Mortgage, LLC	Orlando	FL
FCI Lender Services, Inc.	Anaheim Hills	CA
Fearon Financial, LLC	Powell	OH
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY
FEDTRUST Mortgage, L.L.C	Farmington HIlls	MI
Fifth Third Mortgage Company	Cincinnati	OH
First Capital Mortgage Group Inc	Pittsburgh	PA
First Guaranty Mortgage Corporation	Tysons Corner	VA
First Heritage Mortgage, LLC	Fairfax	VA
First Home Mortgage Corporation	Baltimore	MD
First Option Mortgage, LLC	Atlanta	GA
FNBN I, LLC	Moorpark	CA
FNF Servicing, Inc.	Virginia Beach	VA
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 Funding Diversified Mortgage Services, L. P.	Horsham	PA
Gateway Mortgage Group, LLC	Tulsa	OK
Generation Mortgage Company	Atlanta	GA
Genpact Mortgage Services, Inc.	Irvine	CA
Goldman Sachs Mortgage Company	New York	NY
Green Planet Servicing, LLC	Meriden	CT
Green Tree Servicing LLC	St. Paul	MN
Gregory Funding LLC	Beaverton	OR
Guaranteed Rate, Inc.	Chicago	IL
Guaranty Trust Company	Murfreesboro	TN
Harvard Home Mortgage, Inc.	Annapolis	MD
HLSS Holdings, LLC	Atlanta	GA

Company Name	City	State
Home Retention Services, Inc.	Houston	TX
Home Servicing, LLC	Baton Rouge	LA
Homeowners Mortgage of America, Inc.	Atlanta	GA
Homeward Residential, Inc.	Coppell	TX
Housing Authority of Mingo County	Delbarton	WV
Housing Authority of Wayne County	Wayne	WV
Howard Hanna Financial Services, Inc.	Pittsburgh	PA
HSBC Mortgage Services Inc.	Brandon	FL
iFreedom Direct Corporation	Salt Lake City	UT
IGATE Global Solutions Limited	Fremont	CA
Integrity Home Mortgage Corporation	Winchester	VA
Intercoastal Mortgage Company	Fairfax	VA
iServe Servicing, Inc.	San Diego	CA
ISGN Solutions, Inc.	Palm Bay	FL
J.P. Morgan Mortgage Acquisition Corp.	New York	NY
James B. Nutter & Company	Kansas City	MO
Jefferies Mortgage Finance, Inc.	Stamford	CT
Kanawha Institute for Social Research & Action, Inc.	Dunbar	WV
Kondaur Capital Corporation	Orange	CA
Kyanite Financial Business Services, Inc.	Research Triangle Park	NC
Lakeview Loan Servicing, LLC	Coral Gables	FL
LenderFi, Inc.	Valencia	CA
LenderLive Network, Inc.	Glendale	CO
Lending Solutions, Inc.	Duluth	GA
Liberty Home Equity Solutions, Inc.	Rancho Cordova	CA
Live Well Financial, Inc.	Richmond	VA
loanDepot.com, LLC	Foothill Ranch	CA
Marix Servicing LLC	Tempe	AZ
Mason McDuffie Mortgage Corporation	San Ramon	CA
Maverick Funding Corp.	Parsippany	NJ
MBA Mortgage Services, Inc.	Bel Air	MD
McLean Mortgage Corporation	Fairfax	VA
Merrill Lynch Mortgage Lending, Inc.	New York	NY
MGC Mortgage, Inc.	Plano	TX
Michigan Mutual, Inc.	Port Huron	MI
Mid America Mortgage, Inc.	Rocky River	OH
Military Family Home Loans, LLC	West Des Moines	IA
Millennium Financial Group, Inc dba Mlend	Frederick	MD
MorEquity, Inc.	Evansville	IN
Morgan Stanley Mortgage Capital Holdings LLC	New York	NY
Mortgage Access Corp.	Morris Plains	NJ
Mortgage Investors Corporation	St. Petersburg	FL

Company Name	City	State
Mortgage Network, Inc.	Danvers	MA
Mortgage Research Center, LLC	Columbia	MO
Mountain CAP of WV, Inc.	Buckhannon	WV
Mountain Opportunities Corporation	Clarksburg	WV
Mountaineer Development Corporation	Delbarton	WV
Movement Mortgage, LLC	Virginia Beach	VA
MTGLQ Investors, L.P.	New York	NY
myCUmortgage, LLC	Fairborn	OH
NAD Acquisition 3, LLC	Stamford	CT
National Asset Mortgage, LLC	Columbia	SC
NATIONS LENDING CORPORATION	Independence	OH
Nationstar Mortgage LLC	Lewisville	TX
Nationwide Advantage Mortgage Company	Des Moines	IA
Nationwide Equities Corporation	Mahwah	NJ
New America Financial Corporation	Rockville	MD
New Penn Financial, LLC	Plymouth Meeting	PA
NFM, Inc.	Linthicum	MD
North Central WV Community Action Association, Inc.	Fairmont	WV
NVR Mortgage Finance, Inc.	Canonsburg	PA
NYCB Mortgage Company, LLC	Cleveland	OH
Ocwen Financial Solutions Private Limited	Bangalore	
Ocwen Loan Servicing, LLC	West Palm Beach	FL
One Reverse Mortgage, LLC	San Diego	CA
Pacific Union Financial, LLC	Irving	TX
Paramount Residential Mortgage Group, Inc.	Corona	CA
PENNYMAC CORP.	Moorpark	CA
PennyMac Loan Services, LLC	Moorpark	CA
PennyMac Mortgage Investment Trust Holdings I, LLC	Moorpark	CA
PHH Home Loans, LLC	Mount Laurel	NJ
PHH Mortgage Corporation	Mt. Laurel	NJ
Pingora Loan Servicing, Inc.	Wilmington	DE
Platinum Home Mortgage Corporation	Rolling Meadows	IL
Pleasant Valley Home Mortgage Corporation	Moorestown	NJ
PNMAC Mortgage Co., LLC	Moorpark	CA
PNMAC Mortgage Opportunity Fund Investors, LLC	Moorpark	CA
Polaris Home Funding Corp.	Grandville	MI
Potomac Mortgage Group, Inc.	Fairfax	VA
Premia Mortgage, LLC	Troy	MI
Pride Community Services, Inc.	Logan	WV
Primary Residential Mortgage, Inc.	Salt Lake City	UT
PrimeLending, A PlainsCapital Company	Dallas	TX
Princeton Financial, LLC	Bridgeville	PA

Company Name	City	State
Priority Mortgage Corp.	Worthington	OH
Prodovis Mortgage, LLC	Broomfield	CO
Proficio Mortgage Ventures, LLC	Orlando	FL
Prospect Mortgage, LLC	Sherman Oaks	CA
Prosperity Mortgage Company	Chantilly	VA
Provident Funding Associates, LP	San Bruno	CA
Quantum Servicing Corporation	Tampa	FL
Quicken Loans Inc.	Detroit	MI
RBS Financial Products Inc.	Stamford	CT
Real Estate Mortgage Network, Inc.	Edison	NJ
Real Time Resolutions, Inc.	Dallas	TX
Redwood Residential Acquisition Corporation	Mill Valley	CA
Republic Mortgage Home Loans, LLC	Murray	UT
Residential Credit Solutions, Inc.	Fort Worth	TX
Residential Funding Company, LLC	Bloomington	MN
Residential Mortgage Solution LLC	Santa Monica	CA
Resurgent Capital Services, L.P.	Greenville	SC
Reverse Mortgage Solutions, Inc	Spring	TX
Reverse Mortgage USA, Inc.	Austin	TX
Revolutionary Mortgage Company	Frederick	MD
Roosevelt Mortgage Acquisition Company	New York	NY
RoundPoint Mortgage Company	Charlotte	NC
RoundPoint Mortgage Servicing Corporation	Charlotte	NC
Rushmore Loan Management Services LLC	Irvine	CA
SAFE Housing and Economic Development, Inc.	Welch	WV
Select Portfolio Servicing, Inc.	Salt Lake City	UT
Selene Finance LP	Houston	TX
Servis One, Inc.	Irving	TX
Seterus, Inc.	Research Triangle Park	NC
Shannon Funding LLC	Bellevue	WA
Shellpoint Partners LLC	New York	NY
Shelter Mortgage Company, L.L.C.	Brown Deer	WI
Sierra Pacific Mortgage Company, Inc.	Folsom	CA
Silvergate Funding, Inc.	La Jolla	CA
SIRVA Mortgage, Inc.	Independence	OH
SN Servicing Corporation	Baton Rouge	LA
Southeastern Appalachian Rural Alliance, Inc	Lewisburg	WV
Southern Appalachian Labor School	Kincaid	WV
Southwest Stage Funding, LLC	Gilbert	AZ
Specialized Loan Servicing LLC	Highlands Ranch	CO
Spectra Funding, Inc.	Carlsbad	CA
Springleaf Financial Services of Ohio, Inc.	Evansville	IN

Company Name	City	State
Springleaf Financial Services, Inc.	Evansville	IN
Springleaf Mortgage Services, Inc.	Evansville	IN
Statebridge Company, LLC	Denver	CO
Stearns Lending, Inc.	Santa Ana	CA
Stonegate Mortgage Corporation	Mansfield	OH
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
Triad Financial Services, Inc.	Jacksonville	FL
Union Home Mortgage Corp.	Strongsville	OH
United Security Financial Corp.	Murray	UT
United Shore Financial Services, LLC	Troy	MI
Urban Financial Group, Inc.	Tulsa	OK
US Mortgage Corporation	Melville	NY
Vanderbilt Mortgage and Finance, Inc.	Maryville	TN
Vantium Capital, Inc.	Irving	TX
VBS Mortgage, LLC	Harrisonburg	VA
Victorian Finance, LLC	Bridgeville	PA
W. J. Bradley Mortgage Capital, LLC	Centennial	CO
WCS Lending LLC	Boca Raton	FL
Wendover Financial Services Corporation	Wayne	PA
Weststar Mortgage, Inc.	Woodbridge	VA
Wingspan Portfolio Advisors, LLC	Carrollton	TX
Wipro Gallagher Solutions, Inc.	Franklin	TN
Woodlands Development Group	Elkins	WV
Wyndham Capital Mortgage, Inc.	Charlotte	NC
Zenta Mortgage Services, LLC	Charlotte	NC

WEST VIRGINIA LICENSED MONEY TRANSMITTERS

Licensee	Location
AAA Allied Group, Inc.	Cincinnati, Ohio
ADP Payroll Services, Inc.	Roseland, New Jersey
Amazon Payments, Inc.	Seattle, Washington
American Express Prepaid Card Management Corp.	Phoenix, Arizona
American Express Travel Related Services Company, Inc.	New York, New York
Bancomer Transfer Services, Inc.	Houston, Texas
Blackhawk Network California, Inc.	Pleasanton, California
Blackhawk Network, Inc.	Pleasanton, California
Cambridge Mercantile Corp. (U.S.A.)	New York, New York
CheckFree Services Corporation	Norcross, Georgia
CheckFreePay Corporation	Wallingford, Connecticut
Comdata Network, Inc.	Brentwood, Tennessee
Comdata TN, Inc.	Brentwood, Tennessee
Continental Exchange Solutions, Inc. dba(s) RIA Financial Services	Buena Park, California
Custom House (USA) Ltd. dba Western Union Business Solutions	Englewood, Colorado
Facebook Payments Inc.	Melo Park, California
GiroCheck Financial, Inc.	Miami, Florida
Global Cash Access, Inc. (GCA)	Las Vegas, Nevada
Google Payment Corp. d/b/a Google Checkout, Google Wallet, Google	Mountain View, California
Green Dot Corporation	Pasadena, California
GSC Enterprises, Inc. dba Fidelity Express	Sulphur Springs, Texas
IDT Payment Services, Inc.	Newark, New Jersey
Integrated Payment Systems Inc.	Greenwood Village, Colorado
Intelispend Prepaid Solutions, LLC	Fenton, Missouri
Internet Escrow Services, Inc.	Rancho Santa Margarita, California
ITC Financial Licenses, Inc.	Columbus, Georgia
JPay Inc.	Miramar, Florida
Keefe Commissary Network, L.L.C. (Trade Name Access Corrections)	St. Louis, Missouri
Kroger MTL Management, LLC	Cincinnati, Ohio
Meracord LLC (Trade Name Meracord)	Tacoma, Washington
Merchants Express Money Order Company, Inc.	Wormleysburg, Pennsylvania
Metavante Payment Services, LLC	Milwaukee, Wisconsin
MoneyGram Payment Systems, Inc.	Minneapolis, Minnesota
Nationwide Biweekly Administration, Inc.	Xenia, Ohio
NetSpend Corporation	Austin, Texas
nFinanSe Payments Inc.	Tampa, Florida

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

WEST VIRGINIA REGULATED CONSUMER LENDERS

Company Name	Office
Beckley Loan Company	
622 Neville Street, P.O. Box 1146, Beckley, WV	Main
Budget Finance Company	
251 Riverview Lane, P.O. Box 56, New Martinsville, WV	Main
CitiFinancial, Inc.	
753 Valley Pointe Shopping Center, Elkins, WV	Main
Lendmark Financial Services of West Virginia	
796 Foxcraft Avenue, Suite 105, Martinsburg, WV	Main
6526 Mall Road, Morgantown, WV	Branch
506 Emily Drive, Clarksburg, WV	Branch
Nicholas Loan & Mortgage, Inc.	
1022 Wal-Street, Summersville, WV	Main
OneMain Financial, Inc.	
43 RHL Boulevard, South Charleston, WV	Main
Route 220 South, Suite 100, Keyser, WV	Branch
2694 White Hall Boulevard, White Hall, WV	Branch
220 Virginia Street West, Charleston, WV	Branch
4341 Route 60, Huntington, WV	Branch
522 Emily Drive, Clarksburg, WV	Branch
1704-C Mileground Road, Morgantown, WV	Branch
63A Water Street, Logan, WV	Branch
129 Dayton Street, Beckley, WV	Branch
4144 State Route 34, Unit 9, Hurricane, WV	Branch
1349 Edwin Miller Blvd., Martinsburg, WV	Branch
2998 Charleston Road, Suite 3, Ripley, WV	Branch
1253 Stafford Drive, Princeton, WV	Branch
1911 7th Street, Parkersburg, WV	Branch
605 Fayette Square Shopping Center, Suite C, Oak Hill, WV	Branch
1819 Jefferson Sreet (Jeffers), Bluefield, WV	Branch
1021 National Road, #1, Wheeling, WV	Branch
540 N. Jefferson Street, Lewisburg, WV	Branch

Springleaf Home Equity, Inc.

105 LB & T Way, Logan, WV	Main
River Walk Plaza, 10 River Walk Mall, South Charleston,	Branch
329 Mall Road, Oak Hill, WV	Branch
55 Meridian Parkway, Suite 110, Martinsburg, WV	Branch
95 West Main, Buckhannon, WV	Branch
309 Beckley Crossing Shopping Center, Beckley, WV	Branch
144 N. State Route 2, New Martinsville, WV	Branch
4341 State Rt. 60 East, Huntington, WV	Branch
827 Fairmont Road, Suite 103, Westover, WV	Branch
518 N. Jefferson Street, Lewisburg, WV	Branch
1257 Stafford Drive, Princeton, WV	Branch

VERIFICATION OF ANNUAL REPORT

I, Robert J. Lamont, having been duly authorized by Commissioner Cline, 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.

Robert J. Lamont, General Counsel

Taken, subscribed and sworn to before me this 26th day of November 2013.

Grace Ball
Notary Public

OFFICIAL SEAL
NOTARY PUBLIC
STATE OF WEST VIRGINIA
GRACE BALL
900 PENNSYLVANIA AVENUE
SUITE 306
CHARLESTON, WV 25302-3542
My commission expires November 25, 2018