BURROUGHS MELISSA L

Form 4 June 25, 2012

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

OMB

OMB APPROVAL

Number:

3235-0287

Expires:

January 31, 2005

0.5

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subject to Section 16. Form 4 or Form 5 obligations

may continue.

if no longer

Check this box

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

See Instruction

1(b).

Common

Stock

06/22/2012

(Print or Type Responses)

	1. Name and Address of Reporting Person * BURROUGHS MELISSA L			bol	a french of fraums	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
	(Last)	(First)		ate of Earliest T		DirectorX_ Officer (give	title X_ Oth	Owner er (specify		
	P O BOX 3392			22/2012		below) below) SVP/Bus Dev & Lending (OPFC) / EVP/CLO (OPNB)				
(Street)			4. If	Amendment, D	ate Original	6. Individual or Joint/Group Filing(Check				
				d(Month/Day/Yea		Applicable Line) _X_ Form filed by One Reporting Person				
	HAMPTON	N, VA 23663				Form filed by Mo Person	ore than One Re	porting		
	(City)	(State)	(Zip)	Table I - Non-	Derivative Securities Acqu	ired, Disposed of,	or Beneficial	ly Owned		
	1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date any (Month/Day/Ye	Code	4. Securities Acquired (A) onor Disposed of (D) (Instr. 3, 4 and 5)	Securities Beneficially Owned Following Reported	6. Ownership Form: Direct (D) or Indirect (I)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
					(11)	Transaction(s)	(Instr 4)			

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

06/25/2012

Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02)required to respond unless the form displays a currently valid OMB control number.

Transaction(s)

(Instr. 3 and 4)

850.0922

(Instr. 4)

D

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

or

(D)

Price

11.455

Amount

8.4749

of

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1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transacti Code (Instr. 8)	5. orNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3,		ate	7. Titl Amou Under Securi (Instr.	nt of lying	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Owne Follo Repo Trans (Instr
					4, and 5)	Date	Expiration		Amount		
				Code V	(A) (D)	Exercisable	Date	Title	Number of Shares		

Reporting Owners

Reporting Owner Name / Address

Relationships

Director 10% Owner Officer Other

BURROUGHS MELISSA L P O BOX 3392 HAMPTON, VA 23663

SVP/Bus Dev & Lending (OPFC) EVP/CLO (OPNB)

Signatures

/s/Robert F. Shuford, Sr., attorney-in-fact 06/25/2012

**Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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