

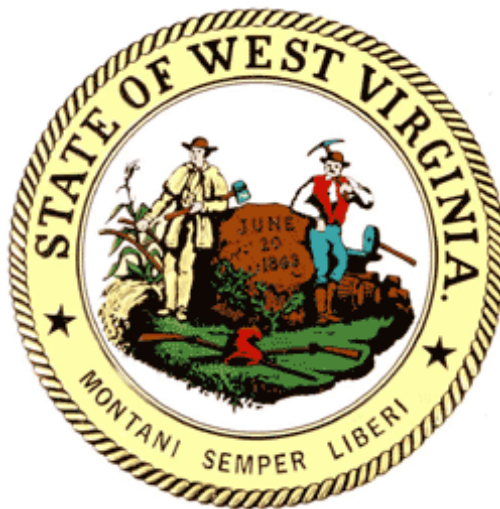
WEST VIRGINIA  
DIVISION *of* FINANCIAL INSTITUTIONS

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

Pursuant to W.Va. Code §31A-2-12

Under the Supervision of the  
COMMISSIONER OF FINANCIAL INSTITUTIONS

Fiscal Year ending June 30, 2018



Dawn E. Holstein  
Commissioner

## TABLE OF CONTENTS

<b>Division History</b>	<b>1</b>
<b>Division Activities</b>	<b>2</b>
<b>Division Staff</b>	<b>3</b>
<b>West Virginia Board of Banking &amp; Financial Institutions Members</b>	<b>4</b>
<b>West Virginia Lending &amp; Credit Rate Board Members</b>	<b>5-6</b>
<b>West Virginia Floating Usury Ceiling Rates</b>	<b>7</b>
 <i>DEPOSITORY INSTITUTIONS:</i>	
<b>State Chartered Banks Headquartered in West Virginia</b>	<b>8</b>
<b>Bank Applications Received and/or Acted Upon by the WVBBFI</b>	<b>9</b>
<b>State and National Bank Mergers</b>	<b>10</b>
<b>Parity Decisions</b>	<b>11</b>
<b>Fiduciary Powers</b>	<b>12</b>
<b>Report of Condition and Income for State and National Banks in West Virginia</b>	<b>13</b>
<b>Bank Holding Companies Operating in West Virginia</b>	<b>14-15</b>
<b>Bank Holding Company Formations and Dissolutions</b>	<b>16</b>
<b>State Chartered Credit Unions Headquartered in West Virginia</b>	<b>17</b>
<b>Report of Condition and Income for State Chartered Credit Unions in West Virginia</b>	<b>18</b>
 <i>NONDEPOSITORY INSTITUTIONS:</i>	
<b>West Virginia Licensed Mortgage Lenders</b>	<b>19-26</b>
<b>West Virginia Licensed Mortgage Brokers</b>	<b>26-29</b>
<b>West Virginia Licensed Money Transmitters</b>	<b>30-33</b>
<b>West Virginia Regulated Consumer Lenders</b>	<b>33</b>

## DIVISION HISTORY

During the period between 1863 and 1891, state banks were entirely free from regulation and supervision by the State. The Legislature in 1891 passed a law providing for a State Banking Department and authorized the Governor to appoint a State Bank Examiner, to be under the jurisdiction and control of the Board of Public Works. The Office of the Commissioner of Banking was created by Legislative enactment on February 21, 1901, and continues to function under and by authority of West Virginia Code §31A, as amended.

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

<i>Name</i>	<i>Title</i>	<i>Year Served</i>
Charles W. Young	Bank Examiner	1891-1892
C.A. Weaver	Bank Examiner	1893-1894
No Record	Bank Examiner	1895-1898
O.B. Wetzel	Bank Examiner	1899-1900
O.B. Kefauver	Bank Examiner	1900-1901
M.A. Kendall	Commissioner	1901-1905
S.V. Mathews	Commissioner	1905-1915
S. Preston Smith	Commissioner	1915-1919
Joseph S. Hill	Commissioner	1919-1923
Naaman Jackson	Commissioner	1923-1924
Harry A. Abbott	Commissioner	1924-1929
Lathrop R. Charter, Jr.	Commissioner	1929-1933
Waitman C. Given	Commissioner	1933-1934
George Ward	Commissioner	1934-1940
H.P. Brightwell	Acting Commissioner	1940-1940
R. Carl Andrews	Commissioner	1940-1941
H.D. Vaughan	Commissioner	1941-1942
A.W. Locke	Commissioner	1942-1947
John H. Hoffman	Commissioner	1947-1955
Mrs. Neil W. Walker	Commissioner	1955-1957
Donald Taylor	Commissioner	1957-1960
Carl B. Early	Commissioner	1960-1967
M. W. Smith	Commissioner	1967-1971
George B. Jordan, Jr.	Commissioner	1972-1974
W. Lovell Higgins	Acting Commissioner	1974-1975
George B. Jordan, Jr.	Commissioner	1975-1977
H. David Hale	Commissioner	1977-1977
C. Joe Mullen	Commissioner	1977-1979
W. Lovell Higgins	Acting Commissioner	1979-1979
Phyllis Huff Arnold	Commissioner	1979-1983
Thomas J. Hansberry	Acting Commissioner	1983-1984
Thomas J. Hansberry	Commissioner	1985-1985
A. Kevin Thomas	Deputy Commissioner	1985-1987
David S. Mudie	Deputy Commissioner	1987-1988
James H. Paige, III	Commissioner	1989-1992
Sharon G. Bias	Commissioner	1992-2001
Larry A. Stark	Commissioner	2001-2008
Sara M. Cline	Acting Commissioner	2008-2009
Sara M. Cline	Commissioner	2009-2015
Dawn E. Holstein	Acting Commissioner	2015-2017
Dawn E. Holstein	Commissioner	2017-present

## DIVISION ACTIVITIES

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

March 31  
June 30  
September 30  
December 31

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

March 31  
June 30  
September 30  
December 31

One Call for Report of Condition of Regulated Consumer Lenders:

December 31

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

December 31

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

	<u><b>FY2017</b></u>	<u><b>FY2018</b></u>
Bank Holding Companies	<b>8</b>	<b>18</b>
Commercial Banks and Trust Companies (Trust, IT, Visitations, & Targets)	<b>44</b>	<b>64</b>
Credit Unions	<b>3</b>	<b>1</b>
Money Transmitter	<b>6</b>	<b>11</b>
Regulated Consumer Lenders	<b>4</b>	<b>2</b>
Mortgage Lender/Broker/Service Examinations & Visitations	<b>21</b>	<b>20</b>
<b>Total Examinations</b>	<b>86</b>	<b>116</b>

## **DIVISION STAFF MEMBERS**

Commissioner	Dawn Holstein
Director of Nondepository Institutions	Tracy Hudson
Director of Depository Institutions	Martin Grimm
Director of Operations Regulation	John France
Licensing Analyst	Lisa Miller
Budget Administrator	Mona Chastain
Office Manager	Lori DeBruyn
Office Assistant	Judy Pennington
Review Examiners	Martin Grimm Terri Shock
Money Service Businesses Manager	Sheila Johnson
Examiners	Ariel Billotti Justin Butler Nathan Freeman (Chief) Melissa Fry Robert Glotfelty, Jr. (Chief) Glen Harvey Andrew Howard Mark Lanham Dwayne Ledsome Thomas Mainella Matthew Mann (Chief) Edward McMinn Esther Sebert Kevin Thomas James Thompson David Townsend Ross Whisner

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

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

Note: No State Bank Failures Occurred In Fiscal Year 2018

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

<b><u>Board Member (Statutory)</u></b>	<b><u>Represents</u></b>
Chair and Commissioner	Division of Financial Institutions
Dean, Lewis College of Business	Marshall University
Dean, College of Business and Economics	West Virginia University
Director of Consumer Protection	WV Attorney General's Office
Executive Director	WV Development Office
Treasurer	State of West Virginia
Mr. James Morgan	Public Member
Mr. Nelson Wagner	Public Member
Ms. Anne Crowe	Public Member

**ORDER**

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

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

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

**ORDER**

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

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

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

### **ORDER**

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

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

### **ORDER**

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

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

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

(Original signed document on file)

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



## OFFICIAL NOTIFICATION

### FLOATING USURY CEILINGS

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

<u>Month/Year</u>	<u>Usury Ceiling</u>
July 2017	4.25% per year
August 2017	4.00% per year
September 2017	4.00% per year
October 2017	4.25% per year
November 2017	4.00% per year
December 2017	4.00% per year
January 2018	4.25% per year
February 2018	4.50% per year
March 2018	4.50% per year
April 2018	4.50% per year
May 2018	4.50% per year
June 2018	4.50% per year

\*Formula based on monthly average of at 20-year maturity

## STATE CHARTERED BANKS HEADQUARTERED IN WEST VIRGINIA

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

**WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS  
BANK APPLICATIONS AND OTHER MATTERS ACCEPTED AND/OR ACTED UPON  
FY2018**

<b>Date Approved</b>	<b>Application Type</b>	<b>Applicant Name</b>	<b>Description</b>
2-12-18	Establishment of branches through merger	Wesbanco, Inc.	Wesbanco, Inc., Wheeling, WV to acquire First Sentry Bancshares, Inc., Huntington, WV by merger, and to merge its wholly owned subsidiary bank, First Sentry Bank, Inc. with and into its subsidiary bank, Wesbanco Bank, Inc.
6-25-18	Establishment of branches through interstate merger	Wesbanco, Inc.	Wesbanco, Inc., Wheeling, WV to acquire Farmers Capital Bank Corporation, Frankfort, KY, and to merge its wholly owned subsidiary bank, United Bank & Capital Trust Company with and into its subsidiary bank, Wesbanco Bank, Inc.

**BANK MERGERS  
STATE AND NATIONAL BANKS OPERATING IN WEST VIRGINIA  
FY2018**

**Banks Involved**

Wesbanco Bank, Inc.  
First Sentry Bank, Inc.

Wesbanco Bank, Inc.  
United Bank & Capital Trust Company

**Surviving Entity**

Wesbanco Bank, Inc.

Wesbanco Bank, Inc.

## **PARITY DECISIONS**

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

During Fiscal Year 2018, the Commissioner of Financial Institutions granted the following authorizations pursuant to W.Va. Code §31A-8C-2:

None.

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

**Fiscal Year 2018  
As of December 31, 2017**

<b>State Banks</b>	<b>Trust Assets (\$000)</b>
Bank of Charles Town	133,241
BCBank, Inc.	NR
Capon Valley Bank	NR
CNB Bank, Inc.	48,239
Citizens Bank of West Virginia, Inc.	74,059
Davis Trust Company	15,715
First Peoples Bank, Inc.	6,578
MCNB Bank and Trust Co.	122,041
Premier Bank, Inc.	NR
Summit Community Bank, Inc.	420,825
The First State Bank	15,411
The Grant County Bank	NR
The Harrison County Bank	36
Union Bank, Inc.	NR
Wesbanco Bank, Inc.	4,775,143
Total	5,611,288

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

	<u>West Virginia State Banks</u>		<u>West Virginia National Banks</u>		
	(\$ in 000's) Number of Institutions	6/30/2017	6/30/2018	6/30/2017	6/30/2018
<b><u>Assets and Liabilities</u></b>					
<b>Total assets</b>		<b>29,835,929</b>	<b>24,419,467</b>	<b>4,727,471</b>	<b>4,688,379</b>
Cash and due from depository institutions		1,350,036	823,028	111,743	266,825
Interest-bearing balances		926,318	523,009	47,545	203,867
Securities		5,204,411	5,221,940	851,979	682,978
Federal funds sold & reverse repurchase agreements		133,283	114,074	6,085	3,895
Net loans & leases		20,913,486	16,281,520	3,393,349	3,379,458
Loan loss allowance		205,078	154,604	23,816	19,916
Trading account assets		7,880	8,333	0	0
Bank premises and fixed assets		400,036	351,079	84,161	77,383
Other real estate owned		117,308	94,067	6,425	3,477
Goodwill and other intangibles		758,271	741,871	80,528	78,342
All other assets		951,218	783,555	193,201	196,021
Total liabilities and capital		29,835,928	24,419,468	4,727,471	4,688,378
<b>Total liabilities</b>		<b>26,216,724</b>	<b>21,428,679</b>	<b>4,232,012</b>	<b>4,205,080</b>
Total deposits		23,401,269	18,755,153	3,939,763	3,773,069
Interest-bearing deposits		17,872,736	14,282,646	3,053,871	2,964,243
Deposits held in domestic offices		23,401,269	18,755,153	3,939,763	3,773,069
Federal funds purchased & repurchase agreements		847,229	466,255	200,715	200,924
Trading liabilities		0	0	0	0
Other borrowed funds		1,743,847	1,993,121	49,190	181,680
Subordinated debt		25,903	25,626	0	0
All other liabilities		198,476	188,524	42,344	49,407
<b>Total equity capital</b>		<b>3,619,204</b>	<b>2,990,789</b>	<b>495,459</b>	<b>483,298</b>
Perpetual preferred stock		0	0	0	0
Common stock		69,518	58,454	3,010	1,748
Surplus		1,796,825	1,515,656	289,315	284,252
Undivided profits		1,752,747	1,416,679	203,134	197,298
Noncontrolling interests in consolidated subsidiaries		114	0	0	0
<b><u>Income and Expense</u></b>					
Total interest income		530,523	459,307	81,514	83,906
Total interest expense		60,123	66,764	8,358	10,537
Net interest income		470,400	392,543	73,156	73,369
Provision for loan and lease losses		25,672	17,185	2,394	-1,767
Total noninterest income		121,799	100,542	30,655	30,408
Fiduciary activities		18,196	14,491	2,987	3,170
Service charges on deposit accounts		30,909	23,511	14,110	14,095
Trading account gains & fees		429	23	0	0
Additional noninterest income		72,265	62,517	13,558	13,143
Total noninterest expense		371,636	307,672	57,935	55,169
Salaries and employee benefits		185,961	165,337	31,410	30,363
Premises and equipment expense		46,364	40,124	9,844	8,784
Additional noninterest expense		139,311	102,211	16,681	16,022
Pre-tax net operating income		194,891	168,228	43,482	50,375
Securities gains (losses)		1,089	560	4,285	-30
Applicable income taxes		60,019	32,849	14,987	10,172
<b>Net income attributable to bank</b>		<b>135,961</b>	<b>135,939</b>	<b>32,891</b>	<b>40,173</b>

## BANK HOLDING COMPANIES OPERATING IN WEST VIRGINIA

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



MCNB Banks, Inc.	Welch	WV
Morgantown Bancshares, Inc.	Morgantown	WV
Mount Hope Bankshares, Inc.	Mount Hope	WV
Mountain-Valley Bancshares, Inc.	Elkins	WV
MVB Financial Corp.	Fairmont	WV
New Peoples Bankshares, Inc.	Honaker	VA
Ohio Valley Banc Corp.	Gallipolis	OH
Peoples Bancorp, Inc.	Marietta	OH
Peoples Bankshares, Inc.	Mullens	WV
Peterstown Bancorp, Inc.	Peterstown	WV
Pioneer Community Group, Inc.	laeger	WV
Pleasants County Bankshares, Inc.	St. Marys	WV
PNC Financial Services Group, Inc.	Pittsburgh	PA
Potomac Bancshares, Inc.	Charles Town	WV
Premier Financial Bancorp, Inc.	Huntington	WV
Putnam Bancshares, Inc.	Hurricane	WV
Romney Bankshares, Inc.	Romney	WV
State Bancorp, Inc.	Bruceston Mills	WV
Summit Financial Group, Inc.	Moorefield	WV
SunTrust Banks, Inc.	Atlanta	GA
The Poca Valley Bankshares, Inc.	Walton	WV
Tri-County Bancorp, Inc.	West Union	WV
Union Bankshares, Inc.	Union	WV
United Bankshares, Inc.	Parkersburg	WV
Wesbanco, Inc.	Wheeling	WV
West Central Bancorp, Inc.	Spencer	WV
Woodforest Financial Group, Inc.	The Woodlands	TX

**BANK HOLDING COMPANY  
FORMATIONS & DISSOLUTIONS  
FY2018**

**Formations:**

None.

**Dissolutions:**

First Sentry Bancshares, Inc., Huntington, WV

Farmers Capital Bank Corporation, Frankfort, KY

## STATE CREDIT UNIONS HEADQUARTERED IN WEST VIRGINIA

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

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

	6/30/2017	6/30/2018
Number of Institutions	4	3
<b><u>Assets and Liabilities</u></b>		
Cash & Equivalents	9,771,941	5,237,194
Total Investments	66,080,793	29,021,005
Loans Held for Sale	0	0
Real Estate Loans	73,174,430	18,839,698
Unsecured Loans	6,221,828	3,896,364
Other Loans	77,900,726	19,299,346
<b>Total Loans</b>	<b>157,296,984</b>	<b>42,035,408</b>
(Allowance for Loan & Lease Losses)	(811,273)	(578,787)
Land And Building	4,189,333	1,103,606
Other Fixed Assets	256,947	114,841
NCUSIF Deposit	1,976,304	634,838
All Other Assets	2,380,408	395,933
<b>Total Assets</b>	<b>241,141,437</b>	<b>77,964,038</b>
Dividends Payable	329,584	385,438
Notes & Interest Payable	0	0
Accounts Payable & Other Liabilities	418,926	235,077
<b>Total Liabilities</b>	<b>748,510</b>	<b>620,515</b>
Share Drafts	21,703,940	5,835,892
Regular shares	147,165,415	49,787,687
All Other Shares & Deposits	45,668,382	10,643,562
<b>Total Shares and Deposits</b>	<b>214,537,737</b>	<b>66,267,141</b>
Regular Reserve	3,520,530	1,296,366
Other Reserves	-650,381	32,995
Undivided Earnings	22,985,041	9,747,021
<b>Total Equity</b>	<b>25,855,190</b>	<b>11,076,382</b>
<b>Total Liabilities, Shares, &amp; Equity</b>	<b>241,141,437</b>	<b>77,964,038</b>
<b><u>Income and Expense</u></b>		
Loan Income	3,303,734	1,129,918
Investment Income	519,315	236,821
Other Income	1,429,996	298,822
Total Employee Compensation & Benefits	1,471,167	510,117
Total Other Operating Expenses	1,705,430	557,294
Non-operating Income & (Expense)	-1,609	708
Provision for Loan/Lease Losses	111,000	30,000
Cost of Funds	636,663	159,650
<b>Net Income (Loss)</b>	<b>1,327,176</b>	<b>409,208</b>

## WEST VIRGINIA LICENSED MORTGAGE COMPANIES

### Lenders

1st Alliance Lending, LLC	East Hartford	CT
21st Mortgage Corporation	Knoxville	TN
360 Mortgage Group, LLC	Austin	TX
Academy Mortgage Corporation	Draper	UT
Acopia, LLC	Goodlettsville	TN
AHP Servicing LLC	Chicago	IL
AIG Home Loan 1, LLC	Houston	TX
AIG Home Loan 2, LLC	Houston	TX
AIG Home Loan 3, LLC	Houston	TX
AIG Home Loan 4, LLC	Houston	TX
AIG Home Loan 5, LLC	Houston	TX
Alcova Mortgage LLC	Roanoke	VA
Alliance Credit, LLC	Canfield	OH
Allied Mortgage Group, Inc.	Bala Cynwyd	PA
American Advisors Group	Orange	CA
American Bancshares Mortgage, LLC	Miami Lakes	FL
American Financial Network, Inc.	Brea	CA
American Financial Resources, Inc.	Parsippany	NJ
American Financing Corporation	Aurora	CO
American Housing Capital LLC	Vienna	VA
American Internet Mortgage, Inc.	San Diego	CA
American Mortgage Service Company	Cincinnati	OH
American Neighborhood Mortgage Acceptance Company LLC	Mount Laurel	NJ
AmeriFirst Home Improvement Finance, LLC	Omaha	NE
AmeriHome Mortgage Company, LLC	Woodland Hills	CA
AmeriNational Community Services, LLC	Albert Lea	MN
Amerisave Mortgage Corporation	Atlanta	GA
Amherst Funding Group, L.P.	Austin	TX
Apex Home Loans, Inc.	Rockville	MD
Ark-La-Tex Financial Services, LLC	Plano	TX
Arvest Central Mortgage Company	Little Rock	AR
Assurance Financial Group, L.L.C.	Baton Rouge	LA
Atlantic Bay Mortgage Group, L.L.C.	Virginia Beach	VA
Atlantic Coast Mortgage, LLC	Fairfax	VA
Augusta Development Corporation	Fairmont	WV
Aurora Financial, LLC	Vienna	VA
Barclays Bank PLC	New York	NY
Bay Capital Mortgage Corporation	Annapolis	MD
Bayview Loan Servicing, LLC	Coral Gables	FL
BNP Paribas	New York	NY

BofA Merrill Lynch Asset Holdings, Inc.	New York	NY
Broker Solutions, Inc.	Tustin	CA
C&F Mortgage Corporation	Midlothian	VA
CalCon Mutual Mortgage LLC	San Diego	CA
Caliber Home Loans, Inc.	Coppell	TX
Cardinal Financial Company, Limited Partnership	Charlotte	NC
Cardinal Residential Assets Corp.	New York	NY
Carrington Mortgage Services, LLC	Anaheim	CA
Castle Mortgage Corporation	San Diego	CA
CBC Mortgage Agency	South Jordan	UT
CBM Mortgage, Inc.	Front Royal	VA
Centennial Lending Group, LLC	Maple Glen	PA
Central Appalachia Empowerment Zone of WV	Wallback	WV
CGB Agri Financial Services, Inc.	Louisville	KY
Chimera Funding TRS LLC	New York	NY
Churchill Mortgage Corporation	Brentwood	TN
CIS Financial Services, Inc.	Hamilton	AL
Citi GSM Portfolio LLC	New York	NY
Citimortgage, Inc.	O'Fallon	MO
CMC Funding, Inc.	Ponte Vedra Beach	FL
CMG Mortgage, Inc.	San Ramon	CA
Commonwealth Mortgage, LLC	Woburn	MA
Community Action of South Eastern West Virginia, Inc.	Princeton	WV
Community Resources Inc.	Parkersburg	WV
CommunityWorks in West Virginia, Inc.	Charleston	WV
Compu-Link Corporation	Lansing	MI
Core Mortgage Services, LLC	State College	PA
CoreLogic Services, LLC	Irving	TX
Cornerstone Home Lending, Inc.	Houston	TX
Corridor Mortgage Group, Inc.	Marriottsville	MD
Countrywide Home Loans, Inc.	Westlake Village	CA
Credit Control, LLC	Hazelwood	MO
Credit Suisse First Boston Mortgage Capital LLC	New York	NY
Credit Union Mortgage Association, Inc.	Fairfax	VA
Crescent Mortgage Company	Atlanta	GA
Crimson Residential Assets Corp.	New York	NY
CrossCountry Mortgage, Inc.	Brecksville	OH
CUW Solutions, LLC	Radnor	PA
Deephaven Mortgage LLC	Charlotte	NC
DHI Mortgage Company, LTD.	Austin	TX
Digital Risk Mortgage Services, LLC	Maitland	FL
Direct Mortgage Loans, LLC	Hunt Valley	MD
Ditech Financial LLC	Fort Washington	PA

DLJ Mortgage Capital, Inc.	New York	NY
Dovenmuehle Mortgage, Inc.	Lake Zurich	IL
Dyck-O'Neal, Inc.	Dallas	TX
E Mortgage Management LLC	Cherry Hill	NJ
Elkhorn Depositor LLC	New York	NY
Ellington Financial REIT Lending Corp.	Old Greenwich	CT
Embrace Home Loans, Inc.	Middletown	RI
EMC Mortgage LLC	Lewisville	TX
Envoy Mortgage Ltd	Houston	TX
Everett Financial, Inc.	Dallas	TX
Fairway Independent Mortgage Corporation	Madison	WI
Fay Servicing, LLC	Chicago	IL
FBC Mortgage, LLC	Orlando	FL
FCI Lender Services, Inc.	Anaheim Hills	CA
Federation of Appalachian Housing Enterprises, Inc.	Berea	KY
Fidelity Direct Mortgage, LLC	Gaithersburg	MD
Fifth Third Mortgage Company	Cincinnati	OH
Finance of America Mortgage LLC	Horsham	PA
Finance of America Reverse LLC	Tulsa	OK
First Choice Loan Services Inc.	East Brunswick	NJ
First Community Mortgage Inc.	Murfreesboro	TN
First Guaranty Mortgage Corporation	Tysons Corner	VA
First Heritage Financial, LLC	Trevoze	PA
First Heritage Mortgage, LLC	Fairfax	VA
First Home Mortgage Corporation	Baltimore	MD
First Mortgage Services Group, Inc.	Cumberland	MD
FirstKey Mortgage, LLC	New York	NY
Franklin American Mortgage Company	Franklin	TN
Franklin Credit Management Corporation	Jersey City	NJ
Franklin First Financial, Ltd.	Melville	NY
Freedom Loan Services Corporation	Fishers	IN
Freedom Mortgage Corporation	Mt. Laurel	NJ
Gateway Mortgage Group, LLC	Jenks	OK
Goldman Sachs Mortgage Company	New York	NY
Grander Mortgage Capital, LLC	Tampa	FL
Gregory Funding LLC	Beaverton	OR
Guaranteed Rate Affinity, LLC	Chicago	IL
Guaranteed Rate, Inc.	Chicago	IL
Guaranty Trust Company	Murfreesboro	TN
Guidance Residential, LLC	Reston	VA
Guild Mortgage Company	San Diego	CA
Home America Lending Corp.	Patchogue	NY
Home Point Financial Corporation	Ann Arbor	MI

HomeBridge Financial Services, Inc.	Iselin	NJ
HomeServices Lending, LLC	West Des Moines	IA
Homeside Financial, LLC	Columbia	MD
Homespire Mortgage Corporation	Gaithersburg	MD
Homeward Residential, Inc.	Addison	TX
Housing Authority of Mingo County	Delbarton	WV
Howard Hanna Financial Services, Inc.	Pittsburgh	PA
Impac Mortgage Corp.	Irvine	CA
Integrity Home Mortgage Corporation	Winchester	VA
Intercap Lending Inc.	Draper	UT
Intercoastal Mortgage Company	Fairfax	VA
ISGN Solutions, Inc.	Palm Bay	FL
J.G. Wentworth Home Lending, LLC	Woodbridge	VA
J.P. Morgan Mortgage Acquisition Corp.	New York	NY
James B. Nutter & Company	Kansas City	MO
K. Hovnanian American Mortgage, L.L.C.	Boynton Beach	FL
Keller Mortgage, LLC	Dublin	OH
KGS-Alpha RE Trading, LLC	New York	NY
Kondaur Capital Corporation	Orange	CA
Kyanite Services, Inc.	Research Triangle Pk	NC
Lakeview Loan Servicing, LLC	Coral Gables	FL
Land Home Financial Services, Inc.	Concord	CA
LeaderOne Financial Corporation	Overland Park	KS
LenderFi, Inc.	Calabasas	CA
LenderLive Network, LLC	Glendale	CO
LendUS, LLC	Alamo	CA
Liberty Home Equity Solutions, Inc.	Rancho Cordova	CA
Lime Residential, Ltd.	New York	NY
Live Well Financial, Inc.	Richmond	VA
LoanCare, LLC	Virginia Beach	VA
loanDepot.com, LLC	Foothill Ranch	CA
Long Lake MSR, Inc.	Troy	MI
Longbridge Financial, LLC	Mahwah	NJ
LongVue Mortgage Capital, Inc.	Newport Beach	CA
Low VA Rates, LLC	Lindon	UT
LRML Acquisition LLC	Chicago	IL
Marix Servicing LLC	Tempe	AZ
Mason McDuffie Mortgage Corporation	San Ramon	CA
Matrix Financial Services Corporation	Minnetonka	MN
MAXEX Clearing LLC	Atlanta	GA
MBA Mortgage Services Inc.	Bel Air	MD
McLean Mortgage Corporation	Fairfax	VA
MCM Holdings, Inc.	Miami Lakes	FL



MCP Asset Company, Inc.	New York	NY
Member First Mortgage, LLC	Grand Rapids	MI
Meridian Home Mortgage Corporation	Westminster	MD
Merrill Lynch Mortgage Lending, Inc.	New York	NY
MGC Mortgage, Inc.	Plano	TX
Michigan Mutual, Inc.	Port Huron	MI
Mid America Mortgage, Inc.	Addison	TX
Mid-Continent Funding, Inc.	Columbia	MO
Midwest Loan Solutions, Inc.	Houghton	MI
Millennium Financial Group, Inc.	Middletown	MD
MLD Mortgage Inc.	Florham Park	NJ
Morgan Stanley Mortgage Capital Holdings LLC	New York	NY
Mortgage Access Corp.	Morris Plains	NJ
Mortgage Network, Inc.	Danvers	MA
Mortgage Research Center, LLC	Columbia	MO
Mortgage Solutions of Colorado, LLC	Colorado Springs	CO
Mountain CAP of WV, Inc.	Buckhannon	WV
Mountain Opportunities Corporation	Clarksburg	WV
Mountaineer Development Corporation	Delbarton	WV
Movement Mortgage, LLC	Indian Land	SC
MTGLQ Investors, L.P.	New York	NY
myCUMortgage, LLC	Beavercreek	OH
Nations Lending Corporation	Independence	OH
Nations Reliable Lending, LLC	Houston	TX
Nationstar Mortgage LLC	Dallas	TX
Nationwide Advantage Mortgage Company	Des Moines	IA
Nationwide Equities Corporation	Mahwah	NJ
Neighborhood Mortgage Solutions, LLC	Frankenmuth	MI
New Penn Financial, LLC	Plymouth Meeting	PA
New Residential Mortgage LLC	New York	NY
NFM, Inc.	Linthicum	MD
NOIC, Inc.	Sylvania	OH
North Central WV Community Action Association, Inc.	Fairmont	WV
Norwich Commercial Group, Inc.	Avon	CT
NVR Mortgage Finance, Inc.	Canonsburg	PA
NWL Company, LLC	New York	NY
Oceanside Mortgage Company	Toms River	NJ
Ocwen Business Solutions, Inc.	Pasay City	
Ocwen Financial Solutions Private Limited	Bangalore	
Ocwen Loan Servicing, LLC	West Palm Beach	FL
Ocwen Mortgage Servicing, Inc.	St. Croix	VI
On Q Financial, Inc.	Tempe	AZ
One Reverse Mortgage, LLC	San Diego	CA

OneMain Mortgage Services, Inc.	Evansville	IN
Onslow Bay Financial LLC	New York	NY
Open Mortgage, LLC	Austin	TX
Pacific Union Financial, LLC	Farmers Branch	TX
Paramount Equity Mortgage, LLC	Roseville	CA
Paramount Residential Mortgage Group, Inc.	Corona	CA
Pennymac Corp.	Westlake Village	CA
PennyMac Holdings, LLC	Westlake Village	CA
PennyMac Loan Services, LLC	Westlake Village	CA
PHH Mortgage Corporation	Mt. Laurel	NJ
Pingora Loan Servicing, LLC	Denver	CO
Planet Home Lending, LLC	Meriden	CT
Platinum Home Mortgage Corporation	Rolling Meadows	IL
Plaza Home Mortgage, Inc.	San Diego	CA
Podium Mortgage Capital LLC	Minneapolis	MN
Polaris Home Funding Corp.	Grandville	MI
Potomac Mortgage Group, Inc.	Fairfax	VA
Premia Mortgage, LLC	Troy	MI
Pride Community Services, Inc.	Logan	WV
Primary Residential Mortgage, Inc.	Salt Lake City	UT
PrimeLending, A PlainsCapital Company	Dallas	TX
Priority Mortgage Corp.	Worthington	OH
Promontory Fulfillment Services LLC	Danbury	CT
Prosperity Home Mortgage, LLC	Chantilly	VA
Provident Funding Associates, L.P.	San Bruno	CA
Quantum Servicing Corporation	Tampa	FL
Quicken Loans Inc.	Detroit	MI
Rapid Mortgage Company	Cincinnati	OH
Raymond James Mortgage Company, Inc.	St. Petersburg	FL
RBS Financial Products Inc.	Stamford	CT
Real Time Resolutions, Inc.	Dallas	TX
Recovco Mortgage Management, LLC	Irving	TX
Redwood Residential Acquisition Corporation	Mill Valley	CA
Reliant Loan Servicing, LLC	Berwyn	PA
Religious Coalition for Community Renewal	Charleston	WV
Residential Mortgage Services, Inc.	South Portland	ME
Resurgent Capital Services L.P.	Greenville	SC
Reverse Mortgage Funding LLC	Bloomfield	NJ
Reverse Mortgage Solutions, Inc.	Houston	TX
Revolutionary Mortgage Company	Frederick	MD
RLF Mortgage Corporation	Plano	TX
RoundPoint Mortgage Servicing Corporation	Charlotte	NC
Ruoff Mortgage Company, Inc.	Fort Wayne	IN

Rushmore Loan Management Services LLC	Irvine	CA
RWT Financial, LLC	Chicago	IL
SAFE Housing and Economic Development, Inc.	Welch	WV
Select Portfolio Servicing, Inc.	West Valley City	UT
Selene Finance LP	Houston	TX
Seneca Mortgage Servicing LLC	New York	NY
ServiceMac, LLC	Charlotte	NC
Servion, Inc.	New Brighton	MN
Servis One, Inc.	Irving	TX
Seterus, Inc.	Research Triangle Pk	NC
Sierra Pacific Mortgage Company, Inc.	Folsom	CA
SIRVA Mortgage, Inc.	Independence	OH
Siwell, Inc.	Lubbock	TX
SN Servicing Corporation	Baton Rouge	LA
Sortis Financial, Inc.	Dallas	TX
Southern Trust Mortgage, LLC	Virginia Beach	VA
Southwest Stage Funding, LLC	Gilbert	AZ
Sovereign Lending Group Incorporated	Costa Mesa	CA
Specialized Loan Servicing LLC	Highlands Ranch	CO
Statebridge Company, LLC	Greenwood Village	CO
Stearns Lending, LLC	Santa Ana	CA
Stockton Mortgage Corporation	Frankfort	KY
Success Mortgage, LLC	Winchester	VA
Sun West Mortgage Company, Inc.	Buena Park	CA
SunTrust Mortgage, Inc.	Richmond	VA
Sutherland Mortgage Services, Inc.	Houston	TX
Sutton Funding LLC	New York	NY
SWBC Mortgage Corporation	San Antonio	TX
TH TRS Corp.	Minnetonka	MN
The Fairmont-Morgantown Housing Authority	Fairmont	WV
The Money Source Inc.	Melville	NY
The Mortgage Link, Inc.	Rockville	MD
Tidewater Mortgage Services, Inc.	Virginia Beach	VA
Total Mortgage Services, LLC	Milford	CT
Towne Mortgage Company	Troy	MI
Traditional Mortgage Acceptance Corporation	Bellevue	WA
Triad Financial Services, Inc.	Jacksonville	FL
TruHome Solutions, LLC	Lenexa	KS
Union Home Mortgage Corp.	Strongsville	OH
Union Mortgage Group, Inc.	Glen Allen	VA
United Security Financial Corp.	Murray	UT
United Shore Financial Services, LLC	Pontiac	MI
University Lending Group, LLC	Clinton Township	MI

Urban Fulfillment Services, LLC	Highlands Ranch	CO
US Mortgage Corporation	Melville	NY
Vanderbilt Mortgage and Finance, Inc.	Maryville	TN
VBS Mortgage, LLC	Harrisonburg	VA
Victorian Finance, LLC	Pittsburgh	PA
Waterstone Mortgage Corporation	Pewaukee	WI
WEI Mortgage LLC	McLean	VA
Wendover Financial Services Corporation	Wayne	PA
Weststar Mortgage Corporation	Albuquerque	NM
Wipro Gallagher Solutions, Inc.	Atlanta	GA
Wyndham Capital Mortgage, Inc.	Charlotte	NC
Zenta Mortgage Services, LLC	Charlotte	NC

### **Brokers**

Academy Mortgage Corporation	Draper	UT
Alcova Mortgage LLC	Roanoke	VA
Altisource Fulfillment Operations, Inc.	Maryland Heights	MO
American Financial Network, Inc.	Brea	CA
American Neighborhood Mortgage Acceptance Company LLC	Mount Laurel	NJ
Ark-La-Tex Financial Services, LLC	Plano	TX
Bankrate, LLC	Palm Beach Gardens	FL
Best Rate Holdings, LLC	Clearwater	FL
Bills.com, LLC	San Mateo	CA
CalCon Mutual Mortgage LLC	San Diego	CA
Caliber Home Loans, Inc.	Coppell	TX
Capital Mortgage Firm Inc.	St. Clairsville	OH
Community Action of South Eastern West Virginia, Inc.	Princeton	WV
Community Mortgage LLC	Mount Airy	MD
Community Resources Inc.	Parkersburg	WV
CommunityWorks in West Virginia, Inc.	Charleston	WV
Core Mortgage Services, LLC	State College	PA
CoreLogic Services, LLC	Irving	TX
Credit Karma Mortgage, Inc.	San Francisco	CA
CrossCountry Mortgage, Inc.	Brecksville	OH
CTC Loan Processing, LLC	Hedgesville	WV
DHI Mortgage Company, LTD.	Austin	TX
Digital Risk Mortgage Services, LLC	Maitland	FL
Diversified Financial Mortgage Corporation	Rockville	MD
Embrace Home Loans, Inc.	Middletown	RI
EPath Digital, LP	Laguna Beach	CA
Everett Financial, Inc.	Dallas	TX
Fairfax Mortgage Investments, Inc.	Fairfax	VA
Fairway Independent Mortgage Corporation	Madison	WI

Federation of Appalachian Housing Enterprises, Inc.	Berea	KY
Fidelity Direct Mortgage, LLC	Gaithersburg	MD
Finance of America Mortgage LLC	Horsham	PA
Finance of America Reverse LLC	Tulsa	OK
First Choice Loan Services Inc.	East Brunswick	NJ
First Home Mortgage Corporation	Baltimore	MD
First Mortgage Services Group, Inc.	Cumberland	MD
Franklin First Financial, Ltd.	Melville	NY
Freedom Mortgage Corporation	Mt. Laurel	NJ
FreeRateUpdate.com LLC	Chadds Ford	PA
Full Beaker, Inc.	Bellevue	WA
Genpact Mortgage Services, Inc.	Irvine	CA
Gooi Mortgage, Inc.	Des Moines	IA
Guaranteed Rate Affinity, LLC	Chicago	IL
Guaranteed Rate, Inc.	Chicago	IL
Home America Lending Corp.	Patchogue	NY
Home Point Financial Corporation	Ann Arbor	MI
HomeOwnership Center Inc.	Elkins	WV
HomeServices Lending, LLC	West Des Moines	IA
Homespire Mortgage Corporation	Gaithersburg	MD
Housing Authority of Mingo County	Delbarton	WV
Howard Grace & Associates, Inc.	Deerfield Beach	FL
Infosys BPO Americas, LLC	Atlanta	GA
ISGN Solutions, Inc.	Palm Bay	FL
LeaderOne Financial Corporation	Overland Park	KS
LeadPoint, Inc.	Los Angeles	CA
LenderLive Network, LLC	Glendale	CO
LendingTree, LLC	Charlotte	NC
LendUS, LLC	Alamo	CA
Liberty Home Equity Solutions, Inc.	Rancho Cordova	CA
LMB Mortgage Services, Inc.	Playa Vista	CA
loanDepot.com, LLC	Foothill Ranch	CA
Mason McDuffie Mortgage Corporation	San Ramon	CA
MGIC Mortgage Services, LLC	Milwaukee	WI
MHD Empire Service Corp.	Syracuse	NY
Millennium Financial Group, Inc.	Middletown	MD
Mortgage Financing.com, Inc.	Martinsburg	WV
Mortgage Network, Inc.	Danvers	MA
Mortgage Research Center, LLC	Columbia	MO
Mountain Opportunities Corporation	Clarksburg	WV
Mountain State Lending Associates, Inc.	Weirton	WV
Movement Mortgage, LLC	Indian Land	SC
Nations Lending Corporation	Independence	OH

NerdWallet Compare, Inc.	San Francisco	CA
New Penn Financial, LLC	Plymouth Meeting	PA
NFM, Inc.	Linthicum	MD
NVR Mortgage Finance, Inc.	Canonsburg	PA
On Q Financial, Inc.	Tempe	AZ
One Reverse Mortgage, LLC	San Diego	CA
Open Mortgage, LLC	Austin	TX
Pacific Union Financial, LLC	Farmers Branch	TX
Paramount Residential Mortgage Group, Inc.	Corona	CA
PennyMac Loan Services, LLC	Westlake Village	CA
PHH Mortgage Corporation	Mt. Laurel	NJ
Plateau Data Services, LLC	San Mateo	CA
Platinum Home Mortgage Corporation	Rolling Meadows	IL
Premia Mortgage, LLC	Troy	MI
Premier Mortgage LLC	Morgantown	WV
Premier Processing, LLC	Birmingham	MI
PrimeLending, A PlainsCapital Company	Dallas	TX
Promontory Fulfillment Services LLC	Danbury	CT
Prosperity Home Mortgage, LLC	Chantilly	VA
QuinStreet Media, Inc.	Foster City	CA
Recovco Mortgage Management, LLC	Irving	TX
Regents Financial, LLC	Troy	MI
Religious Coalition for Community Renewal	Charleston	WV
Residential Mortgage Services, Inc.	South Portland	ME
Revolutionary Mortgage Company	Frederick	MD
SAFE Housing and Economic Development, Inc.	Welch	WV
Servis One, Inc.	Irving	TX
Sierra Pacific Mortgage Company, Inc.	Folsom	CA
Specialized Loan Servicing LLC	Highlands Ranch	CO
Stearns Lending, LLC	Santa Ana	CA
Streber Mortgage, LLC	Wilmington	OH
Success Mortgage, LLC	Winchester	VA
Sutherland Mortgage Services, Inc.	Houston	TX
SWBC Mortgage Corporation	San Antonio	TX
TCS E-Serve America, Inc.	Cincinnati	OH
The American Mortgage Group LLC	Inwood	WV
The Fairmont-Morgantown Housing Authority	Fairmont	WV
The Mortgage Link, Inc.	Rockville	MD
Tidewater Mortgage Services, Inc.	Virginia Beach	VA
Tim Rutherford Company, LLC.	Tazewell	VA
Tower Mortgage Corporation	Columbus	OH
Union Home Mortgage Corp.	Strongsville	OH
Union Plus Mortgage Company	Mt. Laurel	NJ

Urban Fulfillment Services, LLC	Highlands Ranch	CO
US Mortgage Corporation	Melville	NY
Vendor Resource Management, Inc.	Pomona	CA
Victorian Finance, LLC	Pittsburgh	PA
Waterstone Mortgage Corporation	Pewaukee	WI
Wipro Gallagher Solutions, Inc.	Atlanta	GA
Zenta Mortgage Services, LLC	Charlotte	NC
Zillow Group Mortgages, Inc.	Seattle	WA
Pride Community Services, Inc.	Logan	WV
Kyanite Services, Inc.	Research Triangle Pk	NC

## WEST VIRGINIA LICENSED MONEY TRANSMITTERS

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



Intermex Wire Transfer, LLC	Miami	FL
Internet Escrow Services, Inc.	San Francisco	CA
Intuit Payments Inc.	Mountain View	CA
JHA Money Center, Inc.	Monett	MO
JPay Inc.	Miramar	FL
Keefe Commissary Network, L.L.C.	Saint Louis	MO
Klarna Inc.	Columbus	OH
Kroger MTL Management, LLC	Cincinnati	OH
Lucky Money, Inc.	San Francisco	CA
MEMO Financial Services, Inc.	Wormleysburg	PA
Mercari, Inc.	San Francisco	CA
Metavante Payment Services, LLC	Milwaukee	WI
Microsoft Payments, Inc.	Redmond	WA
Moneycorp US Inc.	Providence	RI
Moneydart Global Services Inc.	Woodbridge	NJ
MoneyGram Payment Systems, Inc.	Minneapolis	MN
MSB USA Inc	Atlanta	GA
NetSpend Corporation	Austin	TX
Noventis, Inc.	Houston	TX
Official Payments Corporation	Elkhorn	NE
Optal Financial Limited	London	
PayNearMe MT, Inc.	Sunnyvale	CA
Payoneer Inc.	New York	NY
PayPal, Inc.	San Jose	CA
Pingpong Global Solutions Inc.	San Francisco	CA
Placid NK Corporation	Westbury	NY
Rakuten Card USA, Inc.	San Mateo	CA
RealPage Payments Services LLC	Richardson	TX
Remitly, Inc.	Seattle	WA
Servicio UniTeller, Inc.	Rochelle Park	NJ
Sigue Corporation	Sylmar	CA
Skrill USA, Inc.	New York	NY
Square, Inc.	San Francisco	CA
Stripe Payments Company	San Francisco	CA
Tech Friends, Inc.	Jonesboro	AR
Tempus, Inc.	Washington	DC
Tilia Inc.	San Francisco	CA
Tipalti, Inc.	San Mateo	CA
TouchPay Holdings, LLC	Irving	TX
Transfermate, Inc.	Chicago	IL
TransferWise Inc.	New York	NY
Travelex Currency Services Inc.	New York	NY
U.S. Equity Advantage, Inc.	Orlando	FL

Unirush, LLC	Cincinnati	OH
USForex Inc.	San Francisco	CA
Veem Payments Inc.	San Francisco	CA
Viamerica Corporation	Bethesda	MD
Western Union Business Solutions (USA), LLC	Washington	DC
Western Union Financial Services, Inc.	Englewood	CO
World First USA, Inc.	Austin	TX
WorldRemit Corp.	Denver	CO
YapStone, Inc.	Walnut Creek	CA
HSI USA Inc.	San Francisco	CA

## WEST VIRGINIA REGULATED CONSUMER LENDERS

Beckley Loan Company 622 Neville Street, Beckley, WV	Main
Lendmark Financial Services of West Virginia, Inc. 796 Foxcraft Avenue, Suite 105, Martinsburg, WV	Main
105 LB & T Way, Logan, WV	Branch
10 River Walk Drive, South Charleston, WV	Branch
6006 US Route 60 East, Barboursville, WV	Branch
250 Piercy Drive, Suite 17, Lewisburg, WV	Branch
506 Emily Drive, Clarksburg, WV	Branch
6523 Mall Road, Morgantown, WV	Branch
1257 Stafford Drive, Princeton, WV	Branch
329 Mall Road, Oak Hill, WV	Branch
121 Beckley Crossing, Beckley WV	
Nicholas Loan & Mortgage, Inc. 1022 Wal-Street, Summersville, WV	Main
OneMain Financial, Inc. 43 RHL Boulevard, South Charleston, WV	Main
63A Water Street, Logan, WV	Branch
129 Dayton Street, Beckley, WV	Branch
1156 Giant Street, Morgantown, WV	Branch
522 Emily Drive, Clarksburg, WV	Branch
4341 Route 60 East, Suite 175, Huntington, WV	Branch
101 Tygart Mall Loop Suite 106, White Hall, WV	Branch
1253 Stafford Drive, Princeton, WV	Branch
271 Mall Road, Oak Hill, WV	Branch
1021 National Road, Suite 1, Wheeling, WV	Branch
2837 Pike Street, Suite 2B, Parkersburg, WV	Branch
213 Coleman Drive, Lewisburg, WV	Branch
2998 Charleston Road, Suite 3, Ripley, WV	Branch
1349 Edwin Miller Blvd., Martinsburg, WV	Branch
196 N Tornado Way, Suite 5, Keyser, WV	Branch
OneMain Home Equity, Inc. 309 Beckley Crossing, Beckley, WV	Main
95 West Main, Buckhannon, WV	Branch
55 Meridian Parkway, Suite 110, Martinsburg, WV	Branch
827 Fairmont Road, Suite 103, Westover, WV	Branch

## VERIFICATION OF ANNUAL REPORT

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

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

  
M. Katherine Lawson

Taken, subscribed and sworn to before me this 7th day of November 2018.

  
Notary Public

