

**SECURITY FOR PUBLIC DEPOSITS
SUMMARY OF DEPOSITORY STATUS
FOR THE MONTH ENDED FEBRUARY 28, 2026**

**UNDERCOLLATERALIZED
DEPOSITORIES:**

Blue Ridge Bank

**TYPE/COLLATERAL
REQUIREMENT:**

Pooled 50%

STATUS:

Bank was undercollateralized due to funds in a reciprocal network account being moved to a CD, requiring collateralization. Additional collateral was pledged on 3/4/26 to cover the shortage.

NEW QUALIFIED DEPOSITORIES:

FNB Bank, Inc.

Pooled 50%

NAME CHANGE:

Bank of Charles Town changed name to
Potomac Bank

Pooled 50%

MERGED QUALIFIED DEPOSITORIES:

**WITHDRAWAL FROM SPDA
PROGRAM**

In evaluating this list, please note that being under collateralized in no way reflects the financial condition of any depository. If you have any questions concerning this list, please call Laura Lingo (804) 371-6224.