

## UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

May 24, 2010

Ronald Leon Moore Chief Executive Officer Cardinal Bancshares Corporation 101 Jacksonville Circle Floyd, VA 24091

**Re:** Cardinal Bancshares Corporation

Form 8-K filed May 14, 2010 Form 8-K/A filed May 19, 2010

File No. 000-28780

Dear Mr. Moore:

We have completed our review of your Form 8-K filed May 14, 2010 and Form 8-K/A May 19, 2010 and have no further comments at this time.

Sincerely,

Rebekah Blakeley Moore Staff Accountant