
Comptroller of the Currency
Administrator of National Banks

Southeastern District
Marquis One Tower, Suite 600
245 Peachtree Center Ave., N.E.
Atlanta, GA 30303

**Conditional Approval #396
June 2000**

May 12, 2000

Beth Whitehead
Attorney at Law
National Bank of Commerce
One Commerce Square
Memphis, Tennessee 38150

Re: 2000-SE-01-003 - NBC National Bank, Knoxville, Tennessee

Dear Ms. Whitehead:

The Office of the Comptroller of the Currency (OCC) has received, reviewed, and found no exception to the documents submitted by **NBC National Bank**, to complete the conversion process.

Your national bank Charter Certificate will be forwarded under separate cover. You were authorized to commence business on **May 8, 2000**.

This approval is subject to the condition that the bank shall obtain prior approval from the OCC's New Jersey Field Office before any significant deviations or changes from the proposed operating plan occur during the first three years of operation. The bank must notify the Large Bank Supervision Division sixty (60) days prior to any proposed significant deviation or change. This condition is enforceable under 12 USC 1818. The bank must also provide a copy of such notice to the Memphis FDIC office.

On behalf of the OCC, welcome to the national banking system. Should you have any questions, please contact Assistant Deputy Comptroller Douglas W. Roeder, Washington Office, 250 E. Street, SW, Washington, D.C. 20219-0001, telephone at (202) 874-4610, who will be responsible for the ongoing supervision of your institution.

NBC National Bank
Knoxville, Tennessee
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This letter constitutes official authorization of the OCC for **NBC National Bank** to operate the following branches:

North Carolina

Atlantic Avenue Branch
4701-117 Atlantic Avenue
Raleigh, NC 27604
Branch No. 117750A

Creedmoor Road Branch
6300-150 Creedmoor Road
Raleigh, NC 27612
Branch No. 117751A

Falls of Neuse Branch
7905 Falls of Neuse Road
Raleigh, NC 27615
Branch No. 117754A

Hillsborough Road Branch
3457 Hillsborough Road
Durham, NC 27705
Branch No. 117755A

New Bern Avenue Branch
4111 -101 New Bem Avenue
Raleigh, NC 27610
Branch No. 117756A

Roxboro Road Branch
5116 North Roxboro Road
Durham, NC 27704
Branch No. 117757A

Shannon Road Branch
3117 Shannon Road
Durham, NC 27707
Branch No. 117758A

High House Branch
1273 NW Maynard Road
Cary, NC 27513
Branch No. 117764A

Six Forks Branch
350 Six Forks Road
Raleigh, NC 27609
Branch No. 117765A

Strickland Branch
8345 Creedmoor Road
Raleigh, NC 27613
Branch No. 117766A

Apex Branch
940 US Highway 64
Apex, NC 27502
Branch No. 117767A

Greenville Branch
3040 Evans Street
Greenville, NC 27834
Branch No. 117768A

West Market Branch
4640 West Market Street
Greensboro, NC 27407
Branch No. 117769A

Garner Branch
2680 Timber Drive
Garner, NC 27529
Branch No. 117770A

Cameron Village Branch
1951 Clark Avenue, Suite 10 1
Raleigh, NC 27605
Branch No. 117775A

Georgia:

Fort Oglethorpe Branch
3040 Battlefield Parkway
Fort Oglethorpe, GA 30742
Branch No. 117776A

Calhoun Branch
450 West Belmont Drive, SW
Calhoun, GA 30701
Branch No. 117777A

Canton Branch
1550 Ball Ground Highway
Canton, GA 30114
Branch No. 117778A

Gainesville Branch
400 Shallowford Road
Gainesville, GA 30504
Branch No. 117779A

Dalton Branch
2545 East Walnut Avenue
Dalton, GA 30721
Branch No. 117780A

Rome Branch
2510 Redmond Circle
Rome, GA 30165
Branch No. 117781A

Kilmayne Drive Branch 128 Kilmayne Drive Cary, NC 27511 Branch No. 117759A	Wendover Branch 1206 Bridford Parkway Greensboro, NC 27410 Branch No. 117771A	Cumming Branch 1500 Market Place Cumming, GA 30040 Branch No. 117782A
Centre Stage Branch 1116 Eastchester Drive High Point, NC 27260 Branch No. 117761A	Stonehenge Branch 7560 Creedmoor Road Raleigh, NC 27613 Branch No. 117772A	Moultrie Branch 635 East Bypass SE Moultrie, GA 31768 Branch No. 117790A
Executive Square Branch 2710 North Church Street Greensboro, NC 27405 Branch No. 117762A	Guess Road Branch 1802 North Pointe Drive Durham, NC 27705 Branch No. 117773A	Buford Branch 3795 Buford Drive Buford, GA 30159 Branch No. 117791A
Westridge Square Branch 3357 Battleground Avenue Greensboro, NC 27410 Branch No. 117763A	Fayetteville Branch 202 North Carolina Hwy 54 Durham, NC 27713 Branch No. 117774A	Cartersville Branch 827 Joe Frank Harris Parkway Cartersville, GA 30120 Branch No. 117792A
Adairsville Branch 5827 Joe Frank Harris Parkway Adairsville, GA 30103 Branch No. 117793A	Virginia Blacksburg Money Market 903 University City Boulevard Blacksburg, VA 24060 Branch No. 117805A	Jefferson Street Branch 210 South Jefferson Street Roanoke, VA 24011 Branch No. 117817A
West Virginia:		Williamson Road Branch 5102 Williamson Road Roanoke, VA 24012 Branch No. 117820A
St. Albans Branch 1439 Maccorkle Avenue, S.W. St. Albans, WV 25177 Branch No. 117794A	Cave Springs Branch 3915 Brambleton Avenue, SW Roanoke, VA 24018 Branch No. 117806A	Vinton Branch 999 Hardy Road Vinton, VA 24179 Branch No. 117821A
Dunbar Branch 981 Dunbar Village Dunbar, WV 25084 Branch No. 117795A	Hardy Road Branch 915 Hardy Road Vinton, VA 24179 Branch No. 117807A	Botetourt Commons Branch 72 Kingston Drive Daleville, VA 24083 Branch No. 117822A
Kanawha Mall Branch 5717 Maccorkle Avenue, S.E. Charleston, WV 25304 Branch No. 117799A	Lakeside Branch 161 Electric Road Salem, VA 24153 Branch No. 117808A	

NBC National Bank, Knoxville, Tennessee

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Riverwalk Branch
5 Riverwalk
South Charleston, WV 25303
Branch No. 117800A

Delware Avenue Branch
500 Delaware Avenue
Charleston, W 25302
Branch 117801A

Cross Lanes Branch
5450 Big Tyler Road
Charleston, WV 25313
Branch No. 117802A

Ashton Place Branch
1100 Fledder John Road
Charleston, WV 25313
Branch No. 117803A

Main Office Branch
128 Capitol Street
Charleston, WV 25389
Branch No. 117804A

Ridgewood Branch
1925 Electric Road
Salem, VA 24153
Branch No. 117809A

Tanglewood Branch
4488 Electric Road
Roanoke, VA 24104
Branch No. 117810A

Towne Square Branch
5050 Rutgers Road
Roanoke, VA 24012
Branch No. 117811A

Spartan Square Branch
1477 West Main Street
Salem, VA 24153
Branch No. 117812A

Administrative Office Branch
2706 Ogden Road, 3 Floor
Roanoke, VA 24014
Branch No. 117816A

Sincerely,

-signed-

John O. Stein
Licensing Manager

Charter No: 24052