

NORTH CAROLINA COMMISSIONER OF BANKS

Annual Report



2022

n o r t h c a r o l i n a
COMMISSIONER OF BANKS

Katherine M.R. Bosken
Commissioner of Banks





State of North Carolina

OFFICE OF THE COMMISSIONER OF BANKS

Roy Cooper
GOVERNOR

Katherine M.R. Bosken
Commissioner of Banks

To The Honorable Roy Cooper, Governor of North Carolina:

I hereby respectfully submit the 2022 Annual Report of the Commissioner of Banks. The report provides financial information for the calendar year ended December 31, 2022, regarding North Carolina state-chartered commercial banks, savings banks, and non-depository trust companies under the supervision of the Office of the Commissioner of Banks.

The financial condition of North Carolina's state-chartered banks and savings institutions remained stable during 2022. Aggregate total assets increased \$71 billion while deposits increased \$37 billion, primarily due to the merger of First-Citizens Bank and Trust Company, Raleigh, North Carolina, and CIT Bank, National Association, Pasadena, California.

Overall asset quality of North Carolina's state-chartered banks and savings institutions improved in 2022 with the delinquency ratio, which is a measurement of past-due and nonaccrual loans and leases to total loans and leases, declining from 1.14 percent of total loans and leases to 1.02 percent. However, Other Real Estate Owned, an asset category comprised of foreclosed real estate collateral, increased \$48 million from year-end 2021.

The majority of North Carolina's state-chartered institutions were profitable during the year. The average net interest margin improved from 3.23 percent as of year-end 2021 to 3.49 percent as of year-end 2022 and net income to average assets, commonly referred to as return on average assets, slightly increased from last year.

All of North Carolina's banks and savings institutions are well-capitalized, while the majority of these institutions maintain favorable levels of profitability. Moreover, these institutions continue to function as important contributors to the communities and markets they serve. The Office of the Commissioner of Banks remains committed to and focused on ensuring that all institutions under its supervision operate in a safe and sound manner.

Detailed information on the entities covered in this report can be found in the Bank Directory and State Trust Companies sections of this report. As a convenience to the public, this report is also available on the Commissioner of Banks' website at <http://www.nccob.gov>.

Respectfully submitted,
Katherine M.R. Bosken
Katherine M.R. Bosken
Commissioner of Banks

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NC State-Chartered Banks Aggregate Report of Condition

ASSETS*	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>
Cash and due from depository institutions	29,180	33,625	26,676	22,240	7,021	6,486
Securities	158,642	177,954	137,694	86,789	56,809	58,388
Federal funds sold and resell agreements	376	270	155	273	29	50
Total loans and leases	430,774	351,381	362,125	354,632	191,342	185,105
Less: loan loss allowance	5,688	4,150	5,474	1,709	1,709	1,639
Trading account assets	3,002	4,413	5,547	5,302	152	579
Net fixed assets including capital leases	6,842	6,430	6,724	6,945	3,853	3,669
Other real estate owned	159	111	143	177	140	166
Intangible assets	35,003	32,551	29,771	30,344	12,201	11,814
All other assets	44,161	28,762	25,508	26,658	14,343	15,283
Total assets	702,451	631,347	588,869	531,651	284,181	279,901
LIABILITIES AND CAPITAL*	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>
Total deposits	555,914	518,737	472,230	407,260	223,648	217,171
Federal funds and repurchase agreements	752	697	958	1,098	672	2,405
All other interest-bearing liabilities	53,116	17,635	24,099	35,690	17,233	17,597
All other liabilities	18,712	19,765	17,237	15,867	7,756	8,322
Equity capital	73,957	74,512	74,345	71,736	34,872	34,406
Total liabilities, preferred stock, and equity	702,451	631,347	588,869	531,651	284,181	279,901

* Amounts Rounded to Millions of Dollars

** (TE) Tax-Equivalent

*** Weight Average

NC State-Chartered Banks Aggregate Report of Income

INCOME STATEMENT*	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>
Total tax-exempt interest income	369	372	386	202	196	293
Total taxable interest income	21,214	15,330	17,104	11,068	9,636	8,552
Total noninterest income	10,076	8,366	7,787	5,590	5,214	5,422
Total interest expense	2,544	642	1,651	1,998	1,336	780
Total noninterest expense	17,837	16,266	15,842	9,190	8,335	8,944
Provision for loan and lease losses	1,507	(926)	2,253	395	363	268
Realized gains (losses) on securities	(69)	35	482	(107)	1	(3)
Applicable income taxes	1,723	1,601	1,095	1,021	976	1,245
Net extraordinary gains (losses)	(91)	101	31	16	(23)	(21)
Net income (loss)	7,888	6,621	4,949	4,165	4,014	3,006
OTHER DATA	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>
Number of institutions reporting	36	37	40	38	38	42
Number of unprofitable institutions	2	3	5	5	2	3
Noncurrent loans and leases	4,582	3,732	4,166	4,201	1,470	1,575
Restructured loans and leases	1,955	1,159	1,132	731	887	834
AVERAGE RATIOS***	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>
Equity capital to total assets	11.08	11.95	12.53	14.63	12.63	12.64
Delinquency ratio	1.02	1.14	0.95	1.35	1.58	1.61
Liquidity ratio	29.39	39.02	30.90	26.30	23.72	24.62
Yield on average earning assets (TE**)	3.85	3.53	3.88	4.64	4.53	4.17
Cost of funds	0.50	0.40	0.77	1.10	0.81	0.61
Net interest margin (TE**)	3.49	3.23	3.29	3.80	3.90	3.68
Efficiency ratio	70.51	74.96	81.31	87.89	73.10	75.67
Net income to average total assets	0.86	0.83	0.53	0.63	0.89	0.67

* Amounts Rounded to Millions of Dollars
 ** (TE) Tax-Equivalent
 *** Weight Average

Alliance Bank & Trust Company

Gastonia

Daniel M. Boyd, IV
President and Chief Executive Officer

292 W. Main Avenue, 28052
(704) 865-1634

www.alliancebanknc.com

Assets (000)

Cash and balances due from depository institutions	\$24,011
Securities	\$28,904
Federal funds sold and resell agreements	\$0
Net loans and leases	\$182,712
Net fixed assets including capital leases	\$3,460
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$3,824
Total Assets	\$242,911

Liabilities and Equity (000)

Deposits	\$223,351
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$447
Total liabilities	\$223,798
Total equity	\$19,113
Total liabilities and equity	\$242,911
2022 Earnings	\$2,508

American Bank of the Carolinas

Monroe

William R. Adcock
President and Chief Executive Officer

312 North Charlotte Avenue, 28112
(704) 996-5011

www.abc-nc.com/

Assets (000)

Cash and balances due from depository institutions	\$28,009
Securities	\$28,566
Federal funds sold and resell agreements	\$15,301
Net loans and leases	\$93,399
Net fixed assets including capital leases	\$1,872
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$1,129
Total Assets	\$168,276

Liabilities and Equity (000)

Deposits	\$150,897
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$1,731
Total liabilities	\$152,628
Total equity	\$15,648
Total liabilities and equity	\$168,276
2022 Earnings	\$926

Bank of Oak Ridge

Oak Ridge

Thomas W. Wayne
Chief Executive Officer

2211 Oak Ridge Rd., 27310
(336) 644-9944

www.bankofoakridge.com

Assets (000)

Cash and balances due from depository institutions	\$47,637
Securities	\$70,326
Federal funds sold and resell agreements	\$0
Net loans and leases	\$421,444
Net fixed assets including capital leases	\$10,168
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$35,271
Total Assets	\$584,846

Liabilities and Equity (000)

Deposits	\$485,802
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$31,183
Other liabilities	\$5,703
Total liabilities	\$522,688
Total equity	\$62,158
Total liabilities and equity	\$584,846
2022 Earnings	\$7,360

Belmont Savings Bank, SSB

Belmont

Mark Yount
President and Chief Executive Officer

210 Park Street, 28012
(704) 825-9861
www.belmontfederal.com/

Assets (000)

Cash and balances due from depository institutions	\$6,051
Securities	\$9,368
Federal funds sold and resell agreements	\$0
Net loans and leases	\$89,022
Net fixed assets including capital leases	\$2,775
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$2,452
Total Assets	\$109,668

Liabilities and Equity (000)

Deposits	\$90,669
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$311
Total liabilities	\$90,980
Total equity	\$18,688
Total liabilities and equity	\$109,668
2022 Earnings	\$501

Black Mountain Savings Bank, SSB

Black Mountain

M. Wendell Begley
President and Chief Executive Officer

200 E State St., 28711
(828) 669-7991

Assets (000)

Cash and balances due from depository institutions	\$13,666
Securities	\$0
Federal funds sold and resell agreements	\$0
Net loans and leases	\$30,768
Net fixed assets including capital leases	\$170
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$267
Total Assets	\$44,871

Liabilities and Equity (000)

Deposits	\$38,588
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$920
Total liabilities	\$39,508
Total equity	\$5,363
Total liabilities and equity	\$44,871
2022 Earnings	\$81

blueharbor bank

Mooreville

Joe I. Marshall, Jr.
President and Chief Executive Officer

106 Corporate Park Dr., 28117
(704) 662-7700
www.blueharborbank.com

Assets (000)

Cash and balances due from depository institutions	\$11,943
Securities	\$41,366
Federal funds sold and resell agreements	\$0
Net loans and leases	\$332,325
Net fixed assets including capital leases	\$11,431
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$9,067
Total Assets	\$406,132

Liabilities and Equity (000)

Deposits	\$359,487
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$4,155
Total liabilities	\$363,642
Total equity	\$42,490
Total liabilities and equity	\$406,132
2022 Earnings	\$6,903

Coastal Bank & Trust

Jacksonville

Richard G. Jefferson
President and Chief Executive Officer

2414 N. Marine Blvd., 28546
(910) 577-3200

www.coastalbanknc.com

Assets (000)

Cash and balances due from depository institutions	\$14,286
Securities	\$22,270
Federal funds sold and resell agreements	\$0
Net loans and leases	\$148,096
Net fixed assets including capital leases	\$1,022
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$6,132
Total Assets	\$191,806

Liabilities and Equity (000)

Deposits	\$171,766
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$624
Total liabilities	\$172,390
Total equity	\$19,416
Total liabilities and equity	\$191,806
2022 Earnings	\$1,631

Dogwood State Bank

Raleigh

Steve W. Jones
Chief Executive Officer

5401 Six Forks Road, Suite 100, 27609
(919) 863-2293

www.dogwoodstatebank.com

Assets (000)

Cash and balances due from depository institutions	\$39,883
Securities	\$122,806
Federal funds sold and resell agreements	\$0
Net loans and leases	\$885,594
Net fixed assets including capital leases	\$17,829
Other real estate owned	\$0
Intangible assets	\$11,285
Other assets	\$40,859
Total Assets	\$1,118,256

Liabilities and Equity (000)

Deposits	\$903,917
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$68,010
Other liabilities	\$8,412
Total liabilities	\$980,339
Total equity	\$137,917
Total liabilities and equity	\$1,118,256
2022 Earnings	\$10,595

Farmers & Merchants Bank

Granite Quarry

J. Steven Fisher
President, Chief Executive Officer and Chairman

138 N Salisbury Ave., 28072
(704) 633-1772

www.fmbnc.com

Assets (000)

Cash and balances due from depository institutions	\$212,065
Securities	\$171,721
Federal funds sold and resell agreements	\$0
Net loans and leases	\$534,430
Net fixed assets including capital leases	\$16,435
Other real estate owned	\$1,765
Intangible assets	\$641
Other assets	\$21,534
Total Assets	\$958,591

Liabilities and Equity (000)

Deposits	\$857,385
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$7,389
Total liabilities	\$864,774
Total equity	\$93,817
Total liabilities and equity	\$958,591
2022 Earnings	\$14,619

First Bank

Southern Pines

Michael G. Mayer
President and Chief Executive Officer

300 SW Broad Street, 28387
(910) 246-2500
www.localfirstbank.com

Assets (000)

Cash and balances due from depository institutions	\$271,812
Securities	\$2,856,193
Federal funds sold and resell agreements	\$0
Net loans and leases	\$6,575,460
Net fixed assets including capital leases	\$152,913
Other real estate owned	\$658
Intangible assets	\$376,938
Other assets	\$391,214
Total Assets	\$10,625,188

Liabilities and Equity (000)

Deposits	\$9,234,712
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$221,842
Other liabilities	\$69,881
Total liabilities	\$9,526,435
Total equity	\$1,098,753
Total liabilities and equity	\$10,625,188
2022 Earnings	\$150,547

First Carolina Bank

Rocky Mount

Ronald A. Day
President and Chief Executive Officer

171 N Winstead Ave., 27804
(252) 937-2152
www.firstcarolinabank.com

Assets (000)

Cash and balances due from depository institutions	\$130,041
Securities	\$150,274
Federal funds sold and resell agreements	\$0
Net loans and leases	\$1,749,165
Net fixed assets including capital leases	\$35,942
Other real estate owned	\$0
Intangible assets	\$1,792
Other assets	\$45,132
Total Assets	\$2,112,346

Liabilities and Equity (000)

Deposits	\$1,687,921
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$100,000
Other liabilities	\$14,810
Total liabilities	\$1,802,731
Total equity	\$309,615
Total liabilities and equity	\$2,112,346
2022 Earnings	\$25,150

First-Citizens Bank & Trust Company

Raleigh

Frank B. Holding, Jr.
Chief Executive Officer and Chairman

239 Fayetteville St. Mall, 27611
(919) 716-7520
www.firstcitizens.com

Assets (000)

Cash and balances due from depository institutions	\$5,514,438
Securities	\$19,269,898
Federal funds sold and resell agreements	\$0
Net loans and leases	\$69,974,232
Net fixed assets including capital leases	\$1,637,673
Other real estate owned	\$46,815
Intangible assets	\$469,492
Other assets	\$12,267,591
Total Assets	\$109,180,139

Liabilities and Equity (000)

Deposits	\$89,537,312
Federal funds purchased and repurchase agreements	\$436,074
Other borrowed money	\$5,159,827
Other liabilities	\$4,112,312
Total liabilities	\$99,245,525
Total equity	\$9,934,614
Total liabilities and equity	\$109,180,139
2022 Earnings	\$1,198,202

Hertford Savings Bank, SSB

Hertford

Vivian D. Sutton
President

121 N Church St., 27944
(252) 426-5403

Assets (000)

Cash and balances due from depository institutions	\$1,531
Securities	\$1,941
Federal funds sold and resell agreements	\$639
Net loans and leases	\$10,919
Net fixed assets including capital leases	\$36
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$161
Total Assets	\$15,227

Liabilities and Equity (000)

Deposits	\$12,832
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$64
Total liabilities	\$12,896
Total equity	\$2,331
Total liabilities and equity	\$15,227
2022 Earnings	\$131

HomeTrust Bank

Asheville

C. Hunter Westbrook
President and Chief Executive Officer

10 Woodfin Street, 28801
(828) 254-8144
www.htb.com/

Assets (000)

Cash and balances due from depository institutions	\$194,276
Securities	\$147,942
Federal funds sold and resell agreements	\$0
Net loans and leases	\$3,020,059
Net fixed assets including capital leases	\$74,456
Other real estate owned	\$200
Intangible assets	\$28,797
Other assets	\$181,112
Total Assets	\$3,646,842

Liabilities and Equity (000)

Deposits	\$3,053,751
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$135,630
Other liabilities	\$60,206
Total liabilities	\$3,249,587
Total equity	\$397,255
Total liabilities and equity	\$3,646,842
2022 Earnings	\$37,576

Jackson Savings Bank, SSB

Sylva

Tim Evans
Executive Vice President

741 W Main St., 28779
(828) 586-2451
www.jacksonsavingsbank.com

Assets (000)

Cash and balances due from depository institutions	\$13,369
Securities	\$0
Federal funds sold and resell agreements	\$0
Net loans and leases	\$18,127
Net fixed assets including capital leases	\$127
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$421
Total Assets	\$32,044

Liabilities and Equity (000)

Deposits	\$24,988
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$36
Total liabilities	\$25,024
Total equity	\$7,020
Total liabilities and equity	\$32,044
2022 Earnings	\$100

KS Bank, Inc.

Smithfield

Earl W. Worley, Jr.
President and Chief Executive Officer

1031 N. Brightleaf Blvd., 27577
(919) 938-3101
www.ksbankinc.com

Assets (000)

Cash and balances due from depository institutions	\$12,820
Securities	\$99,936
Federal funds sold and resell agreements	\$0
Net loans and leases	\$413,741
Net fixed assets including capital leases	\$9,476
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$11,296
Total Assets	\$547,269

Liabilities and Equity (000)

Deposits	\$482,208
Federal funds purchased and repurchase agreements	\$2,028
Other borrowed money	\$15,000
Other liabilities	\$4,165
Total liabilities	\$503,401
Total equity	\$43,868
Total liabilities and equity	\$547,269
2022 Earnings	\$7,959

LifeStore Bank

West Jefferson

Robert E. Washburn
President and Chief Executive Officer

21 East Ashe Street, 28694
(336) 246-4344
www.golifestore.com

Assets (000)

Cash and balances due from depository institutions	\$28,174
Securities	\$110,483
Federal funds sold and resell agreements	\$0
Net loans and leases	\$254,423
Net fixed assets including capital leases	\$8,937
Other real estate owned	\$45
Intangible assets	\$1,303
Other assets	\$17,196
Total Assets	\$420,561

Liabilities and Equity (000)

Deposits	\$352,282
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$23,000
Other liabilities	\$3,640
Total liabilities	\$378,922
Total equity	\$41,639
Total liabilities and equity	\$420,561
2022 Earnings	\$4,544

Lumbee Guaranty Bank

Pembroke

Kyle R. Chavis
Chief Executive Officer

403 E Third St., 28372
(910) 521-9707
www.lumbeeguarantylbank.com

Assets (000)

Cash and balances due from depository institutions	\$35,465
Securities	\$236,499
Federal funds sold and resell agreements	\$0
Net loans and leases	\$183,352
Net fixed assets including capital leases	\$8,187
Other real estate owned	\$0
Intangible assets	\$591
Other assets	\$20,245
Total Assets	\$484,339

Liabilities and Equity (000)

Deposits	\$441,523
Federal funds purchased and repurchase agreements	\$2,388
Other borrowed money	\$47
Other liabilities	\$4,991
Total liabilities	\$448,949
Total equity	\$35,390
Total liabilities and equity	\$484,339
2022 Earnings	\$4,936

Mechanics and Farmers Bank

Durham

James H. Silis, III
President and Chief Executive Officer

116 W. Parrish St., 27702
(919) 687-7800
www.mfbonline.com

Assets (000)

Cash and balances due from depository institutions	\$92,092
Securities	\$72,052
Federal funds sold and resell agreements	\$0
Net loans and leases	\$244,046
Net fixed assets including capital leases	\$4,056
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$17,439
Total Assets	\$429,685

Liabilities and Equity (000)

Deposits	\$371,461
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$76
Other liabilities	\$5,486
Total liabilities	\$377,023
Total equity	\$52,662
Total liabilities and equity	\$429,685
2022 Earnings	\$4,435

Morganton Savings Bank, SSB

Morganton

Michael P. Ayotte
President and Chief Executive Officer

100 South King St., 28680
(828) 437-1426
www.morgantonsavings.com

Assets (000)

Cash and balances due from depository institutions	\$22,778
Securities	\$11,178
Federal funds sold and resell agreements	\$1
Net loans and leases	\$71,736
Net fixed assets including capital leases	\$3,135
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$12,473
Total Assets	\$121,301

Liabilities and Equity (000)

Deposits	\$85,789
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$8,000
Other liabilities	\$2,498
Total liabilities	\$96,287
Total equity	\$25,014
Total liabilities and equity	\$121,301
2022 Earnings	\$662

Nantahala Bank & Trust Company

Franklin

Gregory Proffitt
Chief Executive Officer

120 Siler Rd., 28734
(828) 369-2265
www.nantahalabank.com

Assets (000)

Cash and balances due from depository institutions	\$3,285
Securities	\$88,585
Federal funds sold and resell agreements	\$0
Net loans and leases	\$153,633
Net fixed assets including capital leases	\$7,295
Other real estate owned	\$2,639
Intangible assets	\$0
Other assets	\$5,883
Total Assets	\$261,320

Liabilities and Equity (000)

Deposits	\$228,434
Federal funds purchased and repurchase agreements	\$1,998
Other borrowed money	\$11,500
Other liabilities	\$561
Total liabilities	\$242,493
Total equity	\$18,827
Total liabilities and equity	\$261,320
2022 Earnings	\$1,330

New Republic Bank

Charlotte

Ralph Strayhorn
Chief Executive Officer and Chairman

521 East Morehead Street-Suite 100, 28202
(252) 533-9000

www.newrepublicbank.com

Assets (000)

Cash and balances due from depository institutions	\$11,483
Securities	\$6,990
Federal funds sold and resell agreements	\$24,360
Net loans and leases	\$86,869
Net fixed assets including capital leases	\$892
Other real estate owned	\$0
Intangible assets	\$3,043
Other assets	\$2,885
Total Assets	\$136,522

Liabilities and Equity (000)

Deposits	\$112,900
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$1,982
Total liabilities	\$114,882
Total equity	\$21,640
Total liabilities and equity	\$136,522
2022 Earnings	-\$1,667

North State Bank

Raleigh

Larry D. Barbour
President and Chief Executive Officer

6204 Falls of Neuse Rd., 27609
(919) 855-9925

www.northstatebank.com

Assets (000)

Cash and balances due from depository institutions	\$134,828
Securities	\$56,271
Federal funds sold and resell agreements	\$0
Net loans and leases	\$1,042,096
Net fixed assets including capital leases	\$30,989
Other real estate owned	\$0
Intangible assets	\$1,938
Other assets	\$37,769
Total Assets	\$1,303,891

Liabilities and Equity (000)

Deposits	\$1,190,132
Federal funds purchased and repurchase agreements	\$264
Other borrowed money	\$1,050
Other liabilities	\$8,810
Total liabilities	\$1,200,256
Total equity	\$103,635
Total liabilities and equity	\$1,303,891
2022 Earnings	\$14,934

Peoples Bank

Newton

Lance A. Sellers
President and Chief Executive Officer

518 West C St., 28658
(828) 464-5620

www.peoplesbanknc.com

Assets (000)

Cash and balances due from depository institutions	\$71,596
Securities	\$445,394
Federal funds sold and resell agreements	\$0
Net loans and leases	\$1,022,325
Net fixed assets including capital leases	\$18,205
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$62,919
Total Assets	\$1,620,439

Liabilities and Equity (000)

Deposits	\$1,436,599
Federal funds purchased and repurchase agreements	\$47,688
Other borrowed money	\$0
Other liabilities	\$17,320
Total liabilities	\$1,501,607
Total equity	\$118,832
Total liabilities and equity	\$1,620,439
2022 Earnings	\$17,031

Providence Bank

Rocky Mount

Ted E. Whitehurst
President and Chief Executive Officer

450 North Winstead Ave., 27804
(252) 443-9477
www.pbknc.com

Assets (000)

Cash and balances due from depository institutions	\$22,732
Securities	\$100,338
Federal funds sold and resell agreements	\$7,751
Net loans and leases	\$681,565
Net fixed assets including capital leases	\$2,258
Other real estate owned	\$0
Intangible assets	\$4,193
Other assets	\$30,918
Total Assets	\$849,755

Liabilities and Equity (000)

Deposits	\$676,618
Federal funds purchased and repurchase agreements	\$3,691
Other borrowed money	\$70,000
Other liabilities	\$5,506
Total liabilities	\$755,815
Total equity	\$93,940
Total liabilities and equity	\$849,755
2022 Earnings	\$15,558

Riverside Savings Bank, SSB

Roanoke Rapids

Robert L. Harvell
President and Chief Executive Officer

325 Becker Dr., 27870
(252) 537-8061
www.rrsb.com

Assets (000)

Cash and balances due from depository institutions	\$1,923
Securities	\$33,359
Federal funds sold and resell agreements	\$981
Net loans and leases	\$50,902
Net fixed assets including capital leases	\$1,091
Other real estate owned	\$0
Intangible assets	\$908
Other assets	\$6,634
Total Assets	\$95,798

Liabilities and Equity (000)

Deposits	\$68,299
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$7,000
Other liabilities	\$942
Total liabilities	\$76,241
Total equity	\$19,557
Total liabilities and equity	\$95,798
2022 Earnings	\$250

Roxboro Savings Bank, SSB

Roxboro

Keith A. Epstein
Chief Executive Officer

313 S Main St., 27573
(336) 599-2137
www.roxborosavings.com

Assets (000)

Cash and balances due from depository institutions	\$9,461
Securities	\$131,966
Federal funds sold and resell agreements	\$0
Net loans and leases	\$131,991
Net fixed assets including capital leases	\$1,451
Other real estate owned	\$0
Intangible assets	\$363
Other assets	\$17,528
Total Assets	\$292,760

Liabilities and Equity (000)

Deposits	\$241,698
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$4,600
Other liabilities	\$1,486
Total liabilities	\$247,784
Total equity	\$44,976
Total liabilities and equity	\$292,760
2022 Earnings	\$2,211

Southern Bank and Trust Company

Mount Olive

Drew M. Covert
Chief Executive Officer and Chairman

100 North Center St., 28365
(919) 658-7000
www.southernbank.com

Assets (000)

Cash and balances due from depository institutions	\$139,238
Securities	\$1,398,065
Federal funds sold and resell agreements	\$0
Net loans and leases	\$2,817,510
Net fixed assets including capital leases	\$67,705
Other real estate owned	\$0
Intangible assets	\$33,342
Other assets	\$137,423
Total Assets	\$4,593,283

Liabilities and Equity (000)

Deposits	\$4,146,041
Federal funds purchased and repurchase agreements	\$208,061
Other borrowed money	\$0
Other liabilities	\$16,493
Total liabilities	\$4,370,595
Total equity	\$222,688
Total liabilities and equity	\$4,593,283
2022 Earnings	\$43,879

Surrey Bank & Trust

Mount Airy

Edward C. Ashby, III
Chief Executive Officer

145 N Renfro St., 27030
(336) 719-2310
www.surreybank.com

Assets (000)

Cash and balances due from depository institutions	\$217,566
Securities	\$22,298
Federal funds sold and resell agreements	\$1,774
Net loans and leases	\$246,685
Net fixed assets including capital leases	\$5,800
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$12,837
Total Assets	\$506,960

Liabilities and Equity (000)

Deposits	\$442,718
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$5,568
Total liabilities	\$448,286
Total equity	\$58,674
Total liabilities and equity	\$506,960
2022 Earnings	\$8,093

Tarboro Savings Bank, SSB

Tarboro

Daniel B. Dupree
President and Chief Executive Officer

501 N. Main Street, 27886
(252) 823-3116
www.tarborosavingsbank.com

Assets (000)

Cash and balances due from depository institutions	\$7,845
Securities	\$4
Federal funds sold and resell agreements	\$0
Net loans and leases	\$38,672
Net fixed assets including capital leases	\$3,821
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$2,175
Total Assets	\$52,517

Liabilities and Equity (000)

Deposits	\$45,279
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$86
Total liabilities	\$45,365
Total equity	\$7,152
Total liabilities and equity	\$52,517
2022 Earnings	\$200

Taylorsville Savings Bank, SSB

Taylorsville

Carrie S. Lackey
President and Chief Executive Officer

107 Main Avenue Dr., 28681
(828) 632-4228
www.taylorsvillesavings.com

Assets (000)

Cash and balances due from depository institutions	\$10,916
Securities	\$19,140
Federal funds sold and resell agreements	\$0
Net loans and leases	\$98,611
Net fixed assets including capital leases	\$815
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$8,041
Total Assets	\$137,523

Liabilities and Equity (000)

Deposits	\$125,920
Federal funds purchased and repurchase agreements	\$191
Other borrowed money	\$0
Other liabilities	\$2,103
Total liabilities	\$128,214
Total equity	\$9,309
Total liabilities and equity	\$137,523
2022 Earnings	\$470

The Fidelity Bank

Fuquay-Varina

Mary W. Willis
President and Chief Executive Officer

100 S Main St., 27526
(919) 552-2242
www.fidelitybanknc.com

Assets (000)

Cash and balances due from depository institutions	\$189,235
Securities	\$1,342,827
Federal funds sold and resell agreements	\$0
Net loans and leases	\$2,060,766
Net fixed assets including capital leases	\$46,534
Other real estate owned	\$0
Intangible assets	\$20,058
Other assets	\$70,478
Total Assets	\$3,729,898

Liabilities and Equity (000)

Deposits	\$3,538,440
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$11,800
Total liabilities	\$3,550,240
Total equity	\$179,658
Total liabilities and equity	\$3,729,898
2022 Earnings	\$48,558

Triad Business Bank

Greensboro

Ramsey K. Hamadi
Chief Executive Officer

1501 Highwoods Boulevard, Suite 103, 27410
(336) 542-1470
www.triadbusinessbank.com/

Assets (000)

Cash and balances due from depository institutions	\$30,178
Securities	\$137,159
Federal funds sold and resell agreements	\$0
Net loans and leases	\$269,630
Net fixed assets including capital leases	\$1,421
Other real estate owned	\$0
Intangible assets	\$0
Other assets	\$6,721
Total Assets	\$445,109

Liabilities and Equity (000)

Deposits	\$392,862
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$10,000
Other liabilities	\$3,808
Total liabilities	\$406,670
Total equity	\$38,439
Total liabilities and equity	\$445,109
2022 Earnings	-\$364

Truist Bank

Charlotte

William H. Rogers, Jr.
President, Chief Executive Officer, and Chairman

214 N. Tryon Street, 28202
(336) 733-2000
www.truist.com

Assets (000)

Cash and balances due from depository institutions	\$21,240,000
Securities	\$130,037,000
Federal funds sold and resell agreements	\$189,000
Net loans and leases	\$322,851,000
Net fixed assets including capital leases	\$4,489,000
Other real estate owned	\$107,000
Intangible assets	\$34,013,000
Other assets	\$33,302,000
Total Assets	\$546,228,000

Liabilities and Equity (000)

Deposits	\$424,773,000
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$47,249,000
Other liabilities	\$14,263,000
Total liabilities	\$486,285,000
Total equity	\$59,943,000
Total liabilities and equity	\$546,228,000
2022 Earnings	\$6,183,000

Uwharrie Bank

Albemarle

Roger L. Dick
Chief Executive Officer

167 N Second St., 28001
(704) 983-6181
www.uwharrie.com

Assets (000)

Cash and balances due from depository institutions	\$114,581
Securities	\$354,989
Federal funds sold and resell agreements	\$0
Net loans and leases	\$498,373
Net fixed assets including capital leases	\$14,579
Other real estate owned	\$0
Intangible assets	\$4,931
Other assets	\$30,144
Total Assets	\$1,017,597

Liabilities and Equity (000)

Deposits	\$945,656
Federal funds purchased and repurchase agreements	\$0
Other borrowed money	\$0
Other liabilities	\$10,861
Total liabilities	\$956,517
Total equity	\$61,080
Total liabilities and equity	\$1,017,597
2022 Earnings	\$9,498

AAFMAA Wealth Management & Trust LLC

Fayetteville

Stephen C. Mannell, Jr.
President

639 Executive Place, 28305
910-307-3500

www.aafmaa.com

Assets (000)

Cash and balances due from depository institutions	\$575
Securities	\$19,703
Receivables	\$1,421
Prepaid expenses and deposits	\$272
Net fixed assets including capital leases	\$101
Other assets	\$0
Total Assets	\$22,072

Liabilities and Equity (000)

Payable to customer	\$5
Mortgage indebtedness and capital lease obligations	\$0
Other borrowed money	\$0
Other liabilities	\$553
Total equity	\$21,514
Total liabilities and equity	\$22,072
Earnings	\$640

Colony Trust Company, LLC

Charlotte

Eric D. Ridenour
President, Chief Executive Officer, and Chairman

4250 Congress Street, Suite 175, 28209
(704) 285-7300

www.colonyfamilyoffices.com

Assets (000)

Cash and balances due from depository institutions	\$290
Securities	\$2,440
Receivables	\$282
Prepaid expenses and deposits	\$0
Net fixed assets including capital leases	\$0
Other assets	\$0
Total Assets	\$3,012

Liabilities and Equity (000)

Payable to customer	\$0
Mortgage indebtedness and capital lease obligations	\$0
Other borrowed money	\$0
Other liabilities	\$140
Total equity	\$2,872
Total liabilities and equity	\$3,012
Earnings	\$202

Franklin Street Trust Company

Chapel Hill

W. Robert Newell
President

1450 Raleigh Rd., Ste 300, 27517
(919) 489-2600

www.franklin-street.com

Assets (000)

Cash and balances due from depository institutions	\$14,325
Securities	\$0
Receivables	\$3,121
Prepaid expenses and deposits	\$26
Net fixed assets including capital leases	\$0
Other assets	\$988
Total Assets	\$18,460

Liabilities and Equity (000)

Payable to customer	\$1,432
Mortgage indebtedness and capital lease obligations	\$0
Other borrowed money	\$0
Other liabilities	\$256
Total equity	\$16,772
Total liabilities and equity	\$18,460
Earnings	\$3,290

Investors Trust Company

Chapel Hill

James A. Fine, Jr.
Chief Executive Officer

121 N Columbia St., 27514
(919) 968-2200
invtrust.com/

Assets (000)

Cash and balances due from depository institutions	\$1,336
Securities	\$2,512
Receivables	\$326
Prepaid expenses and deposits	\$175
Net fixed assets including capital leases	\$54
Other assets	\$0
Total Assets	\$4,403

Liabilities and Equity (000)

Payable to customer	\$75
Mortgage indebtedness and capital lease obligations	\$0
Other borrowed money	\$0
Other liabilities	\$1,281
Total equity	\$3,047
Total liabilities and equity	\$4,403
Earnings	-\$120

Old North State Trust, LLC

Greensboro

Denis R. de St. Aubin
Chief Executive Officer

1250 N. Revolution Mill Drive, Suite 152 & 250, 27405
(336) 272-9944
www.oldnorthstatetrust.com/

Assets (000)

Cash and balances due from depository institutions	\$2,668
Securities	\$360
Receivables	\$482
Prepaid expenses and deposits	\$97
Net fixed assets including capital leases	\$214
Other assets	\$456
Total Assets	\$4,277

Liabilities and Equity (000)

Payable to customer	\$102
Mortgage indebtedness and capital lease obligations	\$271
Other borrowed money	\$0
Other liabilities	\$204
Total equity	\$3,700
Total liabilities and equity	\$4,277
Earnings	\$335

Piedmont Trust Company

Greensboro

Michael K. Shields
President and Chief Executive Officer

800 Green Valley Rd, 27408
(336) 274-5471
www.piedmonttrust.com/

Assets (000)

Cash and balances due from depository institutions	\$2,598
Securities	\$3,221
Receivables	\$552
Prepaid expenses and deposits	\$395
Net fixed assets including capital leases	\$708
Other assets	\$0
Total Assets	\$7,474

Liabilities and Equity (000)

Payable to customer	\$44
Mortgage indebtedness and capital lease obligations	\$0
Other borrowed money	\$0
Other liabilities	\$1,545
Total equity	\$5,885
Total liabilities and equity	\$7,474
Earnings	\$808

Trust Company of the South

Greensboro

William H. Smith
President, Chief Executive Officer and Chairman

800 Green Valley Road, 27408
(336) 538-1000
www.tcts.com

Assets (000)

Cash and balances due from depository institutions	\$1,834
Securities	\$1,257
Receivables	\$1,386
Prepaid expenses and deposits	\$284
Net fixed assets including capital leases	\$430
Other assets	\$4,125
Total Assets	\$9,316

Liabilities and Equity (000)

Payable to customer	\$112
Mortgage indebtedness and capital lease obligations	\$0
Other borrowed money	\$546
Other liabilities	\$3,872
Total equity	\$4,786
Total liabilities and equity	\$9,316
Earnings	\$2,853

Wakefield Trust Company

Charlotte

Anna S. Nelson
President

1110 E Morehead St., 28204
(704) 372-4500

Private Trust Company

2022 Bank Charter and Office Activity

The Commissioner of Banks approves applications for new state bank charters, conversions to state bank charters, state bank mergers and acquisitions, new branches, branch relocations, consolidations, and closings.

NC State Bank Charter Statistics

Number of State Banks, December 31, 2021	37
Closings : Merger - State Bank to National Bank	1
Number of State Banks, December 31, 2022	36
<hr style="border: 1px solid black;"/>	
Number of Offices, December 31, 2021	3487
Closings	
Ceased Operation	327
Consolidation	167
Merger - State Bank to National Bank	15
Openings	
De Novo Branch	30
De Novo Branch - National Bank to State Bank	77
Number of Offices, December 31, 2022	3085
Other Office Activity	
Name Change	1
Relocation	2

2022 Bank Charters, Mergers and Acquisitions

<u>Bank</u>	<u>Date</u>	<u>Activity</u>
First-Citizens Bank & Trust Company, Raleigh	Jan - 5	Application by First-Citizens Bank & Trust Company, Raleigh, North Carolina, to merge with CIT Group Inc., New York, New York, and its wholly-owned subsidiary CIT Bank, National Association, Pasadena, California. First-Citizens will survive the merger.
Union Bank, Greenville	Dec - 9	Application by First National Bank of Pennsylvania, Greenville, Pennsylvania, to merge with and be the survivor of merger with Union Bank, Greenville, North Carolina.

2022 Bank Office Activity

<u>Bank</u>	<u>Date</u>	<u>Branch</u>
Closings due to Ceased Operation: 327		
blueharbor bank	Aug - 26	Downtown Mooresville Branch 151 East Iredell Avenue, Mooresville, NC, 28115
First Bank	Jan - 28	Virginia Beach Branch 621 Nevan Road, Virginia Beach, VA, 23451
	Mar - 18	Raleigh Branch 4505 Falls of Neuse Road, Suite 100/150, Raleigh, NC, 27609
	Mar - 18	Lillington Branch 818 McKinney Pkwy., Lillington, NC, 27546
	Mar - 18	Fayetteville Road Branch 4400 Fayetteville Rd., Lumberton, NC, 28358
	Mar - 18	Holly Springs Branch 5070 Kentworth Drive, Holly Springs, NC, 27540
	Mar - 18	Fayetteville Village Drive Branch 2939 Village Drive, Fayetteville, NC, 28304
	Mar - 18	Wilmington Branch 1001 Military Cutoff Road, Wilmington, NC, 28405
First-Citizens Bank & Trust Company	Jan - 11	Murrells Inlet Branch 4375 Highway 17, Murrells Inlet, SC, 29576
	Jan - 19	Big A Branch 555 Big A Rd, Toccoa, GA, 30577
	Feb - 4	Coconut Grove Branch 3121 Commodore Plaza, Coconut Grove, FL, 33133
	Feb - 11	Sandy Springs Branch 325 Mount Vernon Hwy., Atlanta, GA, 30328
	May - 4	St Matthews Road Branch 1225 St Matthews Rd, Orangeburg, SC, 29115
	May - 6	Santa Monica Main Street Branch 2827 Main Street, Santa Monica, CA, 90405
	May - 20	Saluda-NC Branch 108 E Main Street, Saluda, NC, 28773
	Jun - 3	Chatsworth Branch 20505 Devonshire Street, Chatsworth, CA, 91311
Jun - 3	San Marino Branch 2549 Huntington Drive, Unit 103, San Marino, CA, 91108	

Bank

Date

Branch

Closings due to Ceased Operation: 327 (Contd.)

First-Citizens Bank & Trust Company	Jun - 3	Arcadia Branch One East Foothill Blvd, Arcadia, CA, 91006
	Jun - 3	La Quinta Branch 78010 Main Street, Suite 100, La Quinta, CA, 92253
	Jun - 3	Buena Park Branch 7872 Valley View Street, Buena Park, CA, 90620
	Jun - 3	Riviera Village Branch 1870 S. Elena Avenue, Redondo Beach, CA, 90277
	Jun - 3	Irvine Branch 5791 Alton Parkway, Irvine, CA, 92618
	Jun - 3	Rancho Palos Verdes Branch 30019 Hawthorne Blvd., Rancho Palosverdes, CA, 90275
	Jun - 3	City of Industry Branch 220 N. Hacienda Blvd., City Of Industry, CA, 91744
	Jun - 7	Eden Branch 231 W Kings Hwy., Eden, NC, 27288
	Jun - 22	DTC-CIT Branch 5675 DTC Blvd., Greenwood Village, CO, 80111
	Jun - 24	Trade Street Branch 3109 S Memorial Dr., Greenville, NC, 27834
	Jun - 30	Pink Hill Branch 109 W Broadway St., Pink Hill, NC, 28572
	Jun - 30	Myrtle Beach Main Branch 2002 Oak St, Myrtle Beach, SC, 29577
	Jul - 13	Glendale Brand Branch 1111 N. Brand Blvd., Suite A, Glendale, CA, 91202
	Jul - 13	Burbank Branch 1001 N. San Fernando Blvd., Suite 150, Burbank, CA, 91504
	Jul - 13	Corona Del Mar Branch 3700 East Coast Highway, Corona Del Mar, CA, 92625
	Jul - 13	La Jolla Prospect Branch 888 Prospect Street, La Jolla, CA, 92037
	Jul - 13	Mission Viejo North Branch 27620 Marguerite Parkway, Mission Viejo, CA, 92692
	Jul - 14	Escondido 300 W Branch 300 West Grand Avenue, Suite 100a, Escondido, CA, 92025

Bank

Date

Branch

Closings due to Ceased Operation: 327 (Contd.)

First-Citizens Bank & Trust Company	Jul - 14	Bel Air Branch 2920 Beverly Glen Circle, Los Angeles, CA, 90077
	Jul - 14	Beverly Hills North Branch 9550 S. Santa Monica Blvd, Suite A, Beverly Hills, CA, 90210
	Jul - 14	Beverlywood Branch 9618 W. Pico Blvd., Suite 504, Los Angeles, CA, 90035
	Jul - 14	Encino West Branch 17050 Ventura Blvd., Encino, CA, 91316
	Jul - 27	Chesnee Branch 110 South Alabama Avenue, Chesnee, SC, 29323
	Aug - 15	Beech Island Branch 13999 Atomic Rd., Beech Island, SC, 29842
	Aug - 15	Raleigh Falls Pointe Office 9650 Falls of Neuse Rd., Raleigh, NC, 27615
	Aug - 15	Weston Parkway Office 2205 Evans Rd., Cary, NC, 27513
	Aug - 16	Valley Hills Branch 1862 Hwy. 70 SE, Hickory, NC, 28602
	Aug - 18	Littleton Branch 111-115 E S Main St., Littleton, NC, 27850
	Aug - 18	Roseboro Branch 304 Hwy. 24, Roseboro, NC, 28382
	Aug - 25	Concord Mills Branch 8541 Concord Mills Blvd., Concord, NC, 28027
	Sep - 9	Racine Regency Branch 6031 Regency West Drive, Mount Pleasant, WI, 53406
	Sep - 9	West Bend Branch 876 S Main Street, West Bend, WI, 53095
	Sep - 13	Sparta Branch 621 S Main St., Sparta, NC, 28675
	Sep - 16	Norcross Branch 1725 Indian Trail Rd., Norcross, GA, 30093
	Sep - 16	Dallas Uptown Branch 2626 Howell St., Ste. 110, Dallas, TX, 75204
	Sep - 23	East Goldsboro Branch 2425 E Ash St., Goldsboro, NC, 27534

Bank

Date

Branch

Closings due to Ceased Operation: 327 (Contd.)

First-Citizens Bank & Trust Company	Sep - 23	Tucson Grant Road Branch 6298 E Grant Road #140, Tucson, AZ, 85712
	Sep - 27	Cary Park Town Center Office 10010 Green Level Church Rd., Cary, NC, 27519
	Sep - 28	Westgate Branch 114 Westgate Plaza Rd., Franklin, NC, 28734
	Sep - 30	Walnut Creek Branch 101 Ygnacio Valley Road, Suite 425, Walnut Creek, CA, 94596
	Oct - 6	Bunn Branch 321 Main St., Bunn, NC, 27508
	Oct - 14	Tri-Cities Branch 1067 Hamilton Place, Johnson City, TN, 37604
	Oct - 31	Camp Lejeune Branch 87 Holcomb Blvd., Bldg. 87, Camp Lejeune, NC, 28547
	Nov - 9	Tucson Banking Office 3561 E. Sunrise Drive, Tucson, AZ, 85718
	Nov - 9	McCormick Ranch Branch 7373 N Scottsdale Road, Scottsdale, AZ, 85253
	Nov - 10	Torrey Hills Branch 3580 Carmel Mountain Road, Suite 160, San Diego, CA, 92130
	Nov - 10	Chandler West Branch 555 W Chandler Boulevard, Chandler, AZ, 85225
	Nov - 16	Sunbury Branch 20 NC Hwy. 32 N, Sunbury, NC, 27979
	Nov - 17	Mooresville Medical Park Office 241 Medical Park Rd., Mooresville, NC, 28117
New Republic Bank	Jan - 14	Rocky Mount Branch 3321 Sunset Avenue, Rocky Mount, NC, 27804
Southern Bank and Trust Company	Nov - 18	Sharpsburg Branch 3938 S Hathaway Blvd., Sharpsburg, NC, 27878
	Nov - 18	Lewiston-Woodville Branch 127 Main St., Lewiston-Woodville, NC, 27849
The Fidelity Bank	Jan - 5	Stoneville Branch 103 S Henry St., Stoneville, NC, 27048
	Jan - 10	Dunn Branch 1000 E Cumberland St., Dunn, NC, 28334

Bank**Date****Branch****Closings due to Ceased Operation: 327 (Contd.)**

The Fidelity Bank	Feb - 24	Aberdeen Branch 11175 US Hwy.15/501, Aberdeen, NC, 28315
Truist Bank	Feb - 1	Lighthouse Plaza Branch 9600 N Alternate A1A, Palm Beach Gardens, FL, 33410
	Feb - 18	17th Street Office 2401 S 17th St., Wilmington, NC, 28401
	Feb - 18	Plymouth Main Office 102 W Main St., Plymouth, NC, 27962
	Feb - 18	Springs Road Branch 1856 12th Ave. NE, Hickory, NC, 28601
	Feb - 18	Sunset Avenue Branch 1106 Sunset Ave., Clinton, NC, 28328
	Feb - 18	Fairmont Branch 104 W Thompson St., Fairmont, NC, 28340
	Feb - 18	Tallywood Branch 3012 Raeford Rd., Fayetteville, NC, 28303
	Feb - 18	Shalotte Branch 5002 Main St., Shallotte, NC, 28470
	Feb - 18	Sullivan Road Branch 621 Sullivan Rd., Statesville, NC, 28677
	Feb - 18	Hickory Grove Branch 6021 Hickory Grove Rd., Charlotte, NC, 28215
	Feb - 18	Waxhaw Branch 520 N Broome St., Waxhaw, NC, 28173
	Feb - 18	Wake Forest Office 12213 Capital Blvd., Wake Forest, NC, 27587
	Feb - 18	La Grange Branch 104 E Washington St., La Grange, NC, 28551
	Feb - 18	Buckingham's Choice Branch 3200 Baker Circle, Adamstown, MD, 21710
	Feb - 18	Sykesville-Fairhaven Branch 7200 Third Ave., Sykesville, MD, 21784
	Feb - 18	Waycross Downtown - Main Branch 500 Albany Ave., Waycross, GA, 31501

Bank

Date

Branch

Closings due to Ceased Operation: 327 (Contd.)

Truist Bank	Feb - 18	Buford Branch 4394 Buford Dr., Buford, GA, 30518
	Feb - 18	Kennesaw Main Branch 2760 N Cobb Pkwy. NW, Kennesaw, GA, 30152
	Feb - 18	Hatcher Square Branch 2345 N Columbia St., Milledgeville, GA, 31061
	Feb - 18	Snellville Main Branch 2230 Scenic Hwy. N, Snellville, GA, 30078
	Feb - 18	Peachtree City Main Branch 705 Crossings E, Peachtree City, GA, 30269
	Feb - 18	Metter Main Branch 205 S. Lewis St., Metter, GA, 30439
	Feb - 18	Governors Crossing Branch 186 Collier Dr., Sevierville, TN, 37862
	Feb - 18	Jefferson City Branch 263 E Broadway Blvd., Jefferson City, TN, 37760
	Feb - 18	Sweetwater Branch 903 New Hwy. 68, Sweetwater, TN, 37874
	Feb - 18	Browns Bridge Branch 2895 Browns Bridge Rd., Gainesville, GA, 30504
	Feb - 18	Sylva Branch 186 Grindstaff Cove Rd., Sylva, NC, 28779
	Feb - 18	Shady Grove Office 9401 Key West Ave., Rockville, MD, 20850
	Feb - 18	Carrollton Main Office 110 Dixie St., Carrollton, GA, 30117
	Feb - 18	Douglasville Main Office 8458 Campbellton St., Douglasville, GA, 30134
	Feb - 18	Pensacola Main Office 5061 N 12th Ave., Pensacola, FL, 32504
	Feb - 18	Silver Spring- Layhill Road Branch 14328 Layhill Rd., Silver Spring, MD, 20906
	Feb - 18	Wildewood Branch 23415 Three Notch Rd., California, MD, 20619
	Feb - 18	Fort Washington Branch 9412 Livingston Rd., Fort Washington, MD, 20744

Bank

Date

Branch

Closings due to Ceased Operation: 327 (Contd.)

Truist Bank	Feb - 18	Collington Branch 10450 Lottsford Rd., Mitchellville, MD, 20721
	Feb - 18	White Plains Branch 10660 Stanhaven Place, White Plains, MD, 20695
	Feb - 18	North Salisbury Branch 2400 N Salisbury Blvd., Salisbury, MD, 21801
	Feb - 18	Bermuda Branch 1115 N John Young Pkwy., Kissimmee, FL, 34741
	Feb - 18	Hunter's Creek Branch 2051 Town Center Blvd., Orlando, FL, 32837
	Feb - 18	Forest Branch 15825 East Hwy. 40, Silver Springs, FL, 34488
	Feb - 18	Spring Hill Branch 5331 Spring Hill Dr., Spring Hill, FL, 34606
	Feb - 18	Howell Road Branch 2525 Howell Branch Rd., Casselberry, FL, 32707
	Feb - 18	Tramore Office 3620 Tramore Pointe Pkwy., Austell, GA, 30106
	Feb - 18	Swan Creek Village Office at Bulle Rock 2025 Pulaski Hwy., Havre De Grace, MD, 21078
	Feb - 18	Suwanee - Town Center Branch 350 Town Center Ave., Suwanee, GA, 30024
	Feb - 18	Prominence Point Office 152 Prominence Point Pkwy., Canton, GA, 30114
	Feb - 18	Tucker Branch 3333 Lawrenceville Hwy., Tucker, GA, 30084
	Feb - 18	East Ridge Branch 6501 Ringgold Rd., East Ridge, TN, 37412
	Feb - 18	Mt. Pleasant Office 885 Johnnie Dodds Blvd., Mount Pleasant, SC, 29464
	Feb - 18	Kings Charter Branch 9707 Sliding Hill Rd., Ashland, VA, 23005
	Feb - 18	Greenbrier Office 1809 Greenbrier Pkwy., Chesapeake, VA, 23320
	Feb - 18	Clifton Forge Main Office 1633 Main St., Clifton Forge, VA, 24422

Bank

Date

Branch

Closings due to Ceased Operation: 327 (Contd.)

Truist Bank	Feb - 18	Boulevard Office 2609 Boulevard, Colonial Heights, VA, 23834
	Feb - 18	Piney Forest Branch 1410 Piney Forest Rd., Danville, VA, 24540
	Feb - 18	Elkton Branch 250 S Stuart Ave., Elkton, VA, 22827
	Feb - 18	Echo Hills Branch 7393 Lee Hwy., Suite A, Falls Church, VA, 22042
	Feb - 18	Jefferson Davis Highway Office 401 Jefferson Davis Hwy., Fredericksburg, VA, 22401
	Feb - 18	Shenandoah Center Office 1355 N Shenandoah Ave., Front Royal, VA, 22630
	Feb - 18	Hayes Branch 2324 George Washington Memorial Hwy., Hayes, VA, 23072
	Feb - 18	Rivermont Avenue Office 2477 Rivermont Ave., Lynchburg, VA, 24503
	Feb - 18	Ocean View Branch 131 W Ocean View Ave., Norfolk, VA, 23503
	Feb - 18	Richmond Airport Branch 1 Richard E Byrd Terminal Dr., Richmond, VA, 23250
	Feb - 18	Lowes Island Office 20789 Great Falls Plaza, Sterling, VA, 20165
	Feb - 18	Stuarts Draft Office 2857 Stuarts Draft Hwy., Suite 143, Stuarts Draft, VA, 24477
	Feb - 18	Tazewell Branch 140 Hillsboro Drive, North Tazewell, VA, 24630
	Feb - 18	Newtown Road Branch 536 Newtown Rd., Virginia Beach, VA, 23462
	Feb - 18	Chimney Hill Branch 969 Chimney Hill Shopping Ctr., Virginia Beach, VA, 23452
	Feb - 18	Waynesboro Branch 105 Hopeman Pkwy., Waynesboro, VA, 22980
	Feb - 18	Westminster Canterbury Office 300 Westminster Canterbury Dr., Winchester, VA, 22603
	Feb - 18	Berryville Avenue Office 1000 Berryville Ave., Winchester, VA, 22601

Bank

Date

Branch

Closings due to Ceased Operation: 327 (Contd.)

Truist Bank	Feb - 18	Stone Creek Village Branch 81 Cornerstone Dr., Cary, NC, 27519
	Feb - 18	Piedmont Avenue Drive Thru Branch 219 N Piedmont St., Calhoun, GA, 30701
	Feb - 18	Riverplace Retirement Center Branch 6850 River Rd., Columbus, GA, 31904
	Feb - 18	Valley Branch 3202 20th Ave., Valley, AL, 36854
	Feb - 18	Evergreen Branch 535 W Front St., Evergreen, AL, 36401
	Feb - 18	Ozark Branch 253 S Union Ave., Ozark, AL, 36360
	Feb - 18	Scottsboro Branch 507 S Broad St., Scottsboro, AL, 35768
	Feb - 18	East University Branch 2124 East University Dr., Auburn, AL, 36830
	Feb - 18	Park Central Branch 410 S. Ware Blvd., Tampa, FL, 33619
	Feb - 18	Citrus Ridge Branch 16650 Woodcrest Way, Clermont, FL, 34714
	Feb - 18	Fruitland Park Branch 410 E Palm St., Fruitland Park, FL, 34731
	Feb - 18	Bonita Springs Branch 27801 Old US 41 Rd., Bonita Springs, FL, 34135
	Feb - 18	San Carlos Park Branch 18031 S Tamiami Trail, Fort Myers, FL, 33908
	Feb - 18	Fort Myers Beach Branch 6061 Estero Blvd., Fort Myers Beach, FL, 33931
	Feb - 18	Miami Lakes Branch 8181 NW 154th St., Suite 100, Miami Lakes, FL, 33016
	Feb - 18	Wellington Branch 151 S State Rd. 7, Wellington, FL, 33414
	Feb - 18	Palm Harbor Branch 35098 US Hwy. 19 N, Palm Harbor, FL, 34684
	Feb - 18	Magnolia Avenue Branch 250 Magnolia Ave. SW, Suite 100, Winter Haven, FL, 33880

Bank

Date

Branch

Closings due to Ceased Operation: 327 (Contd.)

Truist Bank	Feb - 18	Sumter Branch 1299 N Sumter Blvd., North Port, FL, 34286
	Feb - 18	New Smyrna Branch 161 N Causeway, New Smyrna Beach, FL, 32169
	Feb - 18	Potomac Station Branch 680 Potomac Station Dr., NE, Leesburg, VA, 20176
	Feb - 18	Harrisburg Branch 3701 Main St., Harrisburg, NC, 28075
	Feb - 18	West Miramar Branch 17195 Miramar Pkwy, Miramar, FL, 33027
	Feb - 18	Hobe Sound Branch 11400 SE Federal Hwy, Hobe Sound, FL, 33455
	Feb - 18	Tamiami Branch 14690 SW 8th St., Miami, FL, 33184
	Feb - 18	Nottingham Branch 7915 Belair Road, Nottingham, MD, 21236
	Feb - 18	Frostburg Plaza Seasonal Branch 101 Braddock Road, Lane Center, Frostburg, MD, 21532
	Feb - 18	Smithsburg Branch 22940 Jefferson Boulevard, Smithsburg, MD, 21783
	Feb - 18	Cumberland MD Main Branch 71 Baltimore Street, Cumberland, MD, 21502
	Feb - 18	Snowden Branch 8620 Snowden River Parkway, Columbia, MD, 21045
	Feb - 18	Downtown Auburndale Branch 6 Bobby Green Plaza, Auburndale, FL, 33823
	Feb - 18	West Manatee Avenue Branch 7419 Manatee Ave W, Bradenton, FL, 34209
	Feb - 18	State Road 70 Wal-Mart Branch 2911 53rd Ave E, Bradenton, FL, 34203
	Feb - 18	Deltona Commons Branch 601 Courtland Blvd, Deltona, FL, 32738
	Feb - 18	Englewood Branch 333 S Indiana Ave, Englewood, FL, 34223
	Feb - 18	Metro Parkway Branch 4415 Metro Pkwy, Fort Myers, FL, 33916

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Branch

Closings due to Ceased Operation: 327 (Contd.)

Truist Bank	Feb - 18	Grove City Branch 2691 Placida Rd, Grove City, FL, 34224
	Feb - 18	Bartram Park Branch 13927 Old Saint Augustine Rd, Jacksonville, FL, 32258
	Feb - 18	South Jupiter Branch 4302 S Us Highway 1, Jupiter, FL, 33477
	Feb - 18	Hammocks Branch 14695 Sw 104 St, Miami, FL, 33186
	Feb - 18	Corsica Square Branch 15701 Sw 152nd St, Miami, FL, 33187
	Feb - 18	Miramar East Branch 8250 Miramar Pkwy, Miramar, FL, 33025
	Feb - 18	Ocala Main Branch 203 E Silver Springs Blvd, Ocala, FL, 34470
	Feb - 18	Ocala Main Drive In Branch 305 Ne 1st St, Ocala, FL, 34470
	Feb - 18	Oviedo Branch 95 E Mitchell Hammock Rd, Oviedo, FL, 32765
	Feb - 18	The Hammock Branch 5399 N Oceanshore Blvd, Palm Coast, FL, 32137
	Feb - 18	Pembroke Pines North Branch 10000 Taft St, Pembroke Pines, FL, 33024
	Feb - 18	Plant City Branch 201 W Reynolds St, Plant City, FL, 33563
	Feb - 18	West Port Orange Branch 4900 Clyde Morris Blvd, Port Orange, FL, 32129
	Feb - 18	North Tamiami Trail Branch 3300 N Tamiami Trail, Sarasota, FL, 34234
	Feb - 18	Glen Lakes Branch 9701 Commercial Way, Weeki Wachee, FL, 34613
	Feb - 18	Governors Towne Club Branch 4386 Cobb Pkwy N, Acworth, GA, 30101
	Feb - 18	East Lake Publix Branch 2235 Glenwood Ave Se, Atlanta, GA, 30316
	Feb - 18	Walton Way Branch 1602 Walton Way, Augusta, GA, 30904

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Date

Branch

Closings due to Ceased Operation: 327 (Contd.)

Truist Bank	Feb - 18	The Vineyards Publix Branch 2095 Highway 211 Nw, Braselton, GA, 30517
	Feb - 18	Lawrenceville II Branch 4095 Sugarloaf Pkwy, Lawrenceville, GA, 30044
	Feb - 18	Lilburn Wal-Mart Branch 4004 Lawrenceville Hwy Nw, Lilburn, GA, 30047
	Feb - 18	Milledgeville Main II Branch 2501 N Columbia St, Milledgeville, GA, 31061
	Feb - 18	Berkeley Lake Branch 4601 Peachtree Industrial Blvd, Norcross, GA, 30092
	Feb - 18	Forty-First Branch 2505 Abercorn St, Savannah, GA, 31401
	Feb - 18	Hugh Howell Publix Branch 4422 Hugh Howell Rd, Tucker, GA, 30084
	Feb - 18	Valdosta Wal-Mart Branch 340 Norman Dr, Valdosta, GA, 31601
	Feb - 18	Butlers Crossing Publix Branch 2061 Experiment Station Rd, Watkinsville, GA, 30677
	Feb - 18	Adelphi-University Branch 2520 University Blvd E, Adelphi, MD, 20783
	Feb - 18	Kent Towne Safeway Branch 1925 Main St, Chester, MD, 21619
	Feb - 18	Crofton Station Branch 1163 Md Route 3 N, Gambrills, MD, 21054
	Feb - 18	Arundel Mills Safeway Branch 7643 Arundel Mills Blvd, Hanover, MD, 21076
	Feb - 18	Phoenix Branch 14300 Jarrettsville Pike, Phoenix, MD, 21131
	Feb - 18	Riverdale Park Branch 4415 East West Hwy, Riverdale, MD, 20737
	Feb - 18	Rock Creek Village Branch 5504 Norbeck Rd, Rockville, MD, 20853
	Feb - 18	Salisbury MD Branch 306 W Carroll St, Salisbury, MD, 21801
	Feb - 18	Temple Hill Branch 7106 Temple Hill Rd, Temple Hills, MD, 20748

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Branch

Closings due to Ceased Operation: 327 (Contd.)

Truist Bank	Feb - 18	Arden Branch 2397 Hendersonville Rd, Arden, NC, 28704
	Feb - 18	Smokey Park Branch 153 Smokey Park Hwy, Suite 100, Asheville, NC, 28806
	Feb - 18	Black Mountain Branch 200 Nc Highway 9, Black Mountain, NC, 28711
	Feb - 18	Chapel Hill Boulevard Branch 1775 Dobbins Dr, Chapel Hill, NC, 27514
	Feb - 18	Parkade Branch 276 Concord Pkwy S, Concord, NC, 28027
	Feb - 18	Suwanee 5790 Fayetteville Rd, Durham, NC, 27713
	Feb - 18	Pinewinds Branch 118 Small Pine Dr, Raleigh, NC, 27603
	Feb - 18	Statesville Boulevard Branch 2070 Statesville Blvd, Salisbury, NC, 28147
	Feb - 18	Monkey Junction Branch 5201 S College Rd, Wilmington, NC, 28412
	Feb - 18	Westbury Park Branch 2 Westbury Pkwy, Bluffton, SC, 29910
	Feb - 18	Easley Main Branch 201 E 1st Ave, Easley, SC, 29640
	Feb - 18	Greenville Highway Branch 7801 Warren H Abernathy Hwy, Spartanburg, SC, 29301
	Feb - 18	Brainerd Branch 3535 Brainerd Rd, Chattanooga, TN, 37411
	Feb - 18	Clinton Branch 1110 N Charles G Seivers Blvd, Clinton, TN, 37716
	Feb - 18	Knoxville Financial Center Branch 9950 Kingston Pike, Knoxville, TN, 37922
	Feb - 18	Carter Branch 244 Andrew Johnson Hwy, Knoxville, TN, 37924
	Feb - 18	Cloverleaf Branch 5049 Summer Ave, Memphis, TN, 38122
	Feb - 18	Murfreesboro Road Branch 530 Murfreesboro Rd, Nashville, TN, 37210

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Branch

Closings due to Ceased Operation: 327 (Contd.)

Truist Bank	Feb - 18	Moorefield Station Branch 43340 Van Geison Terrace, Ashburn, VA, 20148
	Feb - 18	Volvo Parkway II Branch 100 Volvo Pkwy, Chesapeake, VA, 23320
	Feb - 18	Dale City Branch 4150 Dale Blvd, Dale City, VA, 22193
	Feb - 18	Seven Corners Branch 6300 Leesburg Pike, Falls Church, VA, 22044
	Feb - 18	Fort Lee Branch 1400 Mahone Ave, Fort Lee, VA, 23801
	Feb - 18	Stonewall Branch 8170 Stonewall Shops Sq, Gainesville, VA, 20155
	Feb - 18	Olde Hampton Branch 2 E Queens Way, Hampton, VA, 23669
	Feb - 18	Timberlake Branch 21486 Timberlake Rd, Lynchburg, VA, 24502
	Feb - 18	Madison Heights Branch 4482 S Amherst Hwy, Madison Heights, VA, 24572
	Feb - 18	Mechanicsville Branch 8028 Mechanicsville Tpke, Mechanicsville, VA, 23111
	Feb - 18	Brandermill Branch 13001 Hull Street Rd, Midlothian, VA, 23112
	Feb - 18	Washington Street Branch 1340 W Washington St, Petersburg, VA, 23803
	Feb - 18	Victory Crossing Branch 4016 Victory Blvd, Portsmouth, VA, 23701
	Feb - 18	Courthouse Marketplace Branch 2500 Nimmo Pkwy, Virginia Beach, VA, 23456
	Feb - 18	Woodbridge Branch 1120 Horner Rd, Woodbridge, VA, 22191
	Feb - 18	South Orlando Branch 2703 S Orange Ave., Orlando, FL, 32806
	Mar - 29	Andalusia Branch 1100 E Three Notch St., Andalusia, AL, 36420
	Mar - 29	Warsaw Branch 103 W Hill St., Warsaw, NC, 28398

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Branch

Closings due to Ceased Operation: 327 (Contd.)

Truist Bank	Mar - 29	Main Avenue Branch 21 Main Ave. Dr., Taylorsville, NC, 28681
	Mar - 29	Adel Branch 201 E 4th St., Adel, GA, 31620
	Mar - 29	McDonough Main Branch 12 N Zack Hinton Pkwy., McDonough, GA, 30253
	Mar - 29	Glen Burnie Branch 7381 Baltimore Annapolis Blvd., Glen Burnie, MD, 21061
	Mar - 29	Odenton Branch 1219 Annapolis Rd., Odenton, MD, 21113
	Mar - 29	Poolesville Main Branch 19645 Fisher Ave., Poolesville, MD, 20837
	Mar - 29	Forum Office 5125 Peachtree Pkwy., Norcross, GA, 30092
	Mar - 29	Greeneville Branch 1604 E Andrew Johnson Hwy., Greeneville, TN, 37745
	Mar - 29	Severna Park Branch 559 Baltimore Annapolis Blvd., Severna Park, MD, 21146
	Mar - 29	Waldorf Branch 2140 Old Washington Rd., Waldorf, MD, 20601
	Mar - 29	Crisfield Branch 257 N Somerset Ave., Crisfield, MD, 21817
	Mar - 29	Ocala Main Office 1626 SE 36th Ave., Ocala, FL, 34471
	Mar - 29	Hendersonville Office 100 Dana Rd., Hendersonville, NC, 28792
	Mar - 29	Ellenton Branch 3510 US Hwy. 301 N, Ellenton, FL, 34222
	Mar - 29	Kitty Hawk Office 5416 N Croatan Hwy., Kitty Hawk, NC, 27949
	Mar - 29	Winter Park Village Office 605 N Orlando Ave., Winter Park, FL, 32789
	Mar - 29	Forsyth-Johns Creek Branch 3838 Johns Creek Pkwy., Suwanee, GA, 30024
	Mar - 29	Salem Road Branch 2405 Salem Rd. SE, Conyers, GA, 30013

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Closings due to Ceased Operation: 327 (Contd.)

Truist Bank	Mar - 29	Loganville Branch 4644 Hwy. 78, Loganville, GA, 30052
	Mar - 29	N. Cleveland Stuart Road Branch 86 Stuart Rd. NE, Cleveland, TN, 37312
	Mar - 29	Waterford Park Office 12301 Lake Underhill Rd., Suite 130, Orlando, FL, 32828
	Mar - 29	Hollin Hall Branch 7960 Fort Hunt Rd., Alexandria, VA, 22308
	Mar - 29	Blackstone Main Office 200 S Main St., Blackstone, VA, 23824
	Mar - 29	Waples Mill Branch 11230 Waples Mill Rd., Fairfax, VA, 22030
	Mar - 29	Willston Branch 6120-A Arlington Blvd., Falls Church, VA, 22044
	Mar - 29	Industrial Park Branch 3935 E Princess Anne Rd., Norfolk, VA, 23502
	Mar - 29	Belt Boulevard Branch 200 E Belt Blvd., Richmond, VA, 23224
	Mar - 29	Staunton Mall Branch 488 Frontier Dr., Staunton, VA, 24401
	Mar - 29	Strasburg Office 115 W King St., Strasburg, VA, 22657
	Mar - 29	The Arbors Branch 2211 West Arbors Dr., Charlotte, NC, 28262
	Mar - 29	Southside Branch 2020 Hwy. 77, Southside, AL, 35907
	Mar - 29	Westbury Branch 901 Airport Rd. SW, Huntsville, AL, 35802
	Mar - 29	Miramar Branch 10500 Miramar Pkwy., Miramar, FL, 33025
	Mar - 29	Crystal River Branch 180 N Suncoast Blvd., Crystal River, FL, 34429
	Mar - 29	Fiddlesticks Branch 9090 Daniels Pkwy., Fort Myers, FL, 33912
	Mar - 29	Cutler Bay Branch 19455 S Dixie Hwy., Cutler Bay, FL, 33157

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Closings due to Ceased Operation: 327 (Contd.)

Truist Bank	Mar - 29	Sunset Drive Branch 10899 SW 72nd St., Miami, FL, 33173
	Mar - 29	Christina Branch 6150 S Florida Ave., Lakeland, FL, 33813
	Mar - 29	Gatlin Branch 1720 SW Gatlin Blvd., Port Saint Lucie, FL, 34953
	Mar - 29	Daytona Beach Branch 1899 S Clyde Morris Blvd., Daytona Beach, FL, 32119
	Mar - 29	Las Americas Plaza Branch 2375 SW 122nd Ave., Miami, FL, 33175
	Mar - 29	Cincinnati 4th & Walnut Branch 100 East 4th Street, Cincinnati, OH, 45202
	Mar - 29	Downtown Fort Pierce Branch 120 S Indian River Dr, Fort Pierce, FL, 34950
	Mar - 29	Westchester Branch 8717 Sw 24th St, Miami, FL, 33165
	Mar - 29	Pinecrest Plaza Branch 7840 Sw 104th St, Miami, FL, 33156
	Mar - 29	Forest Lakes Branch 16720 Sw 88th St, Miami, FL, 33196
	Mar - 29	New Port Richey Branch 6128 Us Highway 19, New Port Richey, FL, 34652
	Mar - 29	Sawgrass Mills Branch 12396 W Sunrise Blvd, Plantation, FL, 33323
	Mar - 29	Olean Boulevard Branch 21260 Olean Blvd, Port Charlotte, FL, 33952
	Mar - 29	Winthrop Branch 11104 Bloomingdale Ave, Riverview, FL, 33578
	Mar - 29	Brunswick Main Branch 700 Gloucester St, Suite 101, Brunswick, GA, 31520
	Mar - 29	Honey Creek Branch 3590 Highway 20 Se, Conyers, GA, 30013
	Mar - 29	Demere Road Branch 2203 Demere Rd, Saint Simons Island, GA, 31522
	Mar - 29	White Marsh Branch 5260 Campbell Blvd, Baltimore, MD, 21236

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Branch

Closings due to Ceased Operation: 327 (Contd.)

Truist Bank	Mar - 29	Damascus MD Branch 9916 Main St, Damascus, MD, 20872
	Mar - 29	Darnestown Branch 14112 Darnestown Rd, Germantown, MD, 20874
	Mar - 29	West King Street Branch 700 W King St, Kings Mountain, NC, 28086
	Mar - 29	Leland West Gate Branch 1100 Town Lake Dr, Leland, NC, 28451
	Mar - 29	Wakefield Plantation Branch 13341 New Falls Of Neuse Rd, Raleigh, NC, 27614
	Mar - 29	West Innes Street Branch 507 W Innes St, Salisbury, NC, 28144
	Mar - 29	Summerfield Branch 4600 Us Highway 220 N, Summerfield, NC, 27358
	Mar - 29	Anderson Main Branch 907 N Main St, Anderson, SC, 29621
	Mar - 29	Clemson Branch 1051 Tiger Blvd, Clemson, SC, 29631
	Mar - 29	Brinkley Plaza Branch 80 Monroe Ave, Suite L4, Memphis, TN, 38103
	Mar - 29	Montclair Branch 4377 Kevin Walker Dr, Dumfries, VA, 22025
	Mar - 29	Walnut Hill Branch 1941 S Sycamore St, Petersburg, VA, 23805
	Mar - 29	Carriage Branch 5800 Old Providence Rd., Charlotte, NC, 28226
	Jul - 19	Wayne PA Branch 301 West Lancaster Avenue, Wayne, PA, 19087
	Aug - 16	Countryside Center Branch 11 Pidgeon Hill Dr, Sterling, VA, 20165
	Sep - 13	East Boyntown Beach Branch 315 S Federal Hwy, Boynton Beach, FL, 33435
	Sep - 20	Maris Grove Branch 100 Maris Grove Way, Glen Mills, PA, 19342
	Sep - 20	Belvoir Branch 6075 Gorgas Rd, Fort Belvoir, VA, 22060

Bank

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Closings due to Ceased Operation: 327 (Contd.)

Truist Bank	Sep - 20	Erlanger Branch 3133 Dixie Highway, Erlanger, KY, 41018
	Sep - 20	Horn Lake Kroger Branch 7251 Interstate Dr, Horn Lake, MS, 38637
Union Bank	Jul - 1	Wilmington Branch 1427 Military Cutoff Road, Suite 210, Wilmington, NC, 28403
	Sep - 30	Union Bank Burlington Branch 402-B Alamance Road, Burlington, NC, 27215

Closings due to Consolidation: 167

First Bank	Mar - 18	Morehead City Branch 168 NC Hwy. 24, Morehead City, NC, 28557 <i>(Consolidated into: 137 Hwy. 24, Morehead City, NC, 28557)</i>
	Mar - 18	Charles Boulevard Branch 3600 Charles Blvd., Greenville, NC, 27858 <i>(Consolidated into: 1201 E Arlington Blvd, Greenville, NC, 27858)</i>
	Mar - 18	Burlington Office 3158 South Church Street, Burlington, NC, 27215 <i>(Consolidated into: 3214 S Church St., Burlington, NC, 27215)</i>
First-Citizens Bank & Trust Company	May - 9	South Church Street Drive-In Branch 209 S Church St., Charlotte, NC, 28202 <i>(Consolidated into: 128 S Tryon St., Charlotte, NC, 28202)</i>
Truist Bank	Feb - 18	Albemarle Square Branch 255 Albemarle Square, Charlottesville, VA, 22901 <i>(Consolidated into: 1425 Seminole Tr., Charlottesville, VA, 22901)</i>
	Feb - 18	Altamonte Springs Office 151 N State Rd., 434, Altamonte Springs, FL, 32714 <i>(Consolidated into: 888 W State Road 436, Altamonte Springs, FL, 32714)</i>
	Feb - 18	Annandale East Branch 4250 John Marr Drive, Annandale, VA, 22003 <i>(Consolidated into: 4401 Backlick Rd., Annandale, VA, 22003)</i>
	Feb - 18	Asheboro Branch 272 N Fayetteville Street, Asheboro, NC, 27203 <i>(Consolidated into: 261 N Fayetteville St., Asheboro, NC, 27203)</i>
	Feb - 18	Atlantic Station Branch 271 17th St., NW, Suite 175, Atlanta, GA, 30363 <i>(Consolidated into: 520 17Th St Nw, Atlanta, GA, 30318)</i>
	Feb - 18	Bayshore Branch 6208 14th St. W, Bradenton, FL, 34207 <i>(Consolidated into: 5714 14Th St W, Bradenton, FL, 34207)</i>

Bank

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Closings due to Consolidation: 167 (Contd.)

Truist Bank	Feb - 18	Beltsville Branch 11605 Beltsville Drive, Beltsville, MD, 20705 <i>(Consolidated into: 11735 Beltsville Dr, Beltsville, MD, 20705)</i>
	Feb - 18	Berea Farris Bridge Branch 55 Farris Bridge Road, Greenville, SC, 29617 <i>(Consolidated into: 1954 Cedar Lane Rd., Greenville, SC, 29617)</i>
	Feb - 18	Beverly Hills Branch 3527 N Lecanto Hwy., Beverly Hills, FL, 34465 <i>(Consolidated into: 3643 N Lecanto Hwy, Beverly Hills, FL, 34465)</i>
	Feb - 18	Johnson City Branch 203 Broyles Drive, Johnson City, TN, 37601 <i>(Consolidated into: 207 Mockingbird Ln, Johnson City, TN, 37604)</i>
	Feb - 18	Buford Wal-Mart Branch 3795 Buford Dr, Buford, GA, 30519 <i>(Consolidated into: 3400 Buford Dr., Buford, GA, 30519)</i>
	Feb - 18	Carmel Commons Center Branch 7521 Pineville-Matthews Rd., Charlotte, NC, 28226 <i>(Consolidated into: 7801 Pineville-Matthews Rd, Charlotte, NC, 28226)</i>
	Feb - 18	Catonsville Branch 919 Frederick Rd., Catonsville, MD, 21228 <i>(Consolidated into: 612 Frederick Rd, Catonsville, MD, 21228)</i>
	Feb - 18	Coliseum Crossing Branch 2155 Coliseum Dr, Hampton, VA, 23666 <i>(Consolidated into: 2160 Coliseum Dr., Hampton, VA, 23666)</i>
	Feb - 18	Connecticut Avenue Office 1730 Rhode Island Ave. NW, Washington, DC, 20036 <i>(Consolidated into: 1150 Connecticut Ave Nw, Washington, DC, 20036)</i>
	Feb - 18	Covington Main Branch 1134 Clark St. SW, Covington, GA, 30014 <i>(Consolidated into: 3110 Hwy. 278 Ne, Covington, GA, 30014)</i>
	Feb - 18	Covington Kroger Branch 3139 Highway 278 Ne, Covington, GA, 30014 <i>(Consolidated into: 3110 Hwy. 278 Ne, Covington, GA, 30014)</i>
	Feb - 18	Cumberland Branch 2785 Cumberland Pkwy Se, Atlanta, GA, 30339 <i>(Consolidated into: 3175 Cobb Galleria Pkwy., Atlanta, GA, 30339)</i>
	Feb - 18	Cypress Creek Branch 6260 Powerline Rd, Fort Lauderdale, FL, 33309 <i>(Consolidated into: 1451 W Cypress Creek Rd., Fort Lauderdale, FL, 33309)</i>
	Feb - 18	Dalton Wal-Mart Branch 2545 E Walnut Ave, Dalton, GA, 30721 <i>(Consolidated into: 2500 E Walnut Ave., Dalton, GA, 30721)</i>

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Closings due to Consolidation: 167 (Contd.)

Truist Bank	Feb - 18	Downtown Lakeland Plaza Branch 210 S Florida Ave, Lakeland, FL, 33801 <i>(Consolidated into: 114 N Tennessee Ave., Lakeland, FL, 33801)</i>
	Feb - 18	Dulles Village Center Branch 2401 Centreville Rd, Herndon, VA, 20171 <i>(Consolidated into: 2130 Centreville Rd., Herndon, VA, 20170)</i>
	Feb - 18	Dunn Branch 2100 W Cumberland St, Dunn, NC, 28334 <i>(Consolidated into: 512 E Jackson Blvd., Erwin, NC, 28339)</i>
	Feb - 18	Dunwoody Office 1545 Mount Vernon Rd., Dunwoody, GA, 30338 <i>(Consolidated into: 5490 Chamblee Dunwoody Rd, Dunwoody, GA, 30338)</i>
	Feb - 18	Eagles Landing Publix Branch 909 Eagles Landing Pkwy, Stockbridge, GA, 30281 <i>(Consolidated into: 991 Eagles Landing Pkwy., Stockbridge, GA, 30281)</i>
	Feb - 18	Easton II Branch 30 N Harrison St, Easton, MD, 21601 <i>(Consolidated into: 100 Marlboro Ave., Easton, MD, 21601)</i>
	Feb - 18	EE Butler Branch 121 EE Butler Pkwy, Gainesville, GA, 30501 <i>(Consolidated into: 455 Jesse Jewell Pkwy. Sw, Gainesville, GA, 30501)</i>
	Feb - 18	Englar 140 East Branch 142 Englar Road, Westminster, MD, 21157 <i>(Consolidated into: 401 Englar Rd., Westminster, MD, 21157)</i>
	Feb - 18	Farragut Branch 11140 Kingston Pike, Knoxville, TN, 37934 <i>(Consolidated into: 11441 Kingston Pike, Knoxville, TN, 37934)</i>
	Feb - 18	Farragut Square Branch 815 Connecticut Ave., NW, Washington, DC, 20006 <i>(Consolidated into: 900 17Th St Nw, Washington, DC, 20006)</i>
	Feb - 18	First Colonial Office 930 First Colonial Rd., Virginia Beach, VA, 23454 <i>(Consolidated into: 711 First Colonial Rd, Virginia Beach, VA, 23451)</i>
	Feb - 18	Fort Myers Financial Center Branch 12751 New Brittany Blvd, Fort Myers, FL, 33907 <i>(Consolidated into: 7750 Cypress Lake Dr., Fort Myers, FL, 33907)</i>
	Feb - 18	Friendship Heights II Office 5200 Wisconsin Ave., NW, Washington, DC, 20015 <i>(Consolidated into: 5418 Wisconsin Ave, Chevy Chase, MD, 20815)</i>
	Feb - 18	Galleria Houston Branch 125 S Houston Lake Rd, Warner Robins, GA, 31088 <i>(Consolidated into: 3001 Watson Blvd., Warner Robins, GA, 31093)</i>

Bank

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Closings due to Consolidation: 167 (Contd.)

Truist Bank	Feb - 18	Garrisonville Branch 40 Prosperity Ln, Stafford, VA, 22554 <i>(Consolidated into: 117 Garrisonville Rd., Stafford, VA, 22554)</i>
	Feb - 18	Germantown Square Branch 12605 Wisteria Dr, Germantown, MD, 20874 <i>(Consolidated into: 19941 Century Blvd., Germantown, MD, 20874)</i>
	Feb - 18	Golden Isles Plaza Branch 86 Golden Isles Plaza, Brunswick, GA, 31520 <i>(Consolidated into: 800 Glynn Isle, Brunswick, GA, 31525)</i>
	Feb - 18	Greenbelt Branch 8951 Edmonston Rd., Greenbelt, MD, 20770 <i>(Consolidated into: 5600 Greenbelt Rd, College Park, MD, 20740)</i>
	Feb - 18	Herndon Safeway Branch 413 Elden St, Herndon, VA, 20170 <i>(Consolidated into: 230 Herndon Pkwy., Herndon, VA, 20170)</i>
	Feb - 18	Highway 138 Branch 1530 Highway 138 Se, Conyers, GA, 30013 <i>(Consolidated into: 1887 Hwy. 20, Se, Conyers, GA, 30013)</i>
	Feb - 18	Holiday Branch 2123 Us Highway 19, Holiday, FL, 34691 <i>(Consolidated into: 2211 Us Hwy. 19, Holiday, FL, 34691)</i>
	Feb - 18	Hopewell Main Street Branch 200-204 N Main St, Hopewell, VA, 23860 <i>(Consolidated into: 106 N Second Ave., Hopewell, VA, 23860)</i>
	Feb - 18	Jonesboro Main Street Branch 139 N Main St, Jonesboro, GA, 30236 <i>(Consolidated into: 223 N Main St., Jonesboro, GA, 30236)</i>
	Feb - 18	Kendall Branch 11400 N Kendall Dr., Miami, FL, 33176 <i>(Consolidated into: 11700 N Kendall Dr, Miami, FL, 33186)</i>
	Feb - 18	Hwy. 27/441 - The Village Branch 431 US Hwy. 441, Lady Lake, FL, 32159 <i>(Consolidated into: 101 Lagrande Blvd, Lady Lake, FL, 32159)</i>
	Feb - 18	Lake Mary Branch 4699 W Lake Mary Blvd., Lake Mary, FL, 32746 <i>(Consolidated into: 4240 W Lake Mary Blvd, Suite 100, Lake Mary, FL, 32746)</i>
	Feb - 18	Lake Washington Branch 2495 N Wickham Rd., Melbourne, FL, 32935 <i>(Consolidated into: 2458 N Wickham Rd, Melbourne, FL, 32935)</i>
	Feb - 18	Leonardtwn Road Branch 3425 Leonardtown Rd., Waldorf, MD, 20601 <i>(Consolidated into: 3070 Leonardtown Rd, Waldorf, MD, 20601)</i>

Bank

Date

Branch

Closings due to Consolidation: 167 (Contd.)

Truist Bank	Feb - 18	Lexington Branch 106 N State St, Lexington, NC, 27292 <i>(Consolidated into: 209 N Main St., Lexington, NC, 27292)</i>
	Feb - 18	Little Creek Branch 1221 E Little Creek Rd, Norfolk, VA, 23518 <i>(Consolidated into: 2222 East Little Creek Rd., Norfolk, VA, 23518)</i>
	Feb - 18	Macon Mall Branch 3525 Mercer University Dr., Macon, GA, 31204 <i>(Consolidated into: 3600 Mercer University Dr, Macon, GA, 31204)</i>
	Feb - 18	Medical Arts Branch 5110 Waters Ave., Savannah, GA, 31404 <i>(Consolidated into: 610 E Derenne Ave, Savannah, GA, 31405)</i>
	Feb - 18	Melbourne Branch 1300 S. Babcock St., Melbourne, FL, 32901 <i>(Consolidated into: 1303 S Babcock St, Melbourne, FL, 32901)</i>
	Feb - 18	Merton Walk Publix Branch 911 Duluth Hwy, Lawrenceville, GA, 30043 <i>(Consolidated into: 701 Duluth Hwy, Lawrenceville, GA, 30046)</i>
	Feb - 18	Miracle Mile Branch 100 Miracle Mile, Coral Gables, FL, 33134 <i>(Consolidated into: 201 Alhambra Cir, Coral Gables, FL, 33134)</i>
	Feb - 18	Monroe Branch 1302 W Spring St., Monroe, GA, 30655 <i>(Consolidated into: 1990 W Spring St, Monroe, GA, 30655)</i>
	Feb - 18	Roosevelt Boulevard Branch 301 W. Roosevelt Blvd., Monroe, NC, 28110 <i>(Consolidated into: 791 E Roosevelt Blvd, Monroe, NC, 28112)</i>
	Feb - 18	Lake Norman-Morrison Plantation Office 163 Plantation Ridge Drive, Mooresville, NC, 28117 <i>(Consolidated into: 232 Williamson Rd, Mooresville, NC, 28117)</i>
	Feb - 18	Mt. Dora Donnelly Branch 909 N Donnelly St., Mount Dora, FL, 32757 <i>(Consolidated into: 200 E Fifth Ave, Mount Dora, FL, 32757)</i>
	Feb - 18	Murdock Branch 18501 Murdock Circle, Port Charlotte, FL, 33948 <i>(Consolidated into: 19720 Cochran Blvd., Port Charlotte, FL, 33948)</i>
	Feb - 18	North Charleston Branch 2089 Ashley Phosphate Rd, North Charleston, SC, 29406 <i>(Consolidated into: 2152 Northwoods Blvd., North Charleston, SC, 29406)</i>
	Feb - 18	North Ridge II Branch 6308 Falls Of Neuse Rd, Raleigh, NC, 27615 <i>(Consolidated into: 6659 Falls Of Neuse Rd., Raleigh, NC, 27615)</i>

Bank

Date

Branch

Closings due to Consolidation: 167 (Contd.)

Truist Bank	Feb - 18	Oakwood Branch 3453 Mundy Mill Rd., Flowery Branch, GA, 30542 <i>(Consolidated into: 3725 Mundy Mill Rd, Oakwood, GA, 30566)</i>
	Feb - 18	Ocoee Branch 1550 Maguire Rd., Ocoee, FL, 34761 <i>(Consolidated into: 10331 W Colonial Dr, Ocoee, FL, 34761)</i>
	Feb - 18	Downtown Orlando 255 S Orange Ave., Orlando, FL, 32801 <i>(Consolidated into: 333 South Garland Ave, Orlando, FL, 32801)</i>
	Feb - 18	Ormond Beach Branch 201 S Nova Rd., Ormond Beach, FL, 32174 <i>(Consolidated into: 160 N Nova Rd, Ormond Beach, FL, 32174)</i>
	Feb - 18	Owings Mills Safeway Branch 10335 Reisterstown Rd, Owings Mills, MD, 21117 <i>(Consolidated into: 10900 Boulevard Circle, Owings Mills, MD, 21117)</i>
	Feb - 18	Oxford Main Street Branch 140 Main St, Oxford, NC, 27565 <i>(Consolidated into: 154 Hillsboro Street, Oxford, NC, 27565)</i>
	Feb - 18	Palm Beach Lakes Branch 2000 Palm Beach Lakes Blvd., West Palm Beach, FL, 33409 <i>(Consolidated into: 540 Village Blvd, West Palm Beach, FL, 33409)</i>
	Feb - 18	Pantops - Carriage Hill Office 1652 State Farm Blvd., Charlottesville, VA, 22911 <i>(Consolidated into: 142 Hansen Rd, Charlottesville, VA, 22911)</i>
	Feb - 18	Perry Hall II Branch 8704 Belair Rd, Baltimore, MD, 21236 <i>(Consolidated into: 4204 Ebenezer Road, Baltimore, MD, 21236)</i>
	Feb - 18	Pikesville Branch 44 E Sudbrook Ln., Pikesville, MD, 21208 <i>(Consolidated into: 1525 Town Center Place, Pikesville, MD, 21208)</i>
	Feb - 18	Pikesville North Branch 1704 Reisterstown Rd, Pikesville, MD, 21208 <i>(Consolidated into: 1525 Town Center Place, Pikesville, MD, 21208)</i>
	Feb - 18	Pinecrest Branch 13001 S Dixie Hwy., Miami, FL, 33156 <i>(Consolidated into: 8820 Sw 136Th St, Miami, FL, 33176)</i>
	Feb - 18	Plaza at Landmark Branch 6244a Little River Tpke, Alexandria, VA, 22312 <i>(Consolidated into: 233 S Van Dorn St., Alexandria, VA, 22304)</i>
	Feb - 18	Pooler Branch 102 W Mulberry Blvd., Savannah, GA, 31407 <i>(Consolidated into: 140 Pooler Pkwy, Pooler, GA, 31322)</i>

Bank

Date

Branch

Closings due to Consolidation: 167 (Contd.)

Truist Bank	Feb - 18	Punta Gorda South Branch 1225 S Tamiami Trail, Punta Gorda, FL, 33950 <i>(Consolidated into: 2390 Tamiami Trail, Punta Gorda, FL, 33950)</i>
	Feb - 18	Red Road Branch 17930 NW 57th Ave., Hialeah, FL, 33015 <i>(Consolidated into: 5624 Nw 167Th Street, Miami Gardens, FL, 33014)</i>
	Feb - 18	Regency Park Branch 10220 Us Highway 19, Port Richey, FL, 34668 <i>(Consolidated into: 9501 Us Hwy. 19, Port Richey, FL, 34668)</i>
	Feb - 18	Reisterstown II Branch 11704 Reisterstown Rd, Reisterstown, MD, 21136 <i>(Consolidated into: 11817 Reisterstown Road, Reisterstown, MD, 21136)</i>
	Feb - 18	Riverfront Branch 901 E Byrd St., Suite 170, Richmond, VA, 23219 <i>(Consolidated into: 919 E Main St, Richmond, VA, 23219)</i>
	Feb - 18	Rockville Pike Branch 1470 Rockville Pike, Rockville, MD, 20852 <i>(Consolidated into: 1800 Rockville Pike, Rockville, MD, 20852)</i>
	Feb - 18	Rosemont Avenue Branch 1700 Rosemont Ave, Frederick, MD, 21702 <i>(Consolidated into: 1602 Rosemont Ave., Frederick, MD, 21702)</i>
	Feb - 18	4th Street Office 7100 4th St. N, St. Petersburg, FL, 33702 <i>(Consolidated into: 8299 9Th St N, St Petersburg, FL, 33702)</i>
	Feb - 18	Sam Rittenburg II Branch 1923 Sam Rittenberg Blvd, Charleston, SC, 29407 <i>(Consolidated into: 1962 Sam Rittenberg Blvd., Charleston, SC, 29407)</i>
	Feb - 18	Sarasota - Downtown Branch 1800 2nd St., Suite 100, Sarasota, FL, 34236 <i>(Consolidated into: 1777 Main St, Sarasota, FL, 34236)</i>
	Feb - 18	Seneca Office 975 Bypass 123, Seneca, SC, 29678 <i>(Consolidated into: 1439 Sandifer Blvd, Seneca, SC, 29678)</i>
	Feb - 18	Silver Spring Branch 8700 Georgia Ave, Silver Spring, MD, 20910 <i>(Consolidated into: 1100 Wayne Ave., Silver Spring, MD, 20910)</i>
	Feb - 18	Snow Hill Branch 5970 Snow Hill Rd, Ooltewah, TN, 37363 <i>(Consolidated into: 9238 Lee Hwy., Ooltewah, TN, 37363)</i>
	Feb - 18	South Church Street Branch 2405 S Church St, Burlington, NC, 27215 <i>(Consolidated into: 2040 S Church St., Suite 100, Burlington, NC, 27215)</i>

Bank

Date

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Closings due to Consolidation: 167 (Contd.)

Truist Bank	Feb - 18	South Miami Branch 6202 S Dixie Hwy, South Miami, FL, 33143 <i>(Consolidated into: 5857 Sunset Dr, Miami, FL, 33143)</i>
	Feb - 18	South Riding Main Office 25393 Elk Lick Rd., South Riding, VA, 20152 <i>(Consolidated into: 25056 Riding Plaza, Chantilly, VA, 20152)</i>
	Feb - 18	Southport Branch 10575 S Us Highway 1, Port St Lucie, FL, 34952 <i>(Consolidated into: 10585 S Us Hwy 1, Port Saint Lucie, FL, 34952)</i>
	Feb - 18	East Coast Branch 201 N Spence Ave., Goldsboro, NC, 27534 <i>(Consolidated into: 435 N Berkeley Blvd., Goldsboro, NC, 27534)</i>
	Feb - 18	Sterling Plaza Safeway Branch 22350 S Sterling Blvd, Sterling, VA, 20164 <i>(Consolidated into: 22550 Davis Dr., Sterling, VA, 20164)</i>
	Feb - 18	Sudley Road Office 7801 Sudley Rd., Manassas, VA, 20109 <i>(Consolidated into: 7915 Sudley Rd, Manassas, VA, 20109)</i>
	Feb - 18	Sugarloaf Branch 2734 Meadow Church Rd, Duluth, GA, 30097 <i>(Consolidated into: 6475 Sugarloaf Pkwy., Duluth, GA, 30097)</i>
	Feb - 18	Suwanee Main Branch 2885 Lawrenceville-Suwanee Rd., Suwanee, GA, 30024 <i>(Consolidated into: 3287 Lawrenceville Suwanee Rd, Suwanee, GA, 30024)</i>
	Feb - 18	Tamarac Branch 5600 N University Dr., Lauderhill, FL, 33351 <i>(Consolidated into: 7879 W Commercial Blvd, Tamarac, FL, 33351)</i>
	Feb - 18	Terrazzo Branch 700 12th Ave. S, Unit 102, Nashville, TN, 37203 <i>(Consolidated into: 401 Commerce St, Nashville, TN, 37219)</i>
	Feb - 18	The Forum Branch 3330 Forum Blvd, Fort Myers, FL, 33905 <i>(Consolidated into: 8930 Colonial Center Dr., Fort Myers, FL, 33905)</i>
	Feb - 18	Towers Branch 2036 Colonial Ave. SW, Roanoke, VA, 24015 <i>(Consolidated into: 112 Mcclanahan St Sw, Roanoke, VA, 24014)</i>
	Feb - 18	Triad Branch 200 W. Second Street, Winston-Salem, NC, 27101 <i>(Consolidated into: 150 N. Marshall St., Winston-Salem, NC, 27101)</i>
	Feb - 18	Valley Mall Drive Thru Branch 17301 Valley Mall Road, Suite 112, Hagerstown, MD, 21740 <i>(Consolidated into: 17601 Virginia Avenue, Hagerstown, MD, 21740)</i>

Bank

Date

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Closings due to Consolidation: 167 (Contd.)

Truist Bank	Feb - 18	Villa Rica Downtown Branch 435 W Bankhead Hwy, Villa Rica, GA, 30180 <i>(Consolidated into: 640 W Bankhead Hwy., Villa Rica, GA, 30180)</i>
	Feb - 18	Warrenton Branch 251 W Lee Hwy, Suite 680, Warrenton, VA, 20186 <i>(Consolidated into: 236 W Lee Hwy., Warrenton, VA, 20186)</i>
	Feb - 18	Waynesville Branch 370 N Main St., Waynesville, NC, 28786 <i>(Consolidated into: 135 N Main St, Waynesville, NC, 28786)</i>
	Feb - 18	West Dade Branch 2500 NW 107th Ave., Suite 100, Doral, FL, 33172 <i>(Consolidated into: 10690 Nw 12Th St, Miami, FL, 33172)</i>
	Feb - 18	West Deerfield Branch 1761 W Hillsboro Blvd, Deerfield Beach, FL, 33442 <i>(Consolidated into: 1834 W Hillsboro Blvd., Deerfield Beach, FL, 33442)</i>
	Feb - 18	West Oakland Branch 3401 N Pine Island Rd., Sunrise, FL, 33351 <i>(Consolidated into: 3499 N University Dr, Sunrise, FL, 33351)</i>
	Feb - 18	West Street Branch 2015 West St., Annapolis, MD, 21401 <i>(Consolidated into: 2350 Solomons Island Rd, Annapolis, MD, 21401)</i>
	Feb - 18	Valley Center Office 2500 Valley Ave., Winchester, VA, 22601 <i>(Consolidated into: 2250 S Pleasant Valley Rd, Winchester, VA, 22601)</i>
	Feb - 18	Windward Parkway Office 5520 Windward Pkwy., Alpharetta, GA, 30004 <i>(Consolidated into: 5305 Windward Pkwy, Alpharetta, GA, 30004)</i>
	Feb - 18	Woodruff Road Office 2000 Woodruff Rd., Greenville, SC, 29607 <i>(Consolidated into: 1610 Woodruff Rd, Greenville, SC, 29607)</i>
	Feb - 18	Charlotte Main Branch 200 S College St., Flr 1, Charlotte, NC, 28202 <i>(Consolidated into: 200 S College St., Flr 1, Charlotte, NC, 28202)</i>
	Mar - 29	Bird Road Branch 8994 SW 40th St., Miami, FL, 33165 <i>(Consolidated into: 8302 Bird Rd, Miami, FL, 33155)</i>
	Mar - 29	Brickell Branch 1200 Brickel Ave., Miami, FL, 33131 <i>(Consolidated into: 777 Brickell Ave, Miami, FL, 33131)</i>
	Mar - 29	Countryside Branch 28050 US Hwy. 19 N, Clearwater, FL, 33761 <i>(Consolidated into: 26627 Us Highway 19 N, Clearwater, FL, 33761)</i>

Bank

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Branch

Closings due to Consolidation: 167 (Contd.)

Truist Bank	Mar - 29	Destin Branch 34990 Emerald Coast Pkwy., Suite 100, Destin, FL, 32541 <i>(Consolidated into: 34901 Emerald Coast Pkwy, Destin, FL, 32541)</i>
	Mar - 29	Hollywood Branch 2434 Hollywood Blvd., Hollywood, FL, 33020 <i>(Consolidated into: 1800 S Young Circle, Hollywood, FL, 33020)</i>
	Mar - 29	Fashion Square Branch 3755 E. Colonial Dr., Orlando, FL, 32803 <i>(Consolidated into: 2300 E Colonial Dr, Orlando, FL, 32803)</i>
	Mar - 29	Fort Pierce Branch 1050 Virginia Ave., Fort Pierce, FL, 34982 <i>(Consolidated into: 700 Virginia Ave, Fort Pierce, FL, 34982)</i>
	Mar - 29	Lehigh Acres Branch 1110 Homestead Rd, Lehigh Acres, FL, 33936 <i>(Consolidated into: 1190 Homestead Rd. N, Lehigh Acres, FL, 33936)</i>
	Mar - 29	Main Street - Leesburg Branch 1409 W Main St., Leesburg, FL, 34748 <i>(Consolidated into: 1211 W North Blvd, Leesburg, FL, 34748)</i>
	Mar - 29	North Fort Myers Branch 15080 N Cleveland Ave., North Fort Myers, FL, 33903 <i>(Consolidated into: 15051 N Cleveland Ave, North Fort Myers, FL, 33903)</i>
	Mar - 29	North Miami Beach Branch 1576 Ne 163rd St, North Miami Beach, FL, 33162 <i>(Consolidated into: 1495 Ne 163Rd St., North Miami Beach, FL, 33162)</i>
	Mar - 29	Palm Beach Branch 440 Royal Palm Way, Palm Beach, FL, 33480 <i>(Consolidated into: 125 Worth Ave., Suite 100, Palm Beach, FL, 33480)</i>
	Mar - 29	Walden Woods Branch 308 W Alexander St, Plant City, FL, 33563 <i>(Consolidated into: 2318 James L. Redman Pkwy., Plant City, FL, 33563)</i>
	Mar - 29	Eagles Landing North Branch 980 Eagles Landing Pkwy, Stockbridge, GA, 30281 <i>(Consolidated into: 991 Eagles Landing Pkwy., Stockbridge, GA, 30281)</i>
	Mar - 29	LaGrange Main Branch 310 Broad St., LaGrange, GA, 30240 <i>(Consolidated into: 301 Church St, Lagrange, GA, 30240)</i>
	Mar - 29	Tower - Main Branch 201 Second St., Macon, GA, 31201 <i>(Consolidated into: 606 Cherry St, Macon, GA, 31201)</i>
	Mar - 29	Marietta Square Branch 155 N Marietta Pkwy. NE, Marietta, GA, 30060 <i>(Consolidated into: 47 Whitlock Ave Sw, Marietta, GA, 30064)</i>

Bank

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Closings due to Consolidation: 167 (Contd.)

Truist Bank	Mar - 29	Smyrna Office 4575 S Cobb Dr. SE, Smyrna, GA, 30080 <i>(Consolidated into: 4540 S Cobb Dr, Smyrna, GA, 30080)</i>
	Mar - 29	Tifton Branch 200 John Howard Way, Tifton, GA, 31794 <i>(Consolidated into: 211 Virginia Ave. N, Tifton, GA, 31794)</i>
	Mar - 29	Wilmington Island Office 477 Johnny Mercer Blvd., Savannah, GA, 31410 <i>(Consolidated into: 324 Johnny Mercer Blvd, Savannah, GA, 31410)</i>
	Mar - 29	Clinton Branch 9110 Piscataway Rd., Clinton, MD, 20735 <i>(Consolidated into: 8924 Woodyard Rd, Clinton, MD, 20735)</i>
	Mar - 29	PG Plaza Branch 3500 East West Hwy, Hyattsville, MD, 20782 <i>(Consolidated into: 3400 East West Hwy., Hyattsville, MD, 20782)</i>
	Mar - 29	Seabrook Branch 9395 Lanham - Severn Rd., Lanham, MD, 20706 <i>(Consolidated into: 9411 Annapolis Rd, Lanham, MD, 20706)</i>
	Mar - 29	Belmont Main Street Branch 118 N Main St, Belmont, NC, 28012 <i>(Consolidated into: 601 Hawley Ave., Belmont, NC, 28012)</i>
	Mar - 29	Charlotte Avenue Branch 1908 Old Charlotte Hwy, Monroe, NC, 28110 <i>(Consolidated into: 2123 W. Roosevelt Blvd., Monroe, NC, 28110)</i>
	Mar - 29	College Road Branch 612 College Rd, Greensboro, NC, 27410 <i>(Consolidated into: 606 College Rd., Greensboro, NC, 27410)</i>
	Mar - 29	North Harrison Avenue Branch 950 N Harrison Ave, Cary, NC, 27513 <i>(Consolidated into: 977 N Harrison Ave., Cary, NC, 27513)</i>
	Mar - 29	Oleander Branch 3904 Oleander Dr, Wilmington, NC, 28403 <i>(Consolidated into: 3417 Oleander Dr., Wilmington, NC, 28403)</i>
	Mar - 29	Summit Branch 1201 Summit Ave, Greensboro, NC, 27405 <i>(Consolidated into: 915 E Bessemer Ave., Greensboro, NC, 27405)</i>
	Mar - 29	Cameron Village Clark Avenue Branch 2101 Clark Ave, Raleigh, NC, 27605 <i>(Consolidated into: 611 Oberlin Rd., Raleigh, NC, 27605)</i>
	Mar - 29	Mauldin Main Office 110 N. Main St., Mauldin, SC, 29662 <i>(Consolidated into: 203 W Butler Rd, Mauldin, SC, 29662)</i>

Bank

Date

Branch

Closings due to Consolidation: 167 (Contd.)

Truist Bank	Mar - 29	Summerville Branch 741 N Main St, Summerville, SC, 29483 <i>(Consolidated into: 904 N Main St., Summerville, SC, 29483)</i>
	Mar - 29	Bearden II Branch 128 N Northshore Dr, Knoxville, TN, 37919 <i>(Consolidated into: 4931 Kingston Pike, Knoxville, TN, 37919)</i>
	Mar - 29	Hamilton Place Branch 2120 Gunbarrel Rd., Chattanooga, TN, 37421 <i>(Consolidated into: 1900 Gunbarrel Rd, Chattanooga, TN, 37421)</i>
	Mar - 29	Cedar Bluff Branch 330 N Cedar Bluff Rd., Knoxville, TN, 37923 <i>(Consolidated into: 320 N Cedar Bluff Rd, Knoxville, TN, 37923)</i>
	Mar - 29	Merchants Road Branch 700 Merchant Dr, Knoxville, TN, 37912 <i>(Consolidated into: 310 Merchant Dr., Knoxville, TN, 37912)</i>
	Mar - 29	Sevierville Main Branch 100 E Main St., Sevierville, TN, 37862 <i>(Consolidated into: 611 Dolly Parton Pkwy, Sevierville, TN, 37862)</i>
	Mar - 29	Centreville Main Branch 6130 Redwood Square Ctr., Centreville, VA, 20121 <i>(Consolidated into: 14200-E Centreville Sq, Centreville, VA, 20121)</i>
	Mar - 29	Denbigh Warwick Branch 14500 Warwick Blvd, Newport News, VA, 23608 <i>(Consolidated into: 397 Denbigh Blvd., Newport News, VA, 23608)</i>
	Mar - 29	East Henrico Branch 4307 Williamsburg Rd, Richmond, VA, 23231 <i>(Consolidated into: 4799 S Laburnum Ave., Richmond, VA, 23231)</i>
	Mar - 29	Fort Hill Village Branch 6001 Fort Ave, Lynchburg, VA, 24502 <i>(Consolidated into: 2015 Wards Rd., Lynchburg, VA, 24502)</i>
	Mar - 29	Ghent II Branch 777 W 21st St, Norfolk, VA, 23517 <i>(Consolidated into: 2100 Colonial Ave., Norfolk, VA, 23517)</i>
	Mar - 29	Manassas Junction Branch 8885 Centreville Rd, Manassas, VA, 20110 <i>(Consolidated into: 8650 Centreville Rd., Manassas, VA, 20110)</i>
	Mar - 29	Oyster Point Branch 11718 Jefferson Ave., Newport News, VA, 23606 <i>(Consolidated into: 737 J. Clyde Morris Blvd., Newport News, VA, 23601)</i>
	Mar - 29	Oyster Point City Center Branch 11817 Canon Blvd, Newport News, VA, 23606 <i>(Consolidated into: 737 J. Clyde Morris Blvd., Newport News, VA, 23601)</i>

Bank

Date

Branch

Closings due to Consolidation: 167 (Contd.)

Truist Bank	Mar - 29	Pan Am Center Safeway Branch 3043 Nutley St, Fairfax, VA, 22031 <i>(Consolidated into: 9401 Lee Hwy, Fairfax, VA, 22031)</i>
	Mar - 29	Richmond Skipwith Office 3214 Skipwith Rd., Richmond, VA, 23294 <i>(Consolidated into: 9072 W Broad St, Richmond, VA, 23294)</i>
	Mar - 29	Suffolk Branch 123 N Main St, Suffolk, VA, 23434 <i>(Consolidated into: 101 E Washington St., Suffolk, VA, 23434)</i>

Closings due to Merger (From State Bank to National Bank): 15

Union Bank <i>(Survivor - First National Bank)</i>	Dec - 9	Main Office 1011 Red Banks Road, Greenville, NC, 27858
	Dec - 9	La Grange Branch 119 W Railroad Street, La Grange, NC, 28551
	Dec - 9	Jacksonville Branch 118 Western Blvd., Brynn Marr Shopping Center, Jacksonville, NC, 28546
	Dec - 9	Greenville Branch 1011A Red Banks Rd., Greenville, NC, 27858
	Dec - 9	New Bern Branch 531 McCarthy Blvd., New Bern, NC, 28562
	Dec - 9	Goldsboro Branch 2406 E. Ash St., Goldsboro, NC, 27534
	Dec - 9	Louisburg Branch 512 S. Bickett Blvd., Louisburg, NC, 27549
	Dec - 9	Youngsville Branch 978 US Hwy. 1, Youngsville, NC, 27596
	Dec - 9	Henderson Branch 1203 Dabney Dr., Henderson, NC, 27536
	Dec - 9	Roxboro Branch 1750 Durham Rd., Roxboro, NC, 27573
	Dec - 9	Creedmoor Branch 405 N Main St., Creedmoor, NC, 27522
	Dec - 9	Raleigh Branch 701 Mutual Court, Raleigh, NC, 27615
	Dec - 9	Oxford Branch 108 College St., Oxford, NC, 27565

Bank **Date** **Branch**

Closings due to Merger (From State Bank to National Bank): 15 (Contd.)

Union Bank (Survivor - First National Bank)	Dec - 9	Kinston Branch 1101 W. Vernon Avenue, Kinston, NC, 28501
	Dec - 9	Union Bank Wilmington Branch 101 Autumn Hall Drive, Wilmington, NC, 28403

Openings due to De Novo: 30

Dogwood State Bank	Dec - 12	Fayetteville Branch 225 Green Street, Fayetteville, NC, 28301
First Carolina Bank	Mar - 14	Columbia Branch 3000 Devine Street, Columbia, SC, 29205
	May - 9	First Carolina Branch - Atlanta 125 Glenridge Point Parkway, Atlanta, GA, 30342
First-Citizens Bank & Trust Company	Jan - 5	DTC-CIT Branch 5675 DTC Blvd., Greenwood Village, CO, 80111
	Jan - 5	Jordan Downs LA 9950 S Laurel Street, Los Angeles, CA, 90002
	Jan - 5	Commerce Branch 5701 S Eastern Avenue, Commerce, CA, 90040
	Jan - 5	Farnam Branch 3333 Farnam Street, Omaha, NE, 68131
	Oct - 3	Walnut Creek Branch 100 Pringle Avenue, Walnut Creek, CA, 94596
	Oct - 17	Johnson City Branch 916 N State of Franklin Road, Johnson City, TN, 37604
HomeTrust Bank	Apr - 11	Cornelius Branch 17065 Nat Bynum Lane, Cornelius, NC, 28031
The Fidelity Bank	Jan - 18	Southern Pines Branch 985 Old US Highway 1, Southern Pines, NC, 28387
	Mar - 4	Greenville Branch 105 E North Street, Greenville, SC, 29601
	Sep - 8	Spartanburg SC Branch 101 Lafayette Street, Spartanburg, SC, 29302
Truist Bank	Jan - 31	Port Orange Drive-Thru Branch 3839 S Nova Road, Port Orange, FL, 32127
	Feb - 22	Freedom Drive Branch 2336 Freedom Drive, Charlotte, NC, 28208

Bank

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Branch

Openings due to De Novo: 30 (Contd.)

Truist Bank	Apr - 18	Dames Pointe Plaza Branch 7001 Merrill Road, Jacksonville, FL, 32277
	May - 2	The Heights Branch 1910 N Tampa Street, Tampa, FL, 33602
	May - 23	Lakepointe Towne Crossing Branch 729 Hebron Parkway, Lewisville, TX, 75057
	May - 23	Old Town Branch 5500 Greenville Avenue, Dallas, TX, 75206
	Jun - 13	Gateway Town Center Branch 5258 Norwood Avenue, Jacksonville, FL, 32208
	Jul - 18	Pecan Street Market Place Branch 2606 FM 1825 Ste. 116, Pflugerville, TX, 78660
	Jul - 21	Wayne Branch 821 Lancaster Avenue, Wayne, PA, 10987
	Aug - 8	Greatland Kingdom Branch 9715 Bellaire Blvd., Houston, TX, 77036
	Aug - 15	Avent Ferry Branch 3231 Avent Ferry Road, Raleigh, NC, 27606
	Aug - 29	Island Walk Branch 1920 S 14th Street, Fernandina Beach, FL, 32034
	Oct - 11	Airpark Plaza Branch 5711 NW 7th Street, Miami, FL, 33126
	Oct - 17	West Boca Plaza Branch 23037 State Road 7, Boca Raton, FL, 33428
	Nov - 14	Fenton Branch 301 Fenton Gateway Drive, Cary, NC, 27511
	Dec - 27	Coral Town Plaza Branch 14380 SW 264th Street, Homestead, FL, 33032
Union Bank	Jul - 5	Union Bank Wilmington Branch 101 Autumn Hall Drive, Wilmington, NC, 28403

Openings due to De Novo (From National Bank to State Bank): 77

First-Citizens Bank & Trust Company	Jan - 5	Chandler West Branch 555 W Chandler Boulevard, Chandler, AZ, 85225
	Jan - 5	Oro Valley Branch 8580 N Oracle Road, Oro Valley, AZ, 85704

Bank

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Openings due to De Novo (From National Bank to State Bank): 77 (Contd.)

First-Citizens Bank & Trust Company	Jan - 5	McCormick Ranch Branch 7373 N Scottsdale Road, Scottsdale, AZ, 85253
	Jan - 5	Sun City West Branch 19432 N R H Johnson Blvd., Sun City West, AZ, 85375
	Jan - 5	Tucson Grant Road Branch 6298 E Grant Road #140, Tucson, AZ, 85712
	Jan - 5	Torrey Hills Branch 3580 Carmel Mountain Road, Suite 160, San Diego, CA, 92130
	Jan - 5	Marco Island Branch 1770 San Marco Road, Marco Island, FL, 34145
	Jan - 5	Naples South Branch 625 9th Street North, Suite 101, Naples, FL, 34102
	Jan - 5	Honolulu Branch 600 Kapiolani Blvd., Suite 203, Honolulu, HI, 96813
	Jan - 5	West Dodge Branch 15950 West Dodge Street, Omaha, NE, 68118
	Jan - 5	Westwood Plaza Branch 12307 West Center Road, Omaha, NE, 68144
	Jan - 5	Henderson LV Branch 2360 Corporate Circle, Henderson, NV, 89074
	Jan - 5	Boca Park Branch 950 S Rampart Blvd, Las Vegas, NV, 89145
	Jan - 5	El Mirage Branch 3100 Needles Highway, Laughlin, NV, 89029
	Jan - 5	Reno Branch 5370 Kietzke Lane, Reno, NV, 89511
	Jan - 5	Dallas Preston Center Branch 5950 Sherry Lane, Dallas, TX, 75225
	Jan - 5	Agoura Branch 5701 N. Kanan Road, Agoura Hills, CA, 91301
	Jan - 5	Anaheim Branch 704 S. State College Blvd., Anaheim, CA, 92806
	Jan - 5	Arcadia Branch One East Foothill Blvd, Arcadia, CA, 91006
	Jan - 5	Artesia Branch 11660 South Street, Suite 101, Artesia, CA, 90701

Bank

Date

Branch

Openings due to De Novo (From National Bank to State Bank): 77 (Contd.)

First-Citizens Bank & Trust Company	Jan - 5	Beverly Hills North Branch 9550 S. Santa Monica Blvd, Suite A, Beverly Hills, CA, 90210
	Jan - 5	Buena Park Branch 7872 Valley View Street, Buena Park, CA, 90620
	Jan - 5	Burbank Branch 1001 N. San Fernando Blvd., Suite 150, Burbank, CA, 91504
	Jan - 5	Camarillo Branch 1727 E. Daily Drive, Suite A, Camarillo, CA, 93010
	Jan - 5	Chatsworth Branch 20505 Devonshire Street, Chatsworth, CA, 91311
	Jan - 5	Chino Hills Branch 3410 Grand Avenue, Suite A, Chino Hills, CA, 91709
	Jan - 5	City of Industry Branch 220 N. Hacienda Blvd., City Of Industry, CA, 91744
	Jan - 5	Corona Del Mar Branch 3700 East Coast Highway, Corona Del Mar, CA, 92625
	Jan - 5	Culver City South Branch 5573 Sepulveda Blvd., Culver City, CA, 90230
	Jan - 5	Culver City North Branch 10784 Jefferson Blvd., Culver City, CA, 90230
	Jan - 5	Downey Branch 7320 Firestone Blvd., Suite 101, Downey, CA, 90241
	Jan - 5	Duarte Branch 1475 Huntington Drive, Duarte, CA, 91010
	Jan - 5	Encino West Branch 17050 Ventura Blvd., Encino, CA, 91316
	Jan - 5	Escondido 300 W Branch 300 West Grand Avenue, Suite 100a, Escondido, CA, 92025
	Jan - 5	Glendale Brand Branch 1111 N. Brand Blvd., Suite A, Glendale, CA, 91202
	Jan - 5	Glendora Branch 600 W. Route 66, Glendora, CA, 91740
	Jan - 5	Hacienda Heights Branch 2233 S. Hacienda Blvd., Hacienda Heights, CA, 91745
	Jan - 5	Huntington Beach Branch 7061 Yorktown Avenue, Suite 103, Huntington Beach, CA, 92648

Bank

Date

Branch

Openings due to De Novo (From National Bank to State Bank): 77 (Contd.)

First-Citizens Bank & Trust Company	Jan - 5	Irvine Branch 5791 Alton Parkway, Irvine, CA, 92618
	Jan - 5	La Jolla Prospect Branch 888 Prospect Street, La Jolla, CA, 92037
	Jan - 5	La Quinta Branch 78010 Main Street, Suite 100, La Quinta, CA, 92253
	Jan - 5	La Verne Branch 2111 Bonita Avenue, La Verne, CA, 91750
	Jan - 5	Laguna Hills Branch 24191 Paseo De Valencia, Suite A, Laguna Woods, CA, 92637
	Jan - 5	Lomita Branch 2300 Pacific Coast Highway, Lomita, CA, 90717
	Jan - 5	Long Beach Branch 3500 E. 7th Street, Long Beach, CA, 90804
	Jan - 5	Bel Air Branch 2920 Beverly Glen Circle, Los Angeles, CA, 90077
	Jan - 5	Beverlywood Branch 9618 W. Pico Blvd., Suite 504, Los Angeles, CA, 90035
	Jan - 5	Los Angeles Vermont 351 S. Vermont Avenue, Los Angeles, CA, 91202
	Jan - 5	La Brea Branch 400 N. La Brea Avenue, Los Angeles, CA, 90036
	Jan - 5	Jordan Downs Branch 9950 S Laurel Street, Los Angeles, CA, 90002
	Jan - 5	West Los Angeles Branch 3000 S Sepulveda Blvd., Los Angeles, CA, 90034
	Jan - 5	Westchester Branch 8750 Sepulveda Blvd., Unit P, Los Angeles, CA, 90045
	Jan - 5	Brentwood Branch 12401 Wilshire Blvd., Los Angeles, CA, 90025
	Jan - 5	West Hollywood Branch 8653 Beverly Blvd., Los Angeles, CA, 90048
	Jan - 5	Manhattan Beach Branch 1570-F Rosecrans Avenue, Manhattan Beach, CA, 90266
	Jan - 5	Marina Del Ray Branch 13405 Washington Blvd., Marina Del Ray, CA, 90292

Bank

Date

Branch

Openings due to De Novo (From National Bank to State Bank): 77 (Contd.)

First-Citizens Bank & Trust Company	Jan - 5	Mission Viejo North Branch 27620 Marguerite Parkway, Mission Viejo, CA, 92692
	Jan - 5	Northridge LA Branch 8726 Tampa Avenue, Northridge, CA, 91324
	Jan - 5	Pacific Palisades Branch 15135 Sunset Blvd., Pacific Palisades, CA, 90272
	Jan - 5	Palm Desert Branch 44495 Town Center Way, Suite A, Palm Desert, CA, 92260
	Jan - 5	Pasadena Branch 95 S. Lake Avenue, Pasadena, CA, 91101
	Jan - 5	Rancho Palos Verdes Branch 30019 Hawthorne Blvd., Rancho Palosverdes, CA, 90275
	Jan - 5	Rancho Santa Fe Branch 6009 Paseo Delicias, Suite A, P.O. Box 2529, Rancho Santa Fe, CA, 92067
	Jan - 5	Redondo Beach Branch 2233 Artesia Blvd., Redondo Beach, CA, 90278
	Jan - 5	Riviera Village Branch 1870 S. Elena Avenue, Redondo Beach, CA, 90277
	Jan - 5	San Marino Branch 2549 Huntington Drive, Unit 103, San Marino, CA, 91108
	Jan - 5	Santa Monica Main Street Branch 2827 Main Street, Santa Monica, CA, 90405
	Jan - 5	Santa Monica Montana 1630 Montana Avenue, Santa Monica, CA, 90403
	Jan - 5	Santa Monica Wilshire Branch 401 Wilshire Blvd., Santa Monica, CA, 90401
	Jan - 5	Santa Monica Ocean Branch 1750 Ocean Park Blvd., Santa Monica, CA, 90405
	Jan - 5	Tarzana Branch 18585 Ventura Blvd., Tarzana, CA, 91356
	Jan - 5	Thousand Oaks Branch 199 E. Thousand Oaks Blvd., Thousand Oaks, CA, 91360
	Jan - 5	Torrance Branch 3422 W. Carson Street, Torrance, CA, 90503
	Jan - 5	Tustin Branch 17245-B 17th Street, Tustin, CA, 92780

Bank **Date** **Branch**

Openings due to De Novo (From National Bank to State Bank): 77 (Contd.)

First-Citizens Bank & Trust Company	Jan - 5	Ventura Branch 6128 Telegraph Road, Suite A, Ventura, CA, 93003
	Jan - 5	West Covina 225 N. Barranca Street, West Covina, CA, 91791
	Jan - 5	Westlake Village Branch 960 S Westlake Blvd., Suites 1 & 2, Westlake Village, CA, 91361

Other Changes due to Consolidation: 1

Truist Bank	Feb - 18	Main Office 214 N. Tryon Street, Charlotte, NC, 28202
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Other Changes due to Name Change: 1

Riverside Savings Bank, SSB	May - 19	Main Office 325 Becker Dr., Roanoke Rapids, NC, 27870
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Bank **Date** **Branch**

Relocation :2

Peoples Bank	May - 3	Huntersville Branch 9617 Holly Point Drive, Huntersville, NC 28078 <i>Previously: 9624 Bailey Rd., Suite 1, Cornelius, NC 28078</i>
Truist Bank	Sep - 29	Chevy Chase Lake Branch 8551 Connecticut Avenue, Chevy Chase, MD 20815 <i>Previously: 8510 Connecticut Ave, Chevy Chase, MD 20815</i>

2022 Legislative Summary

The following is a brief summary of some significant changes made during the 2022 session of the North Carolina General Assembly, which adjourned on June 30, 2022, to the laws over which the Office of the Commissioner of Banks (the "OCOB") has regulatory jurisdiction or which directly affect the activities of the Office or of those entities which it licenses or otherwise regulates. Refer to the Session Laws indicated for details.

House Bill 911 / SL 2022-75 Regulatory Reform Act of 2022.

This act amended General Statute 53-181(c), permitting a consumer finance licensee to take a confession of judgment from a borrower following a borrower's failure to make a payment as required under the loan contract.

This act had an effective date of July 12, 2022.

Editor's Note: The above language was subsequently repealed in Senate Bill 331 / SL 2023-61, Consumer Finance Act Amendments, which became effective October 1, 2023, and applies to contracts entered into, modified, or renewed on or after that date.

House Bill 776 / SL 2022-54 Remote Electronic Notarization.

This act amended Article 2 of Chapter 10B of the General Statutes by adding a new part authorizing remote electronic notarization including among other sections, a definitions section, prohibitions, technology requirements, verification requirements, licensure, and rules requirements. It also included a section on emergency video notarization which expired June 30, 2023.

This act had an effective date of July 1, 2023.

Editor's Note: The above language concerning emergency video notarization's effective date and the effective date for the above act was amended in Senate Bill 552/SL 2023-57, delaying it to July 1, 2024, in order to implement the rulemaking process required by SL 2022-54.