

December 28, 2009

J. Alan Dickerson
Vice President, Cashier & Chief Financial Officer
Cardinal Bankshares Corporation
101 Jacksonville Circle
Floyd, VA 24091

**Re: Cardinal Bankshares Corporation
Form 10-K for Fiscal Period Ended December 31, 2008
Filed March 19, 2009
File No. 000-28780**

Dear Mr. Dickerson:

We have completed our review of your Form 10-K for Fiscal Year Ended December 31, 2008 and have no further comments at this time.

Sincerely,

Paul Cline
Senior Accountant