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Comptroller of the Currency  
Administrator of National Banks

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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	<b>Virginia</b> 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
<b>West Virginia:</b>		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	

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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