

FEDERAL RESERVE BANK OF RICHMOND

Post Office Box 27622

RICHMOND, VIRGINIA 23261-7622

(804) 697-8000

December 15, 2008

To All Banks in the
Fifth Federal Reserve District:

We are pleased to announce that as of opening of business today, Cabarrus Bank & Trust Company, Concord, North Carolina, converted from a nonmember bank to a State member bank under the title of:

CABARRUS BANK & TRUST COPMPANY
Concord, North Carolina

The officers and directors of the bank are:

OFFICERS

Douglas L. Stafford, Chairman of the Board
Cynthia L. Mynatt, Vice Chairman of the Board
Patricia K. Horton, President and Chief Executive Officer

DIRECTORS

Christopher L. Bramlett	Susan J. Rourke
Anita A. Brown	Vernon A. Russell
Roger L. Dick	John W. Shealy, Jr.
L. Allen Dobson, Jr.	Susan J. Smith
Cynthia L. Mynatt	Leonard B. Sossamon, Jr.
Timothy J. Propst	Douglas L. Stafford
Frank A. Rankin, III	Edward B. Tyson
Estus B. White	

The bank has common stock of \$3,500,000 and surplus of \$4,500,000. The bank is located at 25 Palaside Drive, NE, Concord, North Carolina 28025, and its telephone number is (704) 262-3855. The combined A.B.A. transit number-routing symbol is 66-1248 encoded 0531-1248-2.

531

It is a pleasure to welcome this institution to membership in the Federal Reserve System.

Jeffrey M. Lacker
President