



DIVISION OF
CORPORATION FINANCE

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