

FEDERAL RESERVE BANK OF RICHMOND

POST OFFICE BOX 27622

RICHMOND, VIRGINIA 23261-7622

(804) 697-8000

October 7, 2009

To All Banks in the
Fifth Federal Reserve District:

We are pleased to announce that

NEW HORIZON BANK, NATIONAL ASSOCIATION
Powhatan, Virginia

a newly organized national bank opened for business today:

The officers and directors of the bank are:

OFFICERS

Julian C. Metts, Jr., Chairman of the Board
James F. Keller, President and Chief Executive Officer

DIRECTORS

Johnny R. Asal	James L. Minter
James F. Keller	Patricia G. Pepper
Gwendolyn D. Marion	Ginger R. Senter
Julian C. Metts, Jr.	F. Edward Urbine, Jr.

The bank has common stock of \$4,563,070 and surplus of \$4,563,070. The bank is located at 2501 Anderson Highway, Powhatan, Virginia 23139, and its telephone number is (804) 302-4858. The combined A.B.A. transit number-routing symbol is 68-960, encoded 0514-0960-5.

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

Jeffrey M. Lacker
President

*P.O. Box 656
Powhatan, Va
23139*