Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2010

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2010 or fiscal plan year beginning 01/01/2010 and ending 12/31/2010

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan; or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [ ] an amended return/report;
- [ ] a short plan year return/report (less than 12 months).

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
VCC 401(K) AND PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 04/01/1987

2a Plan sponsor's name and address (employer, if for a single-employer plan) (Address should include room or suite no.)
VCC

216 LOUISIANA
LITTLE ROCK, AR 72201-2706

2b Employer Identification Number (EIN) 71-0644259

2c Sponsor's telephone number 501-376-0017

2d Business code (see instructions) 236200

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	08/01/2011	BRADLEY N. DAVIS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address (if same as plan sponsor, enter "Same")
RETIREMENT COMMITTEE VRATSINAS CONSTRUCTION COMPANY

216 LOUISIANA
LITTLE ROCK, AR 72201-2706

3b Administrator's EIN
71-0648840

3c Administrator's telephone number
501-376-0017

4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:
a Sponsor's name

4b EIN

4c PN

5	Total number of participants at the beginning of the plan year	**5**	297
6	Number of participants as of the end of the plan year (welfare plans complete only lines **6a, 6b, 6c,** and **6d**).		
a	Active participants	**6a**	216
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	122
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	338
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	0
f	Total. Add lines **6d** and **6e**	**6f**	338
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	323
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
2E 2F 2G 2J 3D 2T

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

9a Plan funding arrangement (check all that apply)

(1)		Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)		Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

(1)	X	**R** (Retirement Plan Information)
(2)		**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)		**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1)	X	**H** (Financial Information)
(2)		**I** (Financial Information – Small Plan)
(3)		___ **A** (Insurance Information)
(4)	X	**C** (Service Provider Information)
(5)	X	**D** (DFE/Participating Plan Information)
(6)		**G** (Financial Transaction Schedules)

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2010** **This Form is Open to Public Inspection.**

For calendar plan year 2010 or fiscal plan year beginning 01/01/2010 and ending 12/31/2010

A Name of plan
VCC 401(K) AND PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
VCC

D Employer Identification Number (EIN)
71-0644259

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . [X] Yes [ ] No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

SEI TRUST COMPANY

06-1271230

(b) Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

HARTFORD RETIREMENT SERVICES, LLC

26-1589907

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 38 49 50 59 60 62 63 64 65 72 99	NONE	8856	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

(a) Enter name and EIN or address (see instructions)

RELIANCE TRUST COMPANY

58-1428634

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 99 25	NONE	0	Yes [X] No [ ]	Yes [ ] No [X]	1278	Yes [ ] No [X]

(a) Enter name and EIN or address (see instructions)

GPC SECURITIES, INC.

58-1517899

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 64 65	NONE	0	Yes [X] No [ ]	Yes [ ] No [X]	11502	Yes [ ] No [X]

(a) Enter name and EIN or address (see instructions)

UBS FINANCIAL SERVICES, INC.

13-2638166

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
55	NONE	0	Yes [X] No [ ]	Yes [ ] No [X]	57150	Yes [ ] No [X]

(a) Enter name and EIN or address (see instructions)

HUDSON, CISNE & CO. LLP

71-0650689

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
	NONE	10275	Yes [ ] No [X]	Yes [ ] No [X]	0	Yes [ ] No [X]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
HARTFORD RETIREMENT SERVICE, LLC	52 59 60 63 62	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
SEE FEE AND COMPENSATION DISCLOSURE 26-1589907	SEE FEE AND COMPENSATION DISCLOSURE REPORT ATTACHED

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
RELIANCE TRUST COMPANY	19 99 25 64	1278

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
HARTFORD RETIREMENT SERVICES, LLC 26-1589907	SEE FEE AND COMPENSATION DISCLOSURE REPORT ATTACHED

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
GPC SECURITIES, INC.	15 64 65	11502

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
HARTFORD RETIREMENT SERVICES, LLC 26-1589907	SEE FEE AND COMPENSATION DISCLOSURE REPORT ATTACHED

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
UBS FINANCIAL SERVICES, INC.	55	57150

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
HARTFORD RETIREMENT SREVICES, LLC 06-1408044	SEE FEE AND COMPENSATION DISCLOSURE REPORT ATTACHED

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

Part III **Termination Information on Accountants and Enrolled Actuaries (see instructions)**
(complete as many entries as needed)

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN;
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN;
c	Position:	
d	Address:	**e** Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2010

This Form is Open to Public Inspection.

For calendar plan year 2010 or fiscal plan year beginning 01/01/2010 and ending 12/31/2010

A Name of plan
VCC 401(K) AND PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
VCC

D Employer Identification Number (EIN)
71-0644259

Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)

(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: SEI FIXED FUND

b Name of sponsor of entity listed in (a): SEI TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
23-2852249-002	C	2550811

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

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a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2010

This Form is Open to Public Inspection

For calendar plan year 2010 or fiscal plan year beginning 01/01/2010 and ending 12/31/2010

A Name of plan
VCC 401(K) AND PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
VCC

D Employer Identification Number (EIN)
71-0644259

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)	28530	
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	651849	846615
(9) Value of interest in common/collective trusts	1c(9)	2640147	2550811
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	22389618	23008619
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	25710144	26406045
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	25710144	26406045

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		(a) Amount	(b) Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)		
	(B) Participants	2a(1)(B)	970709	
	(C) Others (including rollovers)	2a(1)(C)	4846	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		975555
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	40266	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		40266
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	395501	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		395501
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0

		(a) Amount	(b) Total
2b (5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0
(6) Net investment gain (loss) from common/collective trusts	2b(6)		17139
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		2299901
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		3728362
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	3013330	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		3013330
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	19131	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		19131
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		3032461
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		695901
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [ ] Unqualified (2) [ ] Qualified (3) [X] Disclaimer (4) [ ] Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? [X] Yes [ ] No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: HUDSON, CISNE & CO LLP (2) EIN: 71-0650689

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, or MTIA. (2) [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete 4j and 4l. MTIAs also do not complete 4l.

During the plan year:

		Yes	No	Amount
a	Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a	X		111987
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		500000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? If yes, enter the amount of any plan assets that reverted to the employer this year ☐ **Yes** ☒ **No** **Amount:**

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2010

This Form is Open to Public Inspection.

For calendar plan year 2010 or fiscal plan year beginning 01/01/2010 and ending 12/31/2010

A Name of plan
VCC 401(K) AND PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
VCC

D Employer Identification Number (EIN)
71-0644259

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1**

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 06-0974148

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year. **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section of 412 of the Internal Revenue Code or ERISA section 302, skip this Part)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box(es). If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

14 Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	**14a**	
b The plan year immediately preceding the current plan year	**14b**	
c The second preceding plan year	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If item 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete items (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate item 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

VCC 401(k) & PROFIT SHARING PLAN

FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULES

DECEMBER 31, 2010 AND 2009

with

REPORT OF INDEPENDENT
CERTIFIED PUBLIC ACCOUNTANTS

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Hudson Cisne & Co. LLP
CERTIFIED PUBLIC ACCOUNTANTS

REPORT OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

To the Plan Administrator of
VCC 401(k) & Profit Sharing Plan

We were engaged to audit the accompanying statements of net assets available for benefits of VCC 401(k) & Profit Sharing Plan as of December 31, 2010 and 2009, and the related statements of changes in net assets available for benefits, and the supplemental schedules for the years then ended. These financial statements and schedules are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 8, which was certified by Reliance Trust Company, the Directed Trustee of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedules. We have been informed by the Plan Administrator that the Trustee holds all the Plan's investment assets and executes all investment transactions. The Plan Administrator has obtained a certification from the Trustee as of and for the years ended December 31, 2010 and 2009, that the information provided to the Plan Administrator by the Trustee is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and supplemental schedules taken as a whole. The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the Trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations For Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Hudson, Cisne & Co. LLP

July 27, 2011
Little Rock, Arkansas

Hudson, Cisne & Co. LLP
11412 Huron Lane
Little Rock, AR 72211
Phone: (501) 221-1000
Fax: (501) 221-9236

VCC 401(k) & PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2010 AND 2009

	Profit Sharing	401(k)	2010 Total	2009 Total
Investments, at fair value:				
Common collective trust	$ 1,373,170	$ 1,116,873	$ 2,490,043	$ 2,506,146
Mutual funds	11,154,434	11,854,185	23,008,619	22,389,618
Total investments	12,527,604	12,971,058	25,498,662	24,895,764
Receivables:				
Employee contributions	-	59,620	59,620	28,530
Notes receivable from participants	444,102	402,513	846,615	651,849
Net assets available for benefits at fair value	12,971,706	13,433,191	26,404,897	25,576,143
Adjustment from fair value to contract value for fully benefit responsive investment contracts	33,511	27,257	60,768	134,001
Net assets available for benefits	$ 13,005,217	$ 13,460,448	$ 26,465,665	$ 25,710,144

See accompanying notes.

VCC 401(k) & PROFIT SHARING PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEARS ENDED DECEMBER 31, 2010 AND 2009

	Profit Sharing	401(k)	2010 Total	2009 Total
Contributions:				
Participants'	$ -	$ 1,030,329	$ 1,030,329	$ 1,180,593
Rollovers	-	4,846	4,846	1,656
Total contributions	-	1,035,175	1,035,175	1,182,249
Investment income:				
Net appreciation	1,145,629	1,156,365	2,301,994	4,985,409
Interest & dividends	200,738	210,636	411,374	429,830
Total investment income	1,346,367	1,367,001	2,713,368	5,415,239
Interest from notes receivable from participants	19,957	19,482	39,439	34,901
Benefit payments to participants	(1,751,098)	(1,262,232)	(3,013,330)	(1,553,228)
Administrative expenses and fees	(4,490)	(14,641)	(19,131)	(19,549)
(Decrease) increase in net assets	(389,264)	1,144,785	755,521	5,059,612
Net assets available for benefits:				
Beginning of year	13,394,481	12,315,663	25,710,144	20,650,532
End of year	$ 13,005,217	$ 13,460,448	$ 26,465,665	$ 25,710,144

See accompanying notes.

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 1: Description of plan

The following description of VCC 401(k) & Profit Sharing Plan (the "Plan") provides only general information. Participants should refer to the Plan document for more complete information.

General

The Plan, established April 1, 1987, is a defined contribution employee benefit plan providing retirement benefits to eligible employees. All employees are eligible to participate in deferrals on the first day of the month following 30 days of employment provided they have attained age 20. All employees are eligible to receive a profit sharing contribution after 1 year of service and provided they have attained the age of 20. A plan participant, who receives compensation, will qualify to receive an allocation of employer profit sharing contributions if they are employed on the last day of the plan year, provided they have completed 1,000 hours of service. The employer shall allocate a profit sharing contribution for each participant who separated from employment during the plan year if the participant terminated as a result of retirement, disability or death.

Contributions

Participants may make 401(k) contributions as a percentage of their compensation annually, subject to certain limitations set by law. Employees hired after January 1, 2008, are automatically enrolled in the Plan at 3% of eligible compensation after they satisfy eligibility requirements provided they have not elected out of participating. The initial automatic deferral amount will increase by 1% of eligible compensation each year up to a maximum of 30% of compensation. Compensation is defined as all taxable wages plus voluntary salary reductions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. The Company may contribute a discretionary profit sharing amount to the Plan each year. Contributions are subject to certain limitations.

Participant accounts

Each participant's account is credited with the participant's 401(k) contribution, rollover contributions and the Company's contributions, plus earnings thereon. Participants' accounts are charged quarterly for the Plan's administrative fees with additional administrative expenses such as custodian fees paid by the employer.

Vesting

Participants are immediately vested in their elective deferrals and rollover contributions and any earnings thereon. Vesting in the portion of their profit sharing account attributable to the Company's contributions is based on each participants' years of service. A participant is 100 percent vested in their profit sharing balance after six years of service. A participant will also become fully vested in their profit sharing balance upon death, disability or retirement at age 65 or older.

Investment options

Participants may select from various investment options and must instruct the Plan Trustee on how to invest the funds in their account.

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 1: Description of plan (continued)

Notes receivable from participants

Participants may borrow from their fund accounts at a minimum of $1,000 and to a maximum equal to the lessor of $50,000 or 50 percent of their vested account balance. Loan terms range from one to five years or up to 15 years for the purchase of a primary residence. The loans are secured by 50 percent of the vested balance in the participant's account and monthly automatic payroll deductions. The loans bear interest at a fixed rate equal to the preferred rate on the loan date. The Plan was amended on January 1, 2010, to allow participants to have only two loans outstanding at any time.

Payment of benefits

Upon termination of service, a participant may receive payment of his or her vested account balance in a lump-sum. In-service withdrawals are available from a participant's vested account provided they have reached age 59 ½ or as a hardship distribution. Upon proof, to the satisfaction of the plan administrator, of an immediate and heavy financial need, amounts contributed may be withdrawn for a hardship purpose.

Note 2: Summary of significant accounting policies

Basis of accounting

The accompanying financial statements have been prepared on the accrual basis of accounting.

In accordance with accounting principles generally accepted in the United States of America, investment contracts held by a defined-contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. As required by the accounting principles, the Statement of Net Assets Available for Benefits presents the fair value of the investment contracts as well as the adjustment of the fully benefit-responsive investment contracts from fair value to contract value. The Statement of Changes in Net Assets Available for Benefits is prepared on a contract value basis. The Plan does not invest directly in fully benefit-responsive contracts and therefore is not required to include in its financial statements the disclosures related to investment contracts.

Use of estimates

In preparing financial statements in conformity with accounting principles generally accepted in the United States of America, the Plan Administrator is required to make estimates and assumptions that affect the reported amount of assets and liabilities at the date of the financial statements and revenues and expenses during the reporting period. Actual results could differ from those estimates.

The Plan's most significant estimate relates to the valuation of investments and it is reasonably possible that a change could occur in the near-term.

Income recognition

Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Interest income is recorded on an accrual basis.

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 2: Summary of significant accounting policies (continued)

Risks and uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document.

New accounting pronouncements

In September 2010, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update 2010-25, *Reporting Loans to Participants by Defined Contribution Pension Plans.* This guidance requires that loans to participants be classified as notes receivable from participants and measured at their unpaid principal balance plus any accrued but unpaid interest. The loan is secured by the participant's vested account balance. This guidance should be applied retrospectively to all prior periods presented and is effective for reporting periods ending after December 15, 2010.

In January 2010, the FASB issued Accounting Standards Update 2010-06, *Fair Value Measurements and Disclosures (Topic 820): Improving Disclosures about Fair Value Measurements.* This guidance was issued to increase the transparency in financial reporting of fair value measurements. This guidance requires disclosure of significant transfers in and out of Level 1 and Level 2 fair value measurements and the reasons for the transfers. This guidance also requires an increased level of disaggregation for each class of assets and liabilities and improves the disclosures about the valuation techniques and inputs used to measure fair value measurements. This guidance for increased disclosures is effective for reporting periods beginning after December 15, 2009.

Reclassification

Certain reclassifications have been made to the 2009 financial statements to conform to the 2010 presentation.

Subsequent events

The Subsequent Events Topic of the Accounting Standards Codification ("ASC") establishes general standards of accounting for and disclosure of events that occur after the balance sheet date but before financial statements are issued or are available to be issued. The Plan has evaluated all subsequent events for potential recognition and disclosure through July 27, 2011, the date these financial statements were available to be issued.

Note 3: Plan termination

Although it has not expressed any intent to do so, the Company has the right to discontinue its contributions and terminate the Plan at any time subject to the provisions of ERISA. In the event of Plan termination, participants will become 100 percent vested in their accounts.

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 4: Investments

The Plan's investments are stated at fair value as described in Note 5. The fair value of individual investments that represent five percent (5%) or more of the Plan's net assets available for benefits as of December 31 is as follows:

	2010		
	Profit sharing	401(k)	Total
American Europacific Growth Fund	$ 1,372,324	$ 1,322,242	$ 2,694,566
American Growth Fund	$ 2,097,354	$ 2,092,950	$ 4,190,304
MFS Bond Fund	$ 1,262,791	$ 973,950	$ 2,236,381
Common Collective Trust - Fixed Fund	$ 1,373,170	$ 1,116,972	$ 2,490,142
MFS Research International Fund	$ 1,406,220	$ 1,404,252	$ 2,810,471
Perkins Mid Cap Value Fund	$ 600,319	$ 750,751	$ 1,351,070
MFS Value Fund	$ 2,220,133	$ 2,186,037	$ 4,406,170

The Plan's assets (including investments bought, sold and held during the year) appreciated as follows:

Mutual funds	$ 1,145,629	$ 1,156,364	$ 2,301,993

	2009		
	Profit sharing	401(k)	Total
American Europacific Growth Fund	$ 1,379,476	$ 1,299,137	$ 2,678,613
American Growth Fund	$ 2,229,506	$ 2,038,744	$ 4,268,250
MFS Bond Fund	$ 1,115,110	$ 1,084,887	$ 2,199,997
Common Collective Trust - Fixed Fund	$ 1,473,772	$ 1,032,374	$ 2,506,146
MFS Research International Fund	$ 1,488,246	$ 1,353,764	$ 2,842,010
MFS Total Return Fund	$ 636,077	$ 718,502	$ 1,354,579
MFS Value Fund	$ 2,302,014	$ 2,101,076	$ 4,403,090

The Plan's assets (including investments bought, sold and held during the year) appreciated as follows:

Mutual funds	$ 2,656,998	$ 2,328,411	$ 4,985,409

There was no net appreciation/depreciation in the common collective trust for 2010 or 2009 as it is a stable value fund with a net asset value of $1.

Note 5: Fair value

Accounting standards define fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. They also establish a fair value hierarchy which requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. Following are the three levels of inputs that may be used to measure fair value:

Level 1: Quoted prices in active markets for identical assets or liabilities

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 5: Fair value (continued)

Level 2: Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities

Level 3: Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities

The following table presents the Plan's hierarchy for its assets measured at fair value on a recurring basis as of December 31, 2010:

	Total	Level 1	Level 2	Level 3
Mutual funds:				
Small cap stocks	$ 1,683,998	$ 1,683,998	$ -	$ -
Mid cap stocks	2,385,801	2,385,801	-	-
Large cap stocks	4,406,170	4,406,170	-	-
International stocks	2,810,471	2,810,471	-	-
Balanced funds	2,600,928	2,600,928	-	-
Growth funds	6,884,870	6,884,870	-	-
Aggressive bonds	2,236,381	2,236,381	-	-
	23,008,619	23,008,619	-	-
Common collective trust	2,490,043	-	2,490,043	-
Total assets at fair value	$ 25,498,662	$ 23,008,619	$ 2,490,043	$ -

The following table presents the Plan's hierarchy for its assets measured at fair value on a recurring basis as of December 31, 2009:

	Total	Level 1	Level 2	Level 3
Mutual funds:				
Small cap stocks	$ 1,609,929	$ 1,609,929	$ -	$ -
Mid cap stocks	2,248,543	2,248,543	-	-
Large cap stocks	4,403,090	4,403,090	-	-
International stocks	2,842,010	2,842,010	-	-
Balanced funds	2,139,186	2,139,186	-	-
Growth funds	6,946,863	6,946,863	-	-
Aggressive bonds	2,199,997	2,199,997	-	-
	22,389,618	22,389,618	-	-
Common collective trust	2,506,146	-	2,506,146	-
Total assets at fair value	$ 24,895,764	$ 22,389,618	$ 2,506,146	$ -

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 5: Fair value (continued)

Following are the valuation methodologies the Company uses to measure financial instruments at fair value:

Common collective trust: valued based on underlying investments. The net asset value (NAV) of the CCT is not publicly quoted. The NAV is reported by the fund managers as of the financial statement date based on recent transaction prices. The CCT held by the Plan provides for daily valuation at reported NAV. The CCT does not permit exchanges from the CCT to funds defined as similar funds. Similar funds are generally defined as any money market fund, short term or intermediate term bond fund which has a maturity of four years or less. The use of NAV as fair value is deemed appropriate as the CCT does not have a finite life, unfunded commitments related to this type of investment or significant restrictions on redemptions.

Mutual funds: valued at the net asset values of shares held by the Plan at year-end.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the year ended December 31, 2010 and 2009, are reported in net appreciation in fair value of investments.

Note 6: Forfeitures

Forfeited profit sharing account balances will be used to pay administrative expenses and may be reallocated to participants in the same manner as the Employer's contribution. Forfeitured non-vested amounts for 2010 were $52,860 and $85,940 for 2009, all of which remains unallocated. Forfeiture amounts used to pay plan expenses totaled $10,275 at December 31, 2010, and $10,850 at December 31, 2009.

Note 7: Income tax status

On March 31, 2008, the IRS stated that the prototype adopted by the Plan, as then designed, qualified under Internal Revenue Code (IRC) Section 401(a). The Plan has not received a determination letter specific to the Plan itself; however, the Plan administrator and the Plan's tax counsel believe that the Plan was designed and was being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Note 8: Information furnished by the Trustee

All of the Plan's assets are held by Reliance Trust Company (formerly known as MFS Heritage Trust Co.), the Directed Trustee of the Plan. The amounts set forth in the accompanying financial statements for investments and investment income and the information shown in the supplemental schedules were summarized from information furnished by the Trustee. The Plan Administrator has received from the Trustee a certification that information furnished by the Trustee is complete and accurate.

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 9: Reconciliation to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Schedule H of Form 5500:

Net assets available for benefits per the financial statements	$ 26,465,665
Employee contribution receivable not included on 5500	(59,620)
Net assets available for benefits per Schedule H of the Form 5500	$ 26,406,045

The following is a reconciliation of increase in net assets available for benefits per the financial statements for the year ended December 31, 2010, to Schedule H of Form 5500:

Increase in net assets per the financial statements	$ 755,521
Less: Employee contribution receivable at December 31, 2010	(59,620)
Increase in net assets per 5500	$ 695,901

Certain other amounts reported in the Plan's annual 5500 for in net assets available for benefits are different from the amount reported in the accompanying financial statements. These differences are due to different presentation of income and administrative expenses but have no effect on the net assets of the Plan.

The Form 5500 is prepared on the modified cash basis while the financial statements are prepared on the accrual basis.

Note 10: Party-in-interest

Hartford Retirement Services, LLC is the third party administrator of the Plan. They are by definition a party-in-interest and as a result, all investment transactions were with a party-in-interest. These transactions are exempt from being prohibited transactions under ERISA.

During 2010, the Company failed to remit certain employee deferrals to the Plan aggregating $111,987 in a timely manner according to DOL regulations. The Employer calculated the lost earnings and deposited the lost earnings into the Plan during 2010.

SUPPLEMENTAL SCHEDULES

VCC 401(K) & PROFIT SHARING PLAN

SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

EIN: 71-0644259 PLAN 001

DECEMBER 31, 2010

Participant Contributions Transferred Late to Plan			Total that Constitutes Nonexempt Prohibited Transactions			
Amount Withheld	Date Withheld	Date Remitted	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Corrections in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
$ 40,184	3/19/2010	7/15/2010	$ -	$ 40,184	$ -	$ -
36,025	4/30/2010	7/15/2010	-	36,025	-	-
35,778	6/25/2010	7/15/2010	-	35,778	-	-

VCC 401(K) & PROFIT SHARING PLAN

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 71-0644259 PLAN 001

DECEMBER 31, 2010

	(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment, including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
		Mutual funds:			
		AIM Small-Cap Growth Fund	Interest in registered investment companies	**	$ 849,129
		Allianz Small-Cap Value Fund	Interest in registered investment companies	**	834,868
		American Funds Europacific Growth Fund	Interest in registered investment companies	**	2,694,566
		American Funds Growth Fund	Interest in registered investment companies	**	4,190,304
		American Funds 2010 Target Retirement Fund	Interest in registered investment companies	**	164,902
		American Funds 2015 Target Retirement Fund	Interest in registered investment companies	**	13,021
		American Funds 2020 Target Retirement Fund	Interest in registered investment companies	**	184,435
		American Funds 2025 Target Retirement Fund	Interest in registered investment companies	**	70,116
		American Funds 2030 Target Retirement Fund	Interest in registered investment companies	**	139,405
		American Funds 2035 Target Retirement Fund	Interest in registered investment companies	**	659,092
		American Funds 2040 Target Retirement Fund	Interest in registered investment companies	**	1,407
		American Funds 2045 Target Retirement Fund	Interest in registered investment companies	**	21,550
		American Funds 2050 Target Retirement Fund	Interest in registered investment companies	**	31,611
	*	MFS Invest Services Bond Fund	Interest in registered investment companies	**	2,236,381
	*	MFS Invest Services Research International Fund	Interest in registered investment companies	**	2,810,471
	*	MFS Invest Services Total Return Fund	Interest in registered investment companies	**	1,315,389
	*	MFS Invest Services Value Fund	Interest in registered investment companies	**	4,406,170
		Munder Mid Cap Growth Fund	Interest in registered investment companies	**	1,034,731
		Perkins Mid Cap Value Fund	Interest in registered investment companies	**	1,351,070
					23,008,618
		Common collective trust:			
	*	MFS Investment Services Fixed Fund	Value of interest in common/collective trust	**	2,550,811
	*	**Notes receivable from participants**	Secured by vested benefits with interest rates ranging From 5.00% to 10.00%	-	846,615
					$ 26,406,044

* Indicates party-in-interest of the Plan

** Column (d) is not applicable for participant-directed investments

VCC 401(K) & PROFIT SHARING PLAN

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 71-0644259 PLAN 001

DECEMBER 31, 2009

	(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment, including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
		Mutual funds:			
		AIM Small-Cap Growth Fund	Interest in registered investment companies	**	$ 808,931
		Allianz Small-Cap Value Fund	Interest in registered investment companies	**	800,998
		American Funds Europacific Growth Fund	Interest in registered investment companies	**	2,678,613
		American Funds Growth Fund	Interest in registered investment companies	**	4,268,250
		American Funds 2010 Target Retirement Fund	Interest in registered investment companies	**	200,187
		American Funds 2015 Target Retirement Fund	Interest in registered investment companies	**	12,329
		American Funds 2020 Target Retirement Fund	Interest in registered investment companies	**	216,686
		American Funds 2025 Target Retirement Fund	Interest in registered investment companies	**	71,706
		American Funds 2030 Target Retirement Fund	Interest in registered investment companies	**	106,561
		American Funds 2035 Target Retirement Fund	Interest in registered investment companies	**	96,785
		American Funds 2040 Target Retirement Fund	Interest in registered investment companies	**	40,113
		American Funds 2045 Target Retirement Fund	Interest in registered investment companies	**	16,557
		American Funds 2050 Target Retirement Fund	Interest in registered investment companies	**	23,683
	*	MFS Invest Services Bond Fund	Interest in registered investment companies	**	2,199,997
	*	MFS Invest Services Research International Fund	Interest in registered investment companies	**	2,842,010
	*	MFS Invest Services Total Return Fund	Interest in registered investment companies	**	1,354,579
	*	MFS Invest Services Value Fund	Interest in registered investment companies	**	4,403,090
		Munder Mid Cap Growth Fund	Interest in registered investment companies	**	983,370
		Perkins Mid Cap Value Fund	Interest in registered investment companies	**	1,265,173
					22,389,618
		Common collective trust:			
	*	MFS Investment Services Fixed Fund	Value of interest in common/collective trust	**	2,640,147
	*	**Notes receivable from participants**	Secured by vested benefits with interest rates ranging From 5.00% to 10.00%	-	651,849
					$ 25,681,614

* Indicates party-in-interest of the Plan

** Column (d) is not applicable for participant-directed investments

2010 Fee and Compensation Disclosure Report

This document is intended to assist a plan administrator ("you") in understanding the fees and compensation associated with your plan. If your plan is required to complete a *Form 5500 Schedule C* , this report identifies the different types of reportable compensation paid with respect to the Hartford product utilized by the retirement plan.

As permitted under the Schedule C reporting rules, compensation is disclosed in the attached report as an actual dollar amount, an estimate, or a formula or rate.

- Where it is an actual dollar amount, no further notation is provided.
- Where it is an estimate, we have used a reasonable method to arrive at the estimate and described the method used to arrive at the estimated amount.
- Where a formula or rate is provided, the formula may be disclosed under the Schedule C reporting rules. Alternatively, for purposes of Schedule C or for your fiduciary review of the compensation paid with respect to the plan's product, you may calculate an actual or estimated dollar amount by multiplying the rate by the total assets to which it applies. Thus, much of the compensation information being provided can be expressed in the form of a formula.

Please note that all compensation is being reported for the 2010 calendar year. This report includes compensation actually paid to or by The Hartford within the 2010 calendar year as part of your Hartford product. This report does not include amounts deducted from plan assets and paid to third parties (other than The Hartford). In addition, the report does not include compensation related to investments held by the plan that are not serviced on our recordkeeping system. You should contact your other service providers for reportable compensation information. You may also receive information on the compensation reported here directly from other service providers.

Please note that we have provided suggested service codes with respect to services provided through our Hartford product. These service codes are listed in the 2010 Instructions for Schedule C (Form 5500). Please review with your experienced benefits counsel and other professionals to determine the most appropriate service codes for your plan.

Please contact your Hartford Client Service Team should you require additional information regarding the compensation paid to or by The Hartford with respect to your plan.

Information provided in this document and related materials we provide are not intended to be and shall not be deemed tax advice, tax form preparation services, legal advice or accounting or other professional services. We strongly encourage you to review all Schedule C and other Form 5500 materials with experienced benefits counsel and other professionals.

FORM 5500 SCHEDULE C REPORT
SCHEDULE C, LINE 2(h) AND LINE 3(e) FORMULA DESCRIPTION

VCC PROFIT SHARING PLAN (660500253)
PLAN YEAR END: 12/31

For use with lines 2(h), 3(c), 3(d), 3(e)

Recipient: Hartford Retirement Services, LLC EIN: 26-1589907

Service Codes: 15, 37, 38, 49, 59, 60, 62, 63, 64, 65, 72, 99, 50 (if direct compensation amount reflected below)

1. Direct Compensation **$4,501.66**

The total amount identified above reflects all fees deducted from plan assets at the plan administrator's direction for the 2010 calendar year. Of this amount, our records indicate that Hartford Retirement Services, LLC received **$5,190.00**. Please review your records to determine what other service providers (e.g., a reimbursement paid to any plan fiduciary, your employee benefits counsel, plan auditor) received all or any portion of the remaining amount.

Note: Due to system accounting protocols (including 'cash basis' accounting), amounts reported as Direct Compensation and amounts reported as paid to Hartford Retirement Services, LLC are the net result of aggregating direct compensation after the effects of adjustments processed in 2010, some of which may have pertained to prior years.

2. Indirect Compensation

Float compensation Payor: Reliance Trust Company EIN: 58-1428634 **$3.95**

This is an estimate based on the average annual rate of float compensation (0.01% for 2010) earned on certain processing bank accounts for the 2010 calendar year multiplied by an estimate of the assets related to uncashed checks. This estimate does not include float earned for any other reason (e.g., if amounts remitted to Hartford cannot be immediately invested because they are not in good order). Please review or request a copy of the current float disclosure for more information about the other circumstances in which float is earned.

Compensation paid with respect to Funds

Investment Option Name	*EIN*	*Fees[2] Received from Funds on Your Plan's Menu (rates as of 12/31/10)*	*Fund's Total Annual Expenses (as of 12/31/10)*
ALLIANZ NFJ SMALL CAP VALUE-A	33-0457728	0.45% x assets	1.20%
AMERICAN FUNDS 2010 TARGET R3	95-1411037	0.65% x assets	0.71%
AMERICAN FUNDS 2010 TDATE-R4	95-1411037	0.35% x assets	0.38%
AMERICAN FUNDS 2015 TARGET R3	95-1411037	0.65% x assets	0.71%
AMERICAN FUNDS 2020 TARGET R3	95-1411037	0.65% x assets	0.71%
AMERICAN FUNDS 2020 TDATE-R4	95-1411037	0.35% x assets	0.38%
AMERICAN FUNDS 2025 TARGET R3	95-1411037	0.65% x assets	0.71%
AMERICAN FUNDS 2025 TDATE-R4	95-1411037	0.35% x assets	0.38%
AMERICAN FUNDS 2035 TARGET R3	95-1411037	0.65% x assets	0.71%
AMERICAN FUNDS 2035 TDATE-R4	95-1411037	0.35% x assets	0.38%
AMERICAN FUNDS 2050 TARGET R3	95-1411037	0.65% x assets	0.72%
AMERICAN FUNDS 2050 TDATE-R4	95-1411037	0.35% x assets	0.39%
AMERICAN FUNDS EUROPACIFIC-A	95-1411037	0.25% x assets plus $16/participant	0.85%
AMERICAN FUNDS GROWTH FUND-A	52-0792143	0.25% x assets plus $16/participant	0.69%

Investment Option Name	*EIN*	*Fees[2] Received from Funds on Your Plan's Menu (rates as of 12/31/10)*	*Fund's Total Annual Expenses (as of 12/31/10)*
FIXED FUND	NA[1]	0.85% x assets	1.14%
FIXED FUND-INSTITUTIONAL	NA[1]	0.40% x assets	0.64%
INVESCO SMALL CAP GROWTH FUND-A	94-2362417	0.45% x assets plus $16/participant	1.31%
MFS BOND FUND-A	04-2535629	0.64% x assets	0.87%
MFS RESEARCH INTERNAT'L FUND-A	04-3158862	0.64% x assets	1.25%
MFS RESEARCH INTERNAT'L FUND-R4	04-3158862	0.24% x assets	1.00%
MFS TOTAL RETURN FUND-A	04-2468583	0.64% x assets	0.88%
MFS VALUE FUND-A	04-3158862	0.64% x assets	0.98%
MUNDER MID CAP CORE GROWTH-A	20-5982541	0.45% x assets plus $16/participant	1.34%
PERKINS MID CAP VALUE A	84-0592523	0.45% x assets plus $16/participant	1.16%

[1] At the time this report was generated this information was not available.

The list includes any investment option held by the plan during the 2010 calendar year. To arrive at an estimate of the dollar amount that Hartford received from each fund, multiply the rate of fees received from each fund by your plan's year-end balance (or if the fund was liquidated prior to year end, the balance on the liquidation date) and, if applicable, the per participant fee by the number of participants in the fund at year end (or the liquidation date if earlier). This will be an estimate because your plan's balance and number of participants will vary over the course of the year, so the year-end balance and number of participants may be higher or lower than the daily balance. In addition, these fees are calculated on a daily basis.

[2] Please note that Hartford Retirement Services, LLC's affiliate, Hartford Securities Distribution Company, Inc., receives the sales compensation (12b-1 fees) portion of this amount. After compensating the plan's broker-dealer firm, if applicable, any residual amount is paid to Hartford Retirement Services, LLC.

Recipient: Reliance Trust Company EIN: 58-7428634

Indirect Compensation

Custodial/Trust service fee **$628.06**
Service Codes: 19, 99, 25 (if Reliance Trust Company is acting as directed trustee)

Payors: Hartford Life Insurance Company EIN: 06-0974148
Hartford Retirement Services, LLC EIN: 26-1589907

Recipient: GPC Securities, Inc. EIN: 58-1517899

Service Codes: 15, 64, 65

Indirect Compensation

Transaction Processing Services Payor: Hartford Retirement Services, LLC EIN: 26-1589907 **$5,652.50**

Recipient: UBS Financial Services Inc EIN: 13-2638166

Indirect Compensation

Sales commission Payor: Hartford Securities Distribution Company, Inc. EIN: 06-1408044 **$29,496.04**

2010 Fee and Compensation Disclosure Report

This document is intended to assist a plan administrator ("you") in understanding the fees and compensation associated with your plan. If your plan is required to complete a *Form 5500 Schedule C* , this report identifies the different types of reportable compensation paid with respect to the Hartford product utilized by the retirement plan.

As permitted under the Schedule C reporting rules, compensation is disclosed in the attached report as an actual dollar amount, an estimate, or a formula or rate.

- Where it is an actual dollar amount, no further notation is provided.
- Where it is an estimate, we have used a reasonable method to arrive at the estimate and described the method used to arrive at the estimated amount.
- Where a formula or rate is provided, the formula may be disclosed under the Schedule C reporting rules. Alternatively, for purposes of Schedule C or for your fiduciary review of the compensation paid with respect to the plan's product, you may calculate an actual or estimated dollar amount by multiplying the rate by the total assets to which it applies. Thus, much of the compensation information being provided can be expressed in the form of a formula.

Please note that all compensation is being reported for the 2010 calendar year. This report includes compensation actually paid to or by The Hartford within the 2010 calendar year as part of your Hartford product. This report does not include amounts deducted from plan assets and paid to third parties (other than The Hartford). In addition, the report does not include compensation related to investments held by the plan that are not serviced on our recordkeeping system. You should contact your other service providers for reportable compensation information. You may also receive information on the compensation reported here directly from other service providers.

Please note that we have provided suggested service codes with respect to services provided through our Hartford product. These service codes are listed in the 2010 Instructions for Schedule C (Form 5500). Please review with your experienced benefits counsel and other professionals to determine the most appropriate service codes for your plan.

Please contact your Hartford Client Service Team should you require additional information regarding the compensation paid to or by The Hartford with respect to your plan.

Information provided in this document and related materials we provide are not intended to be and shall not be deemed tax advice, tax form preparation services, legal advice or accounting or other professional services. We strongly encourage you to review all Schedule C and other Form 5500 materials with experienced benefits counsel and other professionals.

FORM 5500 SCHEDULE C REPORT
SCHEDULE C, LINE 2(h) AND LINE 3(e) FORMULA DESCRIPTION

VCC 401K PLAN (660500241)
PLAN YEAR END: 12/31

For use with lines 2(h), 3(c), 3(d), 3(e)

Recipient: Hartford Retirement Services, LLC EIN: 26-1589907

Service Codes: 15, 37, 38, 49, 59, 60, 62, 63, 64, 65, 72, 99, 50 (if direct compensation amount reflected below)

1. Direct Compensation **$14,652.94**

The total amount identified above reflects all fees deducted from plan assets at the plan administrator's direction for the 2010 calendar year. Of this amount, our records indicate that Hartford Retirement Services, LLC received **$3,666.28**. Please review your records to determine what other service providers (e.g., a reimbursement paid to any plan fiduciary, your employee benefits counsel, plan auditor) received all or any portion of the remaining amount.

Note: Due to system accounting protocols (including 'cash basis' accounting), amounts reported as Direct Compensation and amounts reported as paid to Hartford Retirement Services, LLC are the net result of aggregating direct compensation after the effects of adjustments processed in 2010, some of which may have pertained to prior years.

2. Indirect Compensation

Float compensation Payor: Reliance Trust Company EIN: 58-1428634 **$5.15**

This is an estimate based on the average annual rate of float compensation (0.01% for 2010) earned on certain processing bank accounts for the 2010 calendar year multiplied by an estimate of the assets related to uncashed checks. This estimate does not include float earned for any other reason (e.g., if amounts remitted to Hartford cannot be immediately invested because they are not in good order). Please review or request a copy of the current float disclosure for more information about the other circumstances in which float is earned.

Compensation paid with respect to Funds

Investment Option Name	*EIN*	*Fees[2] Received from Funds on Your Plan's Menu (rates as of 12/31/10)*	*Fund's Total Annual Expenses (as of 12/31/10)*
ALLIANZ NFJ SMALL CAP VALUE-A	33-0457728	0.45% x assets	1.20%
AMERICAN FUNDS 2010 TARGET R3	95-1411037	0.65% x assets	0.71%
AMERICAN FUNDS 2010 TDATE-R4	95-1411037	0.35% x assets	0.38%
AMERICAN FUNDS 2015 TARGET R3	95-1411037	0.65% x assets	0.71%
AMERICAN FUNDS 2015 TDATE-R4	95-1411037	0.35% x assets	0.38%
AMERICAN FUNDS 2020 TARGET R3	95-1411037	0.65% x assets	0.71%
AMERICAN FUNDS 2020 TDATE-R4	95-1411037	0.35% x assets	0.38%
AMERICAN FUNDS 2025 TARGET R3	95-1411037	0.65% x assets	0.71%
AMERICAN FUNDS 2025 TDATE-R4	95-1411037	0.35% x assets	0.38%
AMERICAN FUNDS 2030 TARGET R3	95-1411037	0.65% x assets	0.71%
AMERICAN FUNDS 2030 TDATE-R4	95-1411037	0.35% x assets	0.38%
AMERICAN FUNDS 2035 TARGET R3	95-1411037	0.65% x assets	0.71%
AMERICAN FUNDS 2035 TDATE-R4	95-1411037	0.35% x assets	0.38%
AMERICAN FUNDS 2040 TARGET R3	95-1411037	0.65% x assets	0.72%

Investment Option Name	*EIN*	*Fees[2] Received from Funds on Your Plan's Menu (rates as of 12/31/10)*	*Fund's Total Annual Expenses (as of 12/31/10)*
AMERICAN FUNDS 2040 TDATE-R4	95-1411037	0.35% x assets	0.38%
AMERICAN FUNDS 2045 TARGET R3	95-1411037	0.65% x assets	0.72%
AMERICAN FUNDS 2045 TDATE-R4	95-1411037	0.35% x assets	0.39%
AMERICAN FUNDS 2050 TARGET R3	95-1411037	0.65% x assets	0.72%
AMERICAN FUNDS 2050 TDATE-R4	95-1411037	0.35% x assets	0.39%
AMERICAN FUNDS EUROPACIFIC-A	95-1411037	0.25% x assets plus $16/participant	0.85%
AMERICAN FUNDS GROWTH FUND-A	52-0792143	0.25% x assets plus $16/participant	0.69%
FIXED FUND-INSTITUTIONAL	NA[1]	0.40% x assets	0.64%
INVESCO SMALL CAP GROWTH FUND-A	94-2362417	0.45% x assets plus $16/participant	1.31%
MFS BOND FUND-A	04-2535629	0.64% x assets	0.87%
MFS RESEARCH INTERNAT'L FUND-A	04-3158862	0.64% x assets	1.25%
MFS RESEARCH INTERNAT'L FUND-R4	04-3158862	0.24% x assets	1.00%
MFS TOTAL RETURN FUND-A	04-2468583	0.64% x assets	0.88%
MFS VALUE FUND-A	04-3158862	0.64% x assets	0.98%
MUNDER MID CAP CORE GROWTH-A	20-5982541	0.45% x assets plus $16/participant	1.34%
PERKINS MID CAP VALUE A	84-0592523	0.45% x assets plus $16/participant	1.16%

[1] At the time this report was generated this information was not available.

The list includes any investment option held by the plan during the 2010 calendar year. To arrive at an estimate of the dollar amount that Hartford received from each fund, multiply the rate of fees received from each fund by your plan's year-end balance (or if the fund was liquidated prior to year end, the balance on the liquidation date) and, if applicable, the per participant fee by the number of participants in the fund at year end (or the liquidation date if earlier). This will be an estimate because your plan's balance and number of participants will vary over the course of the year, so the year-end balance and number of participants may be higher or lower than the daily balance. In addition, these fees are calculated on a daily basis.

[2] Please note that Hartford Retirement Services, LLC's affiliate, Hartford Securities Distribution Company, Inc., receives the sales compensation (12b-1 fees) portion of this amount. After compensating the plan's broker-dealer firm, if applicable, any residual amount is paid to Hartford Retirement Services, LLC.

Recipient: Reliance Trust Company EIN: 58-7428634

Indirect Compensation

Custodial/Trust service fee **$649.92**
Service Codes: 19, 99, 25 (if Reliance Trust Company is acting as directed trustee)

Payors: Hartford Life Insurance Company EIN: 06-0974148
Hartford Retirement Services, LLC EIN: 26-1589907

Recipient: GPC Securities, Inc. EIN: 58-1517899

Service Codes: 15, 64, 65

Indirect Compensation

Transaction Processing Services Payor: Hartford Retirement Services, LLC EIN: 26-1589907 **$5,849.24**

Recipient: UBS Financial Services Inc EIN: 13-2638166

Indirect Compensation

Sales commission	Payor: Hartford Securities Distribution Company, Inc.	EIN: 06-1408044	**$27,654.42**

VCC 401(k) & PROFIT SHARING PLAN

FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULES

DECEMBER 31, 2010 AND 2009

with

REPORT OF INDEPENDENT
CERTIFIED PUBLIC ACCOUNTANTS

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Hudson Cisne & Co. LLP
CERTIFIED PUBLIC ACCOUNTANTS

REPORT OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

To the Plan Administrator of
VCC 401(k) & Profit Sharing Plan

We were engaged to audit the accompanying statements of net assets available for benefits of VCC 401(k) & Profit Sharing Plan as of December 31, 2010 and 2009, and the related statements of changes in net assets available for benefits, and the supplemental schedules for the years then ended. These financial statements and schedules are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 8, which was certified by Reliance Trust Company, the Directed Trustee of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedules. We have been informed by the Plan Administrator that the Trustee holds all the Plan's investment assets and executes all investment transactions. The Plan Administrator has obtained a certification from the Trustee as of and for the years ended December 31, 2010 and 2009, that the information provided to the Plan Administrator by the Trustee is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and supplemental schedules taken as a whole. The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the Trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations For Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Hudson, Cisne & Co. LLP

July 27, 2011
Little Rock, Arkansas

Hudson, Cisne & Co. LLP
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Little Rock, AR 72211
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VCC 401(k) & PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2010 AND 2009

	Profit Sharing	401(k)	2010 Total	2009 Total
Investments, at fair value:				
Common collective trust	$ 1,373,170	$ 1,116,873	$ 2,490,043	$ 2,506,146
Mutual funds	11,154,434	11,854,185	23,008,619	22,389,618
Total investments	12,527,604	12,971,058	25,498,662	24,895,764
Receivables:				
Employee contributions	-	59,620	59,620	28,530
Notes receivable from participants	444,102	402,513	846,615	651,849
Net assets available for benefits at fair value	12,971,706	13,433,191	26,404,897	25,576,143
Adjustment from fair value to contract value for fully benefit responsive investment contracts	33,511	27,257	60,768	134,001
Net assets available for benefits	$ 13,005,217	$ 13,460,448	$ 26,465,665	$ 25,710,144

See accompanying notes.

VCC 401(k) & PROFIT SHARING PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEARS ENDED DECEMBER 31, 2010 AND 2009

	Profit Sharing	401(k)	2010 Total	2009 Total
Contributions:				
Participants'	$ -	$ 1,030,329	$ 1,030,329	$ 1,180,593
Rollovers	-	4,846	4,846	1,656
Total contributions	-	1,035,175	1,035,175	1,182,249
Investment income:				
Net appreciation	1,145,629	1,156,365	2,301,994	4,985,409
Interest & dividends	200,738	210,636	411,374	429,830
Total investment income	1,346,367	1,367,001	2,713,368	5,415,239
Interest from notes receivable from participants	19,957	19,482	39,439	34,901
Benefit payments to participants	(1,751,098)	(1,262,232)	(3,013,330)	(1,553,228)
Administrative expenses and fees	(4,490)	(14,641)	(19,131)	(19,549)
(Decrease) increase in net assets	(389,264)	1,144,785	755,521	5,059,612
Net assets available for benefits:				
Beginning of year	13,394,481	12,315,663	25,710,144	20,650,532
End of year	$ 13,005,217	$ 13,460,448	$ 26,465,665	$ 25,710,144

See accompanying notes.

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 1: Description of plan

The following description of VCC 401(k) & Profit Sharing Plan (the "Plan") provides only general information. Participants should refer to the Plan document for more complete information.

General

The Plan, established April 1, 1987, is a defined contribution employee benefit plan providing retirement benefits to eligible employees. All employees are eligible to participate in deferrals on the first day of the month following 30 days of employment provided they have attained age 20. All employees are eligible to receive a profit sharing contribution after 1 year of service and provided they have attained the age of 20. A plan participant, who receives compensation, will qualify to receive an allocation of employer profit sharing contributions if they are employed on the last day of the plan year, provided they have completed 1,000 hours of service. The employer shall allocate a profit sharing contribution for each participant who separated from employment during the plan year if the participant terminated as a result of retirement, disability or death.

Contributions

Participants may make 401(k) contributions as a percentage of their compensation annually, subject to certain limitations set by law. Employees hired after January 1, 2008, are automatically enrolled in the Plan at 3% of eligible compensation after they satisfy eligibility requirements provided they have not elected out of participating. The initial automatic deferral amount will increase by 1% of eligible compensation each year up to a maximum of 30% of compensation. Compensation is defined as all taxable wages plus voluntary salary reductions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. The Company may contribute a discretionary profit sharing amount to the Plan each year. Contributions are subject to certain limitations.

Participant accounts

Each participant's account is credited with the participant's 401(k) contribution, rollover contributions and the Company's contributions, plus earnings thereon. Participants' accounts are charged quarterly for the Plan's administrative fees with additional administrative expenses such as custodian fees paid by the employer.

Vesting

Participants are immediately vested in their elective deferrals and rollover contributions and any earnings thereon. Vesting in the portion of their profit sharing account attributable to the Company's contributions is based on each participants' years of service. A participant is 100 percent vested in their profit sharing balance after six years of service. A participant will also become fully vested in their profit sharing balance upon death, disability or retirement at age 65 or older.

Investment options

Participants may select from various investment options and must instruct the Plan Trustee on how to invest the funds in their account.

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 1: Description of plan (continued)

Notes receivable from participants

Participants may borrow from their fund accounts at a minimum of $1,000 and to a maximum equal to the lessor of $50,000 or 50 percent of their vested account balance. Loan terms range from one to five years or up to 15 years for the purchase of a primary residence. The loans are secured by 50 percent of the vested balance in the participant's account and monthly automatic payroll deductions. The loans bear interest at a fixed rate equal to the preferred rate on the loan date. The Plan was amended on January 1, 2010, to allow participants to have only two loans outstanding at any time.

Payment of benefits

Upon termination of service, a participant may receive payment of his or her vested account balance in a lump-sum. In-service withdrawals are available from a participant's vested account provided they have reached age 59 ½ or as a hardship distribution. Upon proof, to the satisfaction of the plan administrator, of an immediate and heavy financial need, amounts contributed may be withdrawn for a hardship purpose.

Note 2: Summary of significant accounting policies

Basis of accounting

The accompanying financial statements have been prepared on the accrual basis of accounting.

In accordance with accounting principles generally accepted in the United States of America, investment contracts held by a defined-contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. As required by the accounting principles, the Statement of Net Assets Available for Benefits presents the fair value of the investment contracts as well as the adjustment of the fully benefit-responsive investment contracts from fair value to contract value. The Statement of Changes in Net Assets Available for Benefits is prepared on a contract value basis. The Plan does not invest directly in fully benefit-responsive contracts and therefore is not required to include in its financial statements the disclosures related to investment contracts.

Use of estimates

In preparing financial statements in conformity with accounting principles generally accepted in the United States of America, the Plan Administrator is required to make estimates and assumptions that affect the reported amount of assets and liabilities at the date of the financial statements and revenues and expenses during the reporting period. Actual results could differ from those estimates.

The Plan's most significant estimate relates to the valuation of investments and it is reasonably possible that a change could occur in the near-term.

Income recognition

Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Interest income is recorded on an accrual basis.

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 2: Summary of significant accounting policies (continued)

Risks and uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document.

New accounting pronouncements

In September 2010, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update 2010-25, *Reporting Loans to Participants by Defined Contribution Pension Plans.* This guidance requires that loans to participants be classified as notes receivable from participants and measured at their unpaid principal balance plus any accrued but unpaid interest. The loan is secured by the participant's vested account balance. This guidance should be applied retrospectively to all prior periods presented and is effective for reporting periods ending after December 15, 2010.

In January 2010, the FASB issued Accounting Standards Update 2010-06, *Fair Value Measurements and Disclosures (Topic 820): Improving Disclosures about Fair Value Measurements.* This guidance was issued to increase the transparency in financial reporting of fair value measurements. This guidance requires disclosure of significant transfers in and out of Level 1 and Level 2 fair value measurements and the reasons for the transfers. This guidance also requires an increased level of disaggregation for each class of assets and liabilities and improves the disclosures about the valuation techniques and inputs used to measure fair value measurements. This guidance for increased disclosures is effective for reporting periods beginning after December 15, 2009.

Reclassification

Certain reclassifications have been made to the 2009 financial statements to conform to the 2010 presentation.

Subsequent events

The Subsequent Events Topic of the Accounting Standards Codification ("ASC") establishes general standards of accounting for and disclosure of events that occur after the balance sheet date but before financial statements are issued or are available to be issued. The Plan has evaluated all subsequent events for potential recognition and disclosure through July 27, 2011, the date these financial statements were available to be issued.

Note 3: Plan termination

Although it has not expressed any intent to do so, the Company has the right to discontinue its contributions and terminate the Plan at any time subject to the provisions of ERISA. In the event of Plan termination, participants will become 100 percent vested in their accounts.

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 4: Investments

The Plan's investments are stated at fair value as described in Note 5. The fair value of individual investments that represent five percent (5%) or more of the Plan's net assets available for benefits as of December 31 is as follows:

	2010		
	Profit sharing	401(k)	Total
American Europacific Growth Fund	$ 1,372,324	$ 1,322,242	$ 2,694,566
American Growth Fund	$ 2,097,354	$ 2,092,950	$ 4,190,304
MFS Bond Fund	$ 1,262,791	$ 973,950	$ 2,236,381
Common Collective Trust - Fixed Fund	$ 1,373,170	$ 1,116,972	$ 2,490,142
MFS Research International Fund	$ 1,406,220	$ 1,404,252	$ 2,810,471
Perkins Mid Cap Value Fund	$ 600,319	$ 750,751	$ 1,351,070
MFS Value Fund	$ 2,220,133	$ 2,186,037	$ 4,406,170

The Plan's assets (including investments bought, sold and held during the year) appreciated as follows:

Mutual funds	$ 1,145,629	$ 1,156,364	$ 2,301,993

	2009		
	Profit sharing	401(k)	Total
American Europacific Growth Fund	$ 1,379,476	$ 1,299,137	$ 2,678,613
American Growth Fund	$ 2,229,506	$ 2,038,744	$ 4,268,250
MFS Bond Fund	$ 1,115,110	$ 1,084,887	$ 2,199,997
Common Collective Trust - Fixed Fund	$ 1,473,772	$ 1,032,374	$ 2,506,146
MFS Research International Fund	$ 1,488,246	$ 1,353,764	$ 2,842,010
MFS Total Return Fund	$ 636,077	$ 718,502	$ 1,354,579
MFS Value Fund	$ 2,302,014	$ 2,101,076	$ 4,403,090

The Plan's assets (including investments bought, sold and held during the year) appreciated as follows:

Mutual funds	$ 2,656,998	$ 2,328,411	$ 4,985,409

There was no net appreciation/depreciation in the common collective trust for 2010 or 2009 as it is a stable value fund with a net asset value of $1.

Note 5: Fair value

Accounting standards define fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. They also establish a fair value hierarchy which requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. Following are the three levels of inputs that may be used to measure fair value:

Level 1: Quoted prices in active markets for identical assets or liabilities

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 5: Fair value (continued)

Level 2: Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities

Level 3: Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities

The following table presents the Plan's hierarchy for its assets measured at fair value on a recurring basis as of December 31, 2010:

	Total	Level 1	Level 2	Level 3
Mutual funds:				
Small cap stocks	$ 1,683,998	$ 1,683,998	$ -	$ -
Mid cap stocks	2,385,801	2,385,801	-	-
Large cap stocks	4,406,170	4,406,170	-	-
International stocks	2,810,471	2,810,471	-	-
Balanced funds	2,600,928	2,600,928	-	-
Growth funds	6,884,870	6,884,870	-	-
Aggressive bonds	2,236,381	2,236,381	-	-
	23,008,619	23,008,619	-	-
Common collective trust	2,490,043	-	2,490,043	-
Total assets at fair value	$ 25,498,662	$ 23,008,619	$ 2,490,043	$ -

The following table presents the Plan's hierarchy for its assets measured at fair value on a recurring basis as of December 31, 2009:

	Total	Level 1	Level 2	Level 3
Mutual funds:				
Small cap stocks	$ 1,609,929	$ 1,609,929	$ -	$ -
Mid cap stocks	2,248,543	2,248,543	-	-
Large cap stocks	4,403,090	4,403,090	-	-
International stocks	2,842,010	2,842,010	-	-
Balanced funds	2,139,186	2,139,186	-	-
Growth funds	6,946,863	6,946,863	-	-
Aggressive bonds	2,199,997	2,199,997	-	-
	22,389,618	22,389,618	-	-
Common collective trust	2,506,146	-	2,506,146	-
Total assets at fair value	$ 24,895,764	$ 22,389,618	$ 2,506,146	$ -

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 5: Fair value (continued)

Following are the valuation methodologies the Company uses to measure financial instruments at fair value:

Common collective trust: valued based on underlying investments. The net asset value (NAV) of the CCT is not publicly quoted. The NAV is reported by the fund managers as of the financial statement date based on recent transaction prices. The CCT held by the Plan provides for daily valuation at reported NAV. The CCT does not permit exchanges from the CCT to funds defined as similar funds. Similar funds are generally defined as any money market fund, short term or intermediate term bond fund which has a maturity of four years or less. The use of NAV as fair value is deemed appropriate as the CCT does not have a finite life, unfunded commitments related to this type of investment or significant restrictions on redemptions.

Mutual funds: valued at the net asset values of shares held by the Plan at year-end.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the year ended December 31, 2010 and 2009, are reported in net appreciation in fair value of investments.

Note 6: Forfeitures

Forfeited profit sharing account balances will be used to pay administrative expenses and may be reallocated to participants in the same manner as the Employer's contribution. Forfeitured non-vested amounts for 2010 were $52,860 and $85,940 for 2009, all of which remains unallocated. Forfeiture amounts used to pay plan expenses totaled $10,275 at December 31, 2010, and $10,850 at December 31, 2009.

Note 7: Income tax status

On March 31, 2008, the IRS stated that the prototype adopted by the Plan, as then designed, qualified under Internal Revenue Code (IRC) Section 401(a). The Plan has not received a determination letter specific to the Plan itself; however, the Plan administrator and the Plan's tax counsel believe that the Plan was designed and was being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Note 8: Information furnished by the Trustee

All of the Plan's assets are held by Reliance Trust Company (formerly known as MFS Heritage Trust Co.), the Directed Trustee of the Plan. The amounts set forth in the accompanying financial statements for investments and investment income and the information shown in the supplemental schedules were summarized from information furnished by the Trustee. The Plan Administrator has received from the Trustee a certification that information furnished by the Trustee is complete and accurate.

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 9: Reconciliation to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Schedule H of Form 5500:

Net assets available for benefits per the financial statements	$ 26,465,665
Employee contribution receivable not included on 5500	(59,620)
Net assets available for benefits per Schedule H of the Form 5500	$ 26,406,045

The following is a reconciliation of increase in net assets available for benefits per the financial statements for the year ended December 31, 2010, to Schedule H of Form 5500:

Increase in net assets per the financial statements	$ 755,521
Less: Employee contribution receivable at December 31, 2010	(59,620)
Increase in net assets per 5500	$ 695,901

Certain other amounts reported in the Plan's annual 5500 for in net assets available for benefits are different from the amount reported in the accompanying financial statements. These differences are due to different presentation of income and administrative expenses but have no effect on the net assets of the Plan.

The Form 5500 is prepared on the modified cash basis while the financial statements are prepared on the accrual basis.

Note 10: Party-in-interest

Hartford Retirement Services, LLC is the third party administrator of the Plan. They are by definition a party-in-interest and as a result, all investment transactions were with a party-in-interest. These transactions are exempt from being prohibited transactions under ERISA.

During 2010, the Company failed to remit certain employee deferrals to the Plan aggregating $111,987 in a timely manner according to DOL regulations. The Employer calculated the lost earnings and deposited the lost earnings into the Plan during 2010.

SUPPLEMENTAL SCHEDULES

VCC 401(K) & PROFIT SHARING PLAN

SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

EIN: 71-0644259 PLAN 001

DECEMBER 31, 2010

Participant Contributions Transferred Late to Plan			Total that Constitutes Nonexempt Prohibited Transactions			
Amount Withheld	Date Withheld	Date Remitted	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Corrections in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
$ 40,184	3/19/2010	7/15/2010	$ -	$ 40,184	$ -	$ -
36,025	4/30/2010	7/15/2010	-	36,025	-	-
35,778	6/25/2010	7/15/2010	-	35,778	-	-

VCC 401(K) & PROFIT SHARING PLAN

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 71-0644259 PLAN 001

DECEMBER 31, 2010

	(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment, including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
		Mutual funds:			
		AIM Small-Cap Growth Fund	Interest in registered investment companies	**	$ 849,129
		Allianz Small-Cap Value Fund	Interest in registered investment companies	**	834,868
		American Funds Europacific Growth Fund	Interest in registered investment companies	**	2,694,566
		American Funds Growth Fund	Interest in registered investment companies	**	4,190,304
		American Funds 2010 Target Retirement Fund	Interest in registered investment companies	**	164,902
		American Funds 2015 Target Retirement Fund	Interest in registered investment companies	**	13,021
		American Funds 2020 Target Retirement Fund	Interest in registered investment companies	**	184,435
		American Funds 2025 Target Retirement Fund	Interest in registered investment companies	**	70,116
		American Funds 2030 Target Retirement Fund	Interest in registered investment companies	**	139,405
		American Funds 2035 Target Retirement Fund	Interest in registered investment companies	**	659,092
		American Funds 2040 Target Retirement Fund	Interest in registered investment companies	**	1,407
		American Funds 2045 Target Retirement Fund	Interest in registered investment companies	**	21,550
		American Funds 2050 Target Retirement Fund	Interest in registered investment companies	**	31,611
	*	MFS Invest Services Bond Fund	Interest in registered investment companies	**	2,236,381
	*	MFS Invest Services Research International Fund	Interest in registered investment companies	**	2,810,471
	*	MFS Invest Services Total Return Fund	Interest in registered investment companies	**	1,315,389
	*	MFS Invest Services Value Fund	Interest in registered investment companies	**	4,406,170
		Munder Mid Cap Growth Fund	Interest in registered investment companies	**	1,034,731
		Perkins Mid Cap Value Fund	Interest in registered investment companies	**	1,351,070
					23,008,618
		Common collective trust:			
	*	MFS Investment Services Fixed Fund	Value of interest in common/collective trust	**	2,550,811
	*	**Notes receivable from participants**	Secured by vested benefits with interest rates ranging From 5.00% to 10.00%	-	846,615
					$ 26,406,044

* Indicates party-in-interest of the Plan

** Column (d) is not applicable for participant-directed investments

VCC 401(K) & PROFIT SHARING PLAN

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 71-0644259 PLAN 001

DECEMBER 31, 2009

	(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment, including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
		Mutual funds:			
		AIM Small-Cap Growth Fund	Interest in registered investment companies	**	$ 808,931
		Allianz Small-Cap Value Fund	Interest in registered investment companies	**	800,998
		American Funds Europacific Growth Fund	Interest in registered investment companies	**	2,678,613
		American Funds Growth Fund	Interest in registered investment companies	**	4,268,250
		American Funds 2010 Target Retirement Fund	Interest in registered investment companies	**	200,187
		American Funds 2015 Target Retirement Fund	Interest in registered investment companies	**	12,329
		American Funds 2020 Target Retirement Fund	Interest in registered investment companies	**	216,686
		American Funds 2025 Target Retirement Fund	Interest in registered investment companies	**	71,706
		American Funds 2030 Target Retirement Fund	Interest in registered investment companies	**	106,561
		American Funds 2035 Target Retirement Fund	Interest in registered investment companies	**	96,785
		American Funds 2040 Target Retirement Fund	Interest in registered investment companies	**	40,113
		American Funds 2045 Target Retirement Fund	Interest in registered investment companies	**	16,557
		American Funds 2050 Target Retirement Fund	Interest in registered investment companies	**	23,683
	*	MFS Invest Services Bond Fund	Interest in registered investment companies	**	2,199,997
	*	MFS Invest Services Research International Fund	Interest in registered investment companies	**	2,842,010
	*	MFS Invest Services Total Return Fund	Interest in registered investment companies	**	1,354,579
	*	MFS Invest Services Value Fund	Interest in registered investment companies	**	4,403,090
		Munder Mid Cap Growth Fund	Interest in registered investment companies	**	983,370
		Perkins Mid Cap Value Fund	Interest in registered investment companies	**	1,265,173
					22,389,618
		Common collective trust:			
	*	MFS Investment Services Fixed Fund	Value of interest in common/collective trust	**	2,640,147
	*	**Notes receivable from participants**	Secured by vested benefits with interest rates ranging From 5.00% to 10.00%	-	651,849
					$ 25,681,614

* Indicates party-in-interest of the Plan

** Column (d) is not applicable for participant-directed investments

VCC 401(k) & PROFIT SHARING PLAN

FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULES

DECEMBER 31, 2010 AND 2009

with

REPORT OF INDEPENDENT
CERTIFIED PUBLIC ACCOUNTANTS

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Hudson Cisne & Co. LLP
CERTIFIED PUBLIC ACCOUNTANTS

REPORT OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

To the Plan Administrator of
VCC 401(k) & Profit Sharing Plan

We were engaged to audit the accompanying statements of net assets available for benefits of VCC 401(k) & Profit Sharing Plan as of December 31, 2010 and 2009, and the related statements of changes in net assets available for benefits, and the supplemental schedules for the years then ended. These financial statements and schedules are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 8, which was certified by Reliance Trust Company, the Directed Trustee of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedules. We have been informed by the Plan Administrator that the Trustee holds all the Plan's investment assets and executes all investment transactions. The Plan Administrator has obtained a certification from the Trustee as of and for the years ended December 31, 2010 and 2009, that the information provided to the Plan Administrator by the Trustee is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and supplemental schedules taken as a whole. The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the Trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations For Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Hudson, Cisne & Co. LLP

July 27, 2011
Little Rock, Arkansas

Hudson, Cisne & Co. LLP
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Little Rock, AR 72211
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VCC 401(k) & PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2010 AND 2009

	Profit Sharing	401(k)	2010 Total	2009 Total
Investments, at fair value:				
Common collective trust	$ 1,373,170	$ 1,116,873	$ 2,490,043	$ 2,506,146
Mutual funds	11,154,434	11,854,185	23,008,619	22,389,618
Total investments	12,527,604	12,971,058	25,498,662	24,895,764
Receivables:				
Employee contributions	-	59,620	59,620	28,530
Notes receivable from participants	444,102	402,513	846,615	651,849
Net assets available for benefits at fair value	12,971,706	13,433,191	26,404,897	25,576,143
Adjustment from fair value to contract value for fully benefit responsive investment contracts	33,511	27,257	60,768	134,001
Net assets available for benefits	$ 13,005,217	$ 13,460,448	$ 26,465,665	$ 25,710,144

See accompanying notes.

VCC 401(k) & PROFIT SHARING PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEARS ENDED DECEMBER 31, 2010 AND 2009

	Profit Sharing	401(k)	2010 Total	2009 Total
Contributions:				
Participants'	$ -	$ 1,030,329	$ 1,030,329	$ 1,180,593
Rollovers	-	4,846	4,846	1,656
Total contributions	-	1,035,175	1,035,175	1,182,249
Investment income:				
Net appreciation	1,145,629	1,156,365	2,301,994	4,985,409
Interest & dividends	200,738	210,636	411,374	429,830
Total investment income	1,346,367	1,367,001	2,713,368	5,415,239
Interest from notes receivable from participants	19,957	19,482	39,439	34,901
Benefit payments to participants	(1,751,098)	(1,262,232)	(3,013,330)	(1,553,228)
Administrative expenses and fees	(4,490)	(14,641)	(19,131)	(19,549)
(Decrease) increase in net assets	(389,264)	1,144,785	755,521	5,059,612
Net assets available for benefits:				
Beginning of year	13,394,481	12,315,663	25,710,144	20,650,532
End of year	$ 13,005,217	$ 13,460,448	$ 26,465,665	$ 25,710,144

See accompanying notes.

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 1: Description of plan

The following description of VCC 401(k) & Profit Sharing Plan (the "Plan") provides only general information. Participants should refer to the Plan document for more complete information.

General

The Plan, established April 1, 1987, is a defined contribution employee benefit plan providing retirement benefits to eligible employees. All employees are eligible to participate in deferrals on the first day of the month following 30 days of employment provided they have attained age 20. All employees are eligible to receive a profit sharing contribution after 1 year of service and provided they have attained the age of 20. A plan participant, who receives compensation, will qualify to receive an allocation of employer profit sharing contributions if they are employed on the last day of the plan year, provided they have completed 1,000 hours of service. The employer shall allocate a profit sharing contribution for each participant who separated from employment during the plan year if the participant terminated as a result of retirement, disability or death.

Contributions

Participants may make 401(k) contributions as a percentage of their compensation annually, subject to certain limitations set by law. Employees hired after January 1, 2008, are automatically enrolled in the Plan at 3% of eligible compensation after they satisfy eligibility requirements provided they have not elected out of participating. The initial automatic deferral amount will increase by 1% of eligible compensation each year up to a maximum of 30% of compensation. Compensation is defined as all taxable wages plus voluntary salary reductions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. The Company may contribute a discretionary profit sharing amount to the Plan each year. Contributions are subject to certain limitations.

Participant accounts

Each participant's account is credited with the participant's 401(k) contribution, rollover contributions and the Company's contributions, plus earnings thereon. Participants' accounts are charged quarterly for the Plan's administrative fees with additional administrative expenses such as custodian fees paid by the employer.

Vesting

Participants are immediately vested in their elective deferrals and rollover contributions and any earnings thereon. Vesting in the portion of their profit sharing account attributable to the Company's contributions is based on each participants' years of service. A participant is 100 percent vested in their profit sharing balance after six years of service. A participant will also become fully vested in their profit sharing balance upon death, disability or retirement at age 65 or older.

Investment options

Participants may select from various investment options and must instruct the Plan Trustee on how to invest the funds in their account.

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 1: Description of plan (continued)

Notes receivable from participants

Participants may borrow from their fund accounts at a minimum of $1,000 and to a maximum equal to the lessor of $50,000 or 50 percent of their vested account balance. Loan terms range from one to five years or up to 15 years for the purchase of a primary residence. The loans are secured by 50 percent of the vested balance in the participant's account and monthly automatic payroll deductions. The loans bear interest at a fixed rate equal to the preferred rate on the loan date. The Plan was amended on January 1, 2010, to allow participants to have only two loans outstanding at any time.

Payment of benefits

Upon termination of service, a participant may receive payment of his or her vested account balance in a lump-sum. In-service withdrawals are available from a participant's vested account provided they have reached age 59 ½ or as a hardship distribution. Upon proof, to the satisfaction of the plan administrator, of an immediate and heavy financial need, amounts contributed may be withdrawn for a hardship purpose.

Note 2: Summary of significant accounting policies

Basis of accounting

The accompanying financial statements have been prepared on the accrual basis of accounting.

In accordance with accounting principles generally accepted in the United States of America, investment contracts held by a defined-contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. As required by the accounting principles, the Statement of Net Assets Available for Benefits presents the fair value of the investment contracts as well as the adjustment of the fully benefit-responsive investment contracts from fair value to contract value. The Statement of Changes in Net Assets Available for Benefits is prepared on a contract value basis. The Plan does not invest directly in fully benefit-responsive contracts and therefore is not required to include in its financial statements the disclosures related to investment contracts.

Use of estimates

In preparing financial statements in conformity with accounting principles generally accepted in the United States of America, the Plan Administrator is required to make estimates and assumptions that affect the reported amount of assets and liabilities at the date of the financial statements and revenues and expenses during the reporting period. Actual results could differ from those estimates.

The Plan's most significant estimate relates to the valuation of investments and it is reasonably possible that a change could occur in the near-term.

Income recognition

Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Interest income is recorded on an accrual basis.

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 2: Summary of significant accounting policies (continued)

Risks and uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document.

New accounting pronouncements

In September 2010, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update 2010-25, *Reporting Loans to Participants by Defined Contribution Pension Plans.* This guidance requires that loans to participants be classified as notes receivable from participants and measured at their unpaid principal balance plus any accrued but unpaid interest. The loan is secured by the participant's vested account balance. This guidance should be applied retrospectively to all prior periods presented and is effective for reporting periods ending after December 15, 2010.

In January 2010, the FASB issued Accounting Standards Update 2010-06, *Fair Value Measurements and Disclosures (Topic 820): Improving Disclosures about Fair Value Measurements.* This guidance was issued to increase the transparency in financial reporting of fair value measurements. This guidance requires disclosure of significant transfers in and out of Level 1 and Level 2 fair value measurements and the reasons for the transfers. This guidance also requires an increased level of disaggregation for each class of assets and liabilities and improves the disclosures about the valuation techniques and inputs used to measure fair value measurements. This guidance for increased disclosures is effective for reporting periods beginning after December 15, 2009.

Reclassification

Certain reclassifications have been made to the 2009 financial statements to conform to the 2010 presentation.

Subsequent events

The Subsequent Events Topic of the Accounting Standards Codification ("ASC") establishes general standards of accounting for and disclosure of events that occur after the balance sheet date but before financial statements are issued or are available to be issued. The Plan has evaluated all subsequent events for potential recognition and disclosure through July 27, 2011, the date these financial statements were available to be issued.

Note 3: Plan termination

Although it has not expressed any intent to do so, the Company has the right to discontinue its contributions and terminate the Plan at any time subject to the provisions of ERISA. In the event of Plan termination, participants will become 100 percent vested in their accounts.

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 4: Investments

The Plan's investments are stated at fair value as described in Note 5. The fair value of individual investments that represent five percent (5%) or more of the Plan's net assets available for benefits as of December 31 is as follows:

	2010		
	Profit sharing	401(k)	Total
American Europacific Growth Fund	$ 1,372,324	$ 1,322,242	$ 2,694,566
American Growth Fund	$ 2,097,354	$ 2,092,950	$ 4,190,304
MFS Bond Fund	$ 1,262,791	$ 973,950	$ 2,236,381
Common Collective Trust - Fixed Fund	$ 1,373,170	$ 1,116,972	$ 2,490,142
MFS Research International Fund	$ 1,406,220	$ 1,404,252	$ 2,810,471
Perkins Mid Cap Value Fund	$ 600,319	$ 750,751	$ 1,351,070
MFS Value Fund	$ 2,220,133	$ 2,186,037	$ 4,406,170

The Plan's assets (including investments bought, sold and held during the year) appreciated as follows:

Mutual funds	$ 1,145,629	$ 1,156,364	$ 2,301,993

	2009		
	Profit sharing	401(k)	Total
American Europacific Growth Fund	$ 1,379,476	$ 1,299,137	$ 2,678,613
American Growth Fund	$ 2,229,506	$ 2,038,744	$ 4,268,250
MFS Bond Fund	$ 1,115,110	$ 1,084,887	$ 2,199,997
Common Collective Trust - Fixed Fund	$ 1,473,772	$ 1,032,374	$ 2,506,146
MFS Research International Fund	$ 1,488,246	$ 1,353,764	$ 2,842,010
MFS Total Return Fund	$ 636,077	$ 718,502	$ 1,354,579
MFS Value Fund	$ 2,302,014	$ 2,101,076	$ 4,403,090

The Plan's assets (including investments bought, sold and held during the year) appreciated as follows:

Mutual funds	$ 2,656,998	$ 2,328,411	$ 4,985,409

There was no net appreciation/depreciation in the common collective trust for 2010 or 2009 as it is a stable value fund with a net asset value of $1.

Note 5: Fair value

Accounting standards define fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. They also establish a fair value hierarchy which requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. Following are the three levels of inputs that may be used to measure fair value:

Level 1: Quoted prices in active markets for identical assets or liabilities

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 5: Fair value (continued)

Level 2: Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities

Level 3: Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities

The following table presents the Plan's hierarchy for its assets measured at fair value on a recurring basis as of December 31, 2010:

	Total	Level 1	Level 2	Level 3
Mutual funds:				
Small cap stocks	$ 1,683,998	$ 1,683,998	$ -	$ -
Mid cap stocks	2,385,801	2,385,801	-	-
Large cap stocks	4,406,170	4,406,170	-	-
International stocks	2,810,471	2,810,471	-	-
Balanced funds	2,600,928	2,600,928	-	-
Growth funds	6,884,870	6,884,870	-	-
Aggressive bonds	2,236,381	2,236,381	-	-
	23,008,619	23,008,619	-	-
Common collective trust	2,490,043	-	2,490,043	-
Total assets at fair value	$ 25,498,662	$ 23,008,619	$ 2,490,043	$ -

The following table presents the Plan's hierarchy for its assets measured at fair value on a recurring basis as of December 31, 2009:

	Total	Level 1	Level 2	Level 3
Mutual funds:				
Small cap stocks	$ 1,609,929	$ 1,609,929	$ -	$ -
Mid cap stocks	2,248,543	2,248,543	-	-
Large cap stocks	4,403,090	4,403,090	-	-
International stocks	2,842,010	2,842,010	-	-
Balanced funds	2,139,186	2,139,186	-	-
Growth funds	6,946,863	6,946,863	-	-
Aggressive bonds	2,199,997	2,199,997	-	-
	22,389,618	22,389,618	-	-
Common collective trust	2,506,146	-	2,506,146	-
Total assets at fair value	$ 24,895,764	$ 22,389,618	$ 2,506,146	$ -

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 5: Fair value (continued)

Following are the valuation methodologies the Company uses to measure financial instruments at fair value:

Common collective trust: valued based on underlying investments. The net asset value (NAV) of the CCT is not publicly quoted. The NAV is reported by the fund managers as of the financial statement date based on recent transaction prices. The CCT held by the Plan provides for daily valuation at reported NAV. The CCT does not permit exchanges from the CCT to funds defined as similar funds. Similar funds are generally defined as any money market fund, short term or intermediate term bond fund which has a maturity of four years or less. The use of NAV as fair value is deemed appropriate as the CCT does not have a finite life, unfunded commitments related to this type of investment or significant restrictions on redemptions.

Mutual funds: valued at the net asset values of shares held by the Plan at year-end.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the year ended December 31, 2010 and 2009, are reported in net appreciation in fair value of investments.

Note 6: Forfeitures

Forfeited profit sharing account balances will be used to pay administrative expenses and may be reallocated to participants in the same manner as the Employer's contribution. Forfeitured non-vested amounts for 2010 were $52,860 and $85,940 for 2009, all of which remains unallocated. Forfeiture amounts used to pay plan expenses totaled $10,275 at December 31, 2010, and $10,850 at December 31, 2009.

Note 7: Income tax status

On March 31, 2008, the IRS stated that the prototype adopted by the Plan, as then designed, qualified under Internal Revenue Code (IRC) Section 401(a). The Plan has not received a determination letter specific to the Plan itself; however, the Plan administrator and the Plan's tax counsel believe that the Plan was designed and was being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Note 8: Information furnished by the Trustee

All of the Plan's assets are held by Reliance Trust Company (formerly known as MFS Heritage Trust Co.), the Directed Trustee of the Plan. The amounts set forth in the accompanying financial statements for investments and investment income and the information shown in the supplemental schedules were summarized from information furnished by the Trustee. The Plan Administrator has received from the Trustee a certification that information furnished by the Trustee is complete and accurate.

VCC 401(k) & PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2010 AND 2009

Note 9: Reconciliation to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Schedule H of Form 5500:

Net assets available for benefits per the financial statements	$ 26,465,665
Employee contribution receivable not included on 5500	(59,620)
Net assets available for benefits per Schedule H of the Form 5500	$ 26,406,045

The following is a reconciliation of increase in net assets available for benefits per the financial statements for the year ended December 31, 2010, to Schedule H of Form 5500:

Increase in net assets per the financial statements	$ 755,521
Less: Employee contribution receivable at December 31, 2010	(59,620)
Increase in net assets per 5500	$ 695,901

Certain other amounts reported in the Plan's annual 5500 for in net assets available for benefits are different from the amount reported in the accompanying financial statements. These differences are due to different presentation of income and administrative expenses but have no effect on the net assets of the Plan.

The Form 5500 is prepared on the modified cash basis while the financial statements are prepared on the accrual basis.

Note 10: Party-in-interest

Hartford Retirement Services, LLC is the third party administrator of the Plan. They are by definition a party-in-interest and as a result, all investment transactions were with a party-in-interest. These transactions are exempt from being prohibited transactions under ERISA.

During 2010, the Company failed to remit certain employee deferrals to the Plan aggregating $111,987 in a timely manner according to DOL regulations. The Employer calculated the lost earnings and deposited the lost earnings into the Plan during 2010.

SUPPLEMENTAL SCHEDULES

VCC 401(K) & PROFIT SHARING PLAN

SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

EIN: 71-0644259 PLAN 001

DECEMBER 31, 2010

Participant Contributions Transferred Late to Plan			Total that Constitutes Nonexempt Prohibited Transactions			
Amount Withheld	Date Withheld	Date Remitted	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Corrections in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
$ 40,184	3/19/2010	7/15/2010	$ -	$ 40,184	$ -	$ -
36,025	4/30/2010	7/15/2010	-	36,025	-	-
35,778	6/25/2010	7/15/2010	-	35,778	-	-

VCC 401(K) & PROFIT SHARING PLAN

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 71-0644259 PLAN 001

DECEMBER 31, 2010

	(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment, including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
		Mutual funds:			
		AIM Small-Cap Growth Fund	Interest in registered investment companies	**	$ 849,129
		Allianz Small-Cap Value Fund	Interest in registered investment companies	**	834,868
		American Funds Europacific Growth Fund	Interest in registered investment companies	**	2,694,566
		American Funds Growth Fund	Interest in registered investment companies	**	4,190,304
		American Funds 2010 Target Retirement Fund	Interest in registered investment companies	**	164,902
		American Funds 2015 Target Retirement Fund	Interest in registered investment companies	**	13,021
		American Funds 2020 Target Retirement Fund	Interest in registered investment companies	**	184,435
		American Funds 2025 Target Retirement Fund	Interest in registered investment companies	**	70,116
		American Funds 2030 Target Retirement Fund	Interest in registered investment companies	**	139,405
		American Funds 2035 Target Retirement Fund	Interest in registered investment companies	**	659,092
		American Funds 2040 Target Retirement Fund	Interest in registered investment companies	**	1,407
		American Funds 2045 Target Retirement Fund	Interest in registered investment companies	**	21,550
		American Funds 2050 Target Retirement Fund	Interest in registered investment companies	**	31,611
	*	MFS Invest Services Bond Fund	Interest in registered investment companies	**	2,236,381
	*	MFS Invest Services Research International Fund	Interest in registered investment companies	**	2,810,471
	*	MFS Invest Services Total Return Fund	Interest in registered investment companies	**	1,315,389
	*	MFS Invest Services Value Fund	Interest in registered investment companies	**	4,406,170
		Munder Mid Cap Growth Fund	Interest in registered investment companies	**	1,034,731
		Perkins Mid Cap Value Fund	Interest in registered investment companies	**	1,351,070
					23,008,618
		Common collective trust:			
	*	MFS Investment Services Fixed Fund	Value of interest in common/collective trust	**	2,550,811
	*	**Notes receivable from participants**	Secured by vested benefits with interest rates ranging From 5.00% to 10.00%	-	846,615
					$ 26,406,044

* Indicates party-in-interest of the Plan

** Column (d) is not applicable for participant-directed investments

VCC 401(K) & PROFIT SHARING PLAN

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 71-0644259 PLAN 001

DECEMBER 31, 2009

	(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment, including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
		Mutual funds:			
		AIM Small-Cap Growth Fund	Interest in registered investment companies	**	$ 808,931
		Allianz Small-Cap Value Fund	Interest in registered investment companies	**	800,998
		American Funds Europacific Growth Fund	Interest in registered investment companies	**	2,678,613
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		American Funds 2010 Target Retirement Fund	Interest in registered investment companies	**	200,187
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	*	MFS Invest Services Value Fund	Interest in registered investment companies	**	4,403,090
		Munder Mid Cap Growth Fund	Interest in registered investment companies	**	983,370
		Perkins Mid Cap Value Fund	Interest in registered investment companies	**	1,265,173
					22,389,618
		Common collective trust:			
	*	MFS Investment Services Fixed Fund	Value of interest in common/collective trust	**	2,640,147
	*	**Notes receivable from participants**	Secured by vested benefits with interest rates ranging From 5.00% to 10.00%	-	651,849
					$ 25,681,614

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