

Virginia Passenger Rail Authority

Report to the Finance Committee

November 5, 2026 | www.pbmares.com



Virginia Passenger Rail Authority

September 30, 2026

To the Honorable Finance Committee Members
Virginia Passenger Rail Authority
Richmond, Virginia

We are pleased to present this report related to our 2026 audit of Virginia Passenger Rail Authority's (Authority) financial statements. Our report summarizes certain matters required by professional standards to be communicated to you in your oversight responsibility for the Authority's financial reporting process.

This report is intended solely for the information and use of Finance Committee and management and is not intended to be, and should not be, used by anyone other than these specified parties. It will be our pleasure to respond to any questions you have regarding this report. We appreciate the opportunity to be of service to the Authority.

PBMares, LLP

PBMares, LLP

TABLE OF CONTENTS

Required Communications	4 - 11
Significant Accounting Estimates	12 - 16
Appendices	
Appendix A - Management Letter	
Appendix B - Significant Written Communications Between Management and PB Mares, LLP Representation Letter	

REQUIRED COMMUNICATIONS

The following required communications summarize our responsibilities regarding the financial statement audit as well as observations from our audit that are significant and relevant to your responsibility to oversee the financial and related compliance reporting process.

Our Responsibilities

We described our responsibilities under auditing standards generally accepted in the United States of America; *Government Auditing Standards* issued by the Comptroller General of the United States; and *Specifications for Audits of Authorities, Boards, and Commissions* provided by the Auditor of Public Accounts of the Commonwealth of Virginia to you in our engagement letter dated May 19, 2026. Our audit of the financial statements does not relieve management or you of your responsibilities, which are also described in that letter.

Planned Scope and Timing of the Audit

We have previously issued a separate communication dated May 19, 2026, regarding the planned scope and timing of our audit and identified significant risks.

REQUIRED COMMUNICATIONS

Accounting Policies and Practices

Preferability of Accounting Policies and Practices

Under accounting principles generally accepted in the United States of America, in certain circumstances, management may select among alternative accounting practices. In our view, in such circumstances, management has selected the preferable accounting practice.

Adoption of, or Change in, Accounting Policies

Management has the ultimate responsibility for the appropriateness of the accounting policies used by the Authority. Effective July 1, 2025, the Authority adopted Governmental Accounting Standards Board (GASB) Statement No. 103, *Financial Reporting Model Improvements*, and GASB Statement No. 104, *Disclosures of Certain Capital Assets*.

At June 30, 2026, the GASB issued a statement not yet implemented by the Authority. The statement which might impact the Authority is included in the attached Appendix A.

Significant Accounting Policies

We did not identify any significant accounting policies in controversial or emerging areas for which there is a lack of authoritative guidance or consensus.

REQUIRED COMMUNICATIONS

Significant Unusual Transactions

We did not identify any significant or unusual transactions or significant accounting policies in controversial or emerging areas for which there is a lack of authoritative guidance or consensus.

Management's Judgments and Accounting Estimates

Summary information about the process used by management in formulating particularly sensitive accounting estimates and about our conclusions regarding the reasonableness of those estimates is in the attached Summary of Significant Accounting Estimates.

Audit Adjustments and Uncorrected Misstatements

There were no audit adjustments made to the original trial balance presented to us to begin our audit.

We are not aware of any uncorrected misstatements other than misstatements that are clearly trivial.

REQUIRED COMMUNICATIONS

Other Information Included in Annual Financial Report

Our responsibility for other information included in annual reports is to read the information and consider whether its content or the manner of its presentation is materially inconsistent with the financial information covered by our auditor's report, whether it contains a material misstatement of fact or whether the other information is otherwise misleading. We read the Authority's introductory and statistical sections. We did not identify material inconsistencies with the audited financial statements.

Observations About the Audit Process

Disagreements With Management

We encountered no disagreements with management over the application of significant accounting principles, the basis for management's judgments on any significant matters, the scope of the audit, or significant disclosures to be included in the basic financial statements.

Consultations With Other Accountants

We are not aware of any consultations management had with other accountants about accounting or auditing matters.

REQUIRED COMMUNICATIONS

Significant Issues Discussed With Management

No significant issues arising from the audit were discussed or were the subject of correspondence with management.

Significant Difficulties Encountered in Performing the Audit

We did not encounter any significant difficulties in dealing with management during the audit.

Significant Matters that Required Consultation

We did not encounter any difficult or contentious matters that required consultation outside the engagement team and that are, in our professional judgment, significant and relevant to your responsibility to oversee the financial reporting process.

Shared Responsibilities for Independence

Independence is a joint responsibility and is managed most effectively when management, audit committees (or their equivalents), and audit firms work together in considering compliance with American Institute of Certified Public Accountants (AICPA) and *Government Accountability Office* (GAO) independence rules. For PBMares, LLP to fulfill its professional responsibility to maintain and monitor independence, management, the Finance Committee, and PBMares, LLP each play an important role.

REQUIRED COMMUNICATIONS

Our Responsibilities

AICPA and GAO rules require independence both of mind and in appearance when providing audit and other attestation services. PBMares, LLP is to ensure that the AICPA and GAO's General Requirements for performing non-attest services are adhered to and included in all letters of engagement.

Maintain a system of quality management over compliance with independence rules and firm policies.

The Authority's Responsibilities

- Timely inform PBMares, LLP, before the effective date of transactions or other business changes, of the following:
- New affiliates, directors, or officers.
- Changes in organization structure or the reporting entity impacting affiliates such as subsidiaries, partnerships, related entities, investments, joint ventures, component units, or jointly governed organizations.
- Provide necessary affiliate information such as new or updated structure charts, as well as financial information required to perform materiality calculations needed for making affiliate determinations.

REQUIRED COMMUNICATIONS

The Authority's Responsibilities Continued

Timely inform PB Mares, LLP, before the effective date of transactions or other business changes, of the following:

- New affiliates, directors, or officers.
- Changes in organization structure or the reporting entity impacting affiliates such as subsidiaries, partnerships, related entities, investments, joint ventures, component units, or jointly governed organizations.
- Provide necessary affiliate information such as new or updated structure charts, as well as financial information required to perform materiality calculations needed for making affiliate determinations.
- Understand and conclude on the permissibility, prior to the Authority and its affiliates, officers, directors, or persons in a decision-making capacity, engaging in business relationships with PB Mares, LLP.
- Not entering into arrangements of nonaudit services resulting in PB Mares, LLP being involved in making management decisions on behalf of the Authority.
- Not entering into relationships resulting in close family members of PB Mares, LLP covered persons, temporarily or permanently acting as an officer, director, or person in an accounting, financial reporting or compliance oversight role at the Authority.

REQUIRED COMMUNICATIONS

Significant Written Communications Between Management and Our Firm

Copies of significant written communications between our firm and management of the Authority, including the representation letter provided to us by management, are attached as **Appendix B**.

SIGNIFICANT ESTIMATES

Accounting estimates are an integral part of the preparation of financial statements and are based upon management's current judgment. The process used by management encompasses their knowledge and experience about past and current events, and certain assumptions about future events. You may wish to monitor throughout the year the process used to determine and record these accounting estimates. The following summarizes the significant accounting estimates reflected in the Authority's June 30, 2026 financial statements:

Investments

Accounting policy

Investments valuation

Management's estimation process

The fair value of investments are recorded based on reporting provided by the custodian. The authority relies upon the custodian to price securities or determine fair value based on the highest quality of inputs available.

Basis for our conclusion on the reasonableness of the estimate

Management's approach to recognizing fair value adjustment of investments appear reasonable and consistent with accepted practice. While these estimates are based on information provided by the custodian, the Authority should continue to monitor and evaluate the quality of information used to develop fair value estimates and risks inherent to such measures.

SIGNIFICANT ESTIMATES CONTINUED

Capital Assets - Estimated Lives

Accounting policy

Estimated lives of amortizable and depreciable assets.

Management's estimation process

Management assigns lives to assets purchased or constructed internally based on the expected useful life of those assets or the product associated with those assets.

Basis for our conclusion on the reasonableness of the estimate

Management's approach to depreciation and amortization is consistent with practices of similar organizations. While these estimates are based on historical information, management should continue to monitor the lives assigned to the Authority's assets to ensure the recovery period of these cost are accurate.

SIGNIFICANT ESTIMATES CONTINUED

Pension Liability and Other Postemployment Benefits (OPEB)

Accounting policy

Pension and OPEB liabilities, deferred outflows/inflows of resources and costs for financial accounting and disclosure purposes

Management's estimation process

Management recognizes pension and OPEB liabilities based on market trends and industry standards.

Basis for our conclusion on the reasonableness of the estimate

Management's approach to recognizing pension and OPEB liabilities appears reasonable and consistent with accepted practice. While these estimates are based on assumptions provided by market trends and industry standards, management should monitor these estimates and compare to actual costs over time.

SIGNIFICANT ESTIMATES CONTINUED

Leases

Accounting policy

Intangible right-to-use lease assets and lease liabilities

Management's estimation process

Based on management's analysis of contracts for lease terms, modifications, and characteristics, with amortization determined using the Authority's incremental borrowing rate.

Basis for our conclusion on the reasonableness of the estimate

We have evaluated the key factors and assumptions used to develop the estimates in determining that they are reasonable in relation to the financial statements taken as a whole.

SIGNIFICANT ESTIMATES CONTINUED

Subscription-Based Information Technology Arrangements

Accounting policy

Intangible right-to-use subscription assets and subscription liabilities

Management's estimation process

Based on management's analysis of contracts for subscription terms, modifications, and characteristics, with amortization determined using the Authority's incremental borrowing rate.

Basis for our conclusion on the reasonableness of the estimate

We have evaluated the key factors and assumptions used to develop the estimates in determining that they are reasonable in relation to the financial statements taken as a whole.

APPENDIX A

MANAGEMENT LETTER

September 30, 2026

To the Honorable Finance Committee Members
Virginia Passenger Rail Authority
Richmond, Virginia

In connection with our audit of the financial statements of the Virginia Passenger Rail Authority (Authority) for the year ended June 30, 2026, we have the following comments and suggestions for your consideration.

IT Risk Assessment

During our audit procedures it was discussed with management the potential need for an IT Risk Assessment. The last risk assessment performed was during the fiscal year 2024 audit of the Authority. Information technology is an ever-changing world and as organizations such as the Authority increasingly rely on information technology to support daily operations, maintain financial records, process transactions, and safeguard sensitive information, it is important for management to ensure that IT-related risks are appropriately identified, assessed, and mitigated.

We recommend that management engage qualified personnel to perform a comprehensive Information Technology (IT) Risk Assessment to evaluate the Authority's IT environment, identify potential vulnerabilities, and determine whether appropriate controls are in place to mitigate risks that could adversely affect business operations, financial reporting, data security, and regulatory compliance.

An IT Risk Assessment provides management with a structured approach to evaluating risks associated with the Authority's systems, applications, network infrastructure, user access, cybersecurity practices, data protection, backup and recovery procedures, and overall IT governance. The assessment should also consider the adequacy of existing policies and procedures, disaster recovery and business continuity plans, and the Authority's ability to respond to cybersecurity incidents and other technology-related disruptions. Without a formal IT Risk Assessment, management may not have sufficient visibility into existing vulnerabilities, control deficiencies, or emerging threats. This could increase the Authority's exposure to unauthorized access, data breaches, operational interruptions, loss of critical information, financial loss, and reputational damage.

Benefits of an IT Risk Assessment

Conducting an IT Risk Assessment would provide management with several important benefits, including:

1. **Identification of IT Risks and Vulnerabilities:** Identifies potential weaknesses in the IT environment, including cybersecurity threats, inadequate access controls, outdated systems, and insufficient data protection measures.
2. **Strengthening of Internal Controls:** Evaluates the design and effectiveness of existing IT controls and identifies opportunities to improve controls over user access, system changes, data integrity, and the protection of sensitive information.

3. **Protection of Financial and Operational Information:** Helps reduce the risk of unauthorized changes, data loss, processing errors, and other technology-related issues that could affect the accuracy, completeness, and reliability of financial and operational information.
4. **Improved Cybersecurity and Data Protection:** Assists management in evaluating the Authority's preparedness to prevent, detect, and respond to cyber threats, including ransomware, phishing, malware, and unauthorized access to confidential information.
5. **Business Continuity and Disaster Recovery:** Assesses whether appropriate backup procedures, disaster recovery capabilities, and business continuity plans are in place to support the timely restoration of critical systems and operations following an interruption.
6. **Regulatory and Compliance Considerations:** Helps identify gaps in IT policies, procedures, and controls that may affect compliance with applicable laws, regulations, contractual obligations, and relevant industry requirements.
7. **Risk-Based Resource Allocation:** Enables management to prioritize remediation efforts and allocate resources to the areas of greatest risk, helping ensure that investments in technology, security, and controls are directed toward the Authority's most significant exposures.
8. **Improved Governance and Accountability:** Provides management with a clearer understanding of the Authority's IT risk profile, supports informed decision-making, and establishes a basis for monitoring corrective actions and ongoing risk mitigation.
9. **Artificial Intelligence Governance and Acceptable Use Considerations:** As AI capabilities continue to become integrated into common business applications and vendor platforms (including email systems, collaboration platforms, document management solutions, search functionality, and customer service tools) Authority's increasingly face operational, cybersecurity, legal, privacy, and records management considerations associated with AI-enabled functionality. In many cases, AI features may already exist within software environments currently utilized by personnel without formal Authority evaluation or guidance regarding appropriate use.
10. **Public Records and Artificial Intelligence Retention Considerations:** As AI tools become more integrated into operational workflows, employees may increasingly utilize AI technologies to draft communications, summarize meetings, generate reports, or assist with operational activities. These activities may create records, supporting documentation, or metadata subject to Authority retention and public records requirements.
11. **Third-Party Risk Management Considerations Related to Artificial Intelligence:** As vendors increasingly integrate AI capabilities into products and services, Authority's may encounter additional operational, cybersecurity, privacy, legal, and data governance risks associated with how vendor AI functionality processes, stores, or utilizes Authority information.
12. **Compliance with OMB Cybersecurity Requirements and IT Risk Management:** Given the evolving cybersecurity threat landscape and the issuance of updated Office of Management and Budget (OMB) cybersecurity guidance, management should ensure that the Authority's information technology policies, procedures, and internal controls are periodically evaluated to address applicable federal cybersecurity requirements in accordance with OMB.

New GASB Pronouncements

As of June 30, 2026, the Governmental Accounting Standards Board (GASB) has issued a statement not yet implemented by the Authority. The statement which might impact the Authority is as follows:

GASB Statement No. 105, Subsequent Events

This Statement defines subsequent events as transactions or other events that occur after the date of the financial statements but before the date the financial statements are available to be issued. This Statement describes the date the financial statements are available to be issued as the date at which (1) the financial statements are complete in a form and format that complies with generally accepted accounting principles and (2) approvals necessary for issuance have been obtained. That definition modifies the subsequent events time frame throughout the GASB literature. This Statement also requires the date through which subsequent events have been evaluated to be disclosed.

Statement No. 105 will be effective for the Authority beginning with its year ending June 30, 2028.

This report is intended solely for the information and use of the Finance Committee, management, and others within the Authority and is not intended to be, and should not be, used by anyone other than these specified parties.

If you have any questions concerning any of these items or if we can be of further assistance, please contact us. We thank you for the opportunity to conduct your audit for the year ended June 30, 2026 and express our appreciation to everyone for their cooperation during this engagement.

PBMares, LLP

PBMares, LLP

APPENDIX B

Significant Written Communications Between Management and Our Firm

Representation Letter



COMMONWEALTH of VIRGINIA

Virginia Passenger Rail Authority

DJ Stadtler
Executive Director

919 East Main Street, Suite 2400
Richmond, Virginia 23219

(804) 303-8700
www.vpra.virginia.gov

September 30, 2026

PBMares, LLP
558 South Main Street
Harrisonburg, Virginia 22801

This representation letter is provided in connection with your audit of the financial statements of Virginia Passenger Rail Authority (Authority) as of and for the year ended June 30, 2026 for the purpose of expressing an opinion on whether the financial statements are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

We confirm, to the best of our knowledge and belief, as September 30, 2026, the following representations made to you during your audit:

Financial Statements

1. We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated May 19, 2026, for the preparation and fair presentation of the financial statements referred to above in accordance with U.S. GAAP.
2. We acknowledge our responsibility for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements free from material misstatement, whether due to fraud or error.
3. We acknowledge our responsibility for the design, implementation, and maintenance of controls to prevent and detect fraud.
4. The methods, data, and significant assumptions used by us in making accounting estimates and their related disclosures are appropriate to achieve recognition, measurement, or disclosure that is reasonable in the context of U.S. GAAP, and reflect our judgment based on our knowledge and experience about past and current events, and our assumptions about conditions we expect to exist and courses of action we expect to take.
5. Related party transactions have been recorded in accordance with the economic substance of the transaction and appropriately accounted for and disclosed in accordance with the requirements of U.S. GAAP.
6. All events subsequent to the date of the financial statements and for which U.S. GAAP requires adjustment or disclosure have been adjusted or disclosed.
7. The effects of all known actual or possible litigation and claims have been accounted for and disclosed in accordance with U.S. GAAP, if any.

8. Risk disclosures associated with deposit and investment securities are presented in accordance with Governmental Accounting Standards Board (GASB) requirements.
9. Capital assets, including intangible assets and intangible right-to-use assets are properly capitalized, reported and if applicable, depreciated or amortized.
10. Components of net position (net investment in capital assets, restricted; and unrestricted), are properly classified and, if applicable, approved.
11. Revenues are appropriately classified in the statement of revenues, expenses and changes in net position.
12. Expenses have been appropriately classified in the statement of revenues, expenses and changes in net position.
13. The Authority's policy regarding whether to first apply restricted or unrestricted resources when an expense is incurred for purposes for which both restricted and unrestricted net position is available and appropriately disclosed and that net position is properly recognized under the policy.
14. Leases have been properly identified, recorded and disclosed in accordance with GASB Statement No. 87, *Leases*.
15. Subscription-based technology information arrangements (SBITAs) have been properly identified, recorded and disclosed in accordance with GASB Statement No. 96, *Subscription-Based Information Technology Arrangements*.
16. There are no concentrations or constraints requiring disclosure in accordance with GASB Statement No. 102, *Certain Risk Disclosures*.
17. We have no direct or indirect legal or moral obligation for any debt of any organization, public or private, or to special assessment bond holders, that is not disclosed in the financial statements.
18. We have complied with all aspects of laws, regulations and provisions of contracts and agreements that would have a material effect on the financial statements in the event of noncompliance.
19. We have reviewed the GASB Statements effective for the fiscal year ended June 30, 2026 and concluded the implementation of GASB Statement No. 104, *Disclosures of Certain Capital Assets*, did not have a material impact on the basic financial statements.
20. We believe the implementation of GASB Statement 103, *Financial Reporting Model Improvements*, is appropriate.
21. We have no knowledge of any uncorrected misstatements in the financial statements.
22. We have requested an unsecured electronic copy of the auditor's report and financial statements and agree that the auditor's report and financial statements will not be modified in any manner.

Information Provided

23. We have provided you with:

- a. Access to all information, of which we are aware that is relevant to the preparation and fair presentation of the financial statements such as records, documentation, and other matters.
- b. Additional information that you have requested from us for the purpose of the audit.
- c. Unrestricted access to persons within the Authority from whom you determined it necessary to obtain audit evidence.
- d. Minutes of the meetings of the governing body and committees of the board, or summaries of actions of recent meetings for which minutes have not yet been prepared.

24. All transactions have been recorded in the accounting records and are reflected in the financial statements.

25. We have disclosed to you the results of our assessment of risk that the basic financial statements may be materially misstated as a result of fraud.

26. We have no knowledge of allegations of fraud or suspected fraud, affecting the Authority's financial statements involving:

- a. Management.
- b. Employees who have significant roles in internal control.
- c. Others where the fraud could have a material effect on the financial statements.

27. We have no knowledge of any allegations of fraud or suspected fraud affecting the Authority's financial statements received in communications from employees, former employees, analysts, regulators, or others.

28. We have no knowledge of noncompliance or suspected noncompliance with laws and regulations.

29. We are not aware of any pending or threatened litigation, claims or assessments; unasserted claims or assessments that are probably of assertion and must be disclosed in accordance with GASB Codification Section C50, *Claims and Judgments*; or other matters including gain or loss contingencies, whose effects should be considered when preparing the financial statement.

30. We have disclosed to you the identity of the Authority's related parties and all the related-party relationships and transactions of which we are aware.

31. We are aware of no deficiencies in internal control over financial reporting, including significant deficiencies or material weaknesses, in the design or operation of internal controls that could adversely affect the Authority's ability to record, process, summarize, and report financial data.
32. We have informed you of all communications from regulatory agencies concerning noncompliance with, or deficiencies in, financial reporting practices.
33. It is our responsibility to inform you of all current and potential affiliates of the Authority as defined by the "State and Local Government Client Affiliates" interpretation (ET sec. 1.224.020). Financial interests in, and other relationships with, affiliates of the Authority may create threats to independence. We have:
 - a. Provided you with all information we are aware of with respect to current and potential affiliates, including degree of influence assessments and materiality assessments.
 - b. Notified you of all changes to relevant considerations that may impact our determination of the existence of current or potential affiliates involving (i) changes in the determination of the materiality of an entity to the Authority's financial statements as a whole, (ii) the level of influence the Authority has over an entity's financial reporting process or (iii) the level of control or influence the Authority or a potential or current affiliate has over an investee that is not trivial or clearly inconsequential, sufficiently in advance of their effective dates to enable the Authority and PBMares, LLP to identify and eliminate potential impermissible services and relationships between PBMares, LLP or its associated entities and those potential affiliates, prior to the effective dates.
 - c. Made you aware, to the best of our knowledge and belief, of any nonaudit services that the Authority or any of our affiliates have engaged PBMares, LLP or any of its associated entities to perform.
34. We agree with the findings of the specialist in evaluating the assertions found in Note 7, Pension Plan, and Note 8, Other Postemployment Benefits, and have adequately considered the qualifications of the specialist in determining the amounts and disclosures used in the financial statements and underlying accounting records. We did not give instructions, or cause any instructions to be given, to the specialist with respect to the values or amounts derived in an attempt to bias their work, and we are not otherwise aware of any matters that have had an impact on the independence or objectivity of the specialist.
35. We believe that the actuarial assumptions and methods used by the actuary for funding purposes and for determining accumulated Plan benefits are appropriate in the circumstances. We did not give instructions, or cause any instructions to be given, to the actuary with respect to the values or amounts derived in an attempt to bias their work, and we are not otherwise aware of any matters that have had an impact on the independence or objectivity of the Plan's actuary.
36. During the course of your audit, you may have accumulated records containing data that should be reflected in our books and records. All such data have been so reflected. Accordingly, copies of such records in your possession are no longer needed by us.

Supplementary Information

37. With respect to the Management's Discussion and Analysis and Required Supplementary Information presented as required by the GASB to supplement the basic financial statements:
- a. We acknowledge our responsibility for the presentation of such required supplementary information.
 - b. We believe such required supplementary information is measured and presented in accordance with guidelines prescribed by U.S. GAAP.
 - c. The methods of measurement or presentation have not changed from those used in the prior period.
 - d. All underlying significant assumptions or interpretations are presented in the financial statements.

Compliance Considerations

In connection with your audit conducted in accordance with *Government Auditing Standards*, we confirm management:

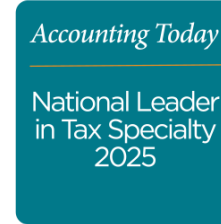
- 38. Is responsible for the preparation and fair presentation of the financial statements in accordance with the applicable financial reporting framework.
- 39. Is responsible for compliance with the laws, regulations, and provisions of contracts and grant agreements applicable to the Authority.
- 40. Is not aware of identified and suspected fraud and noncompliance with provisions of laws and regulations that have a material effect on the financial statements.
- 41. Is responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.
- 42. Acknowledges its responsibility for the design, implementation, and maintenance of internal controls to prevent and detect fraud.
- 43. Has a process to track the status of audit findings and recommendations.
- 44. Is not aware of any investigations or legal proceedings that have been initiated with respect to the period under audit.

VIRGINIA PASSENGER RAIL AUTHORITY


Laura Farmer
Chief Financial Officer

About PB Mares

As a Top 100 accounting and advisory firm serving clients nationwide and internationally from 13 offices across Virginia, North Carolina, and Maryland. Known for technical expertise and a client-centered approach, we help organizations and individuals navigate complex challenges, achieve growth, manage risk, and make confident decisions through trusted relationships and collaborative service.



MARYLAND – Rockville NORTH CAROLINA – Morehead City • New Bern • Wilmington
VIRGINIA – Fairfax • Fredericksburg • Harrisonburg • Newport News • Norfolk • Richmond • Warrenton • Williamsburg