

FEDERAL RESERVE BANK OF RICHMOND

POST OFFICE BOX 27622

RICHMOND, VIRGINIA 23261-7622

(804) 697-8000

October 1, 2008

To All Banks in the
Fifth Federal Reserve District:

We are pleased to announce that as of opening of business today,
First Federal Savings Bank of Virginia, Petersburg, Virginia, converted to a
State member bank under the title of:

VIRGINIA COMMONWEALTH BANK
Petersburg, Virginia

The officers and directors of the bank are:

OFFICERS

Charles F. Scott, Jr., Chairman of the Board
and Chief Executive Officer
Charles F. Scott, III, President and Chief Operating Officer
James A. Wilson, Jr., Senior Vice President and Treasurer
Susan S. Permoda, Senior Vice President
Vanessa C. Scott, Corporate Secretary

DIRECTORS

Robert E. Baxter	Charles F. Scott, Jr.
C. Phillips Ferguson	Charles F. Scott, III
James L. Hart	R. F. Burke Steele, Jr.
Gilbert C. Martin	Larry C. Tucker
James B. McNeer	James P. VanLandingham

The bank has common stock of \$1,500,000 and surplus of \$2,496,000.
The bank is located at 1965 Wakefield Street, Petersburg, Virginia 23805,
and its telephone number is (804) 732-2350. The combined A.B.A. transit
number-routing symbol is 68-7288 encoded 2514-7288-5.

2514

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

Jeffrey M. Lacker
President