

E. J. FACE, JR.
COMMISSIONER OF
FINANCIAL INSTITUTIONS



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**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

WEEKLY INFORMATION BULLETIN

October 17, 2008

SECTION I

Section I of the bulletin is a record, for the preceding week, of the receipt of, and actions on all applications by Virginia state chartered banks, out-of-state banks operating in Virginia, bank holding companies, savings institutions, credit unions, industrial loan associations and other entities or persons for: (1) certificates of authority to begin business, (2) acquisitions, (3) branches, (4) trust powers, (5) chartered conversions, (6) names changes, (7) changes of location, (8) EFT facilities, and (9) mergers or consolidations. In addition, it lists structural changes of state chartered banks and savings institutions, such as opening and closing of offices and the effective date of mergers, acquisitions and relocations.

This bulletin constitutes **the only notice of such activities that you will receive** from the Bureau of Financial Institutions. If you desire a public hearing on an application, a written request for such a hearing must be **received within 15 days from the date of the bulletin**. The request should be addressed to:

E. J. Face, Jr.
Commissioner of Financial Institutions
Post Office Box 640
Richmond, VA 23218-0640

Communications other than requests for hearings related to an application will be welcomed and will receive careful consideration. All written communications will be made a part of the application file.

SECTION II

Section II of the bulletin is a record, for your information, of notices received in this office during the preceding week pertaining to various applications by national banks and federal savings institutions filed with the federal agencies shown below:

Comptroller of the Currency
Northeastern District Office
Director for District Licensing
340 Madison Avenue, Fifth Floor
New York, New York 10017-4613

Office of Thrift Supervision
1475 Peachtree Street, N.E.
Post Office Box 105217
Atlanta, Georgia 30348-5217

Any comments you may wish to make regarding these applications should be addressed directly to the respective federal agency. A copy of your letter will be appreciated.

SECTION I

APPLICATIONS FILED PURSUANT TO SECTION 6.1-383.1 OF THE CODE OF VIRGINIA

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
10-14-08	Village Bank and Trust Financial Corp., Midlothian, VA to acquire control of River City Bank, Mechanicsville, VA	Effective

MERGERS

10-14-08	Village Bank, Midlothian, VA to merge with River City Bank, Mechanicsville, VA under the charter and title of Village Bank	Effective
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BRANCHES OF VIRGINIA BANKS

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATION</u>	<u>ACTIVITY</u>
10-10-06	Peoples Community Bank Montross, VA	5082 James Madison Parkway King George County, VA	Filed
10-14-08	The Peoples Bank Ewing, VA	419 Erin Drive Knoxville, TN	Approved
10-14-08	Heritage Bank Norfolk, VA	1756 Laskin Road City of Virginia Beach, VA	Approved

RELOCATIONS OF BANK BRANCHES

10-14-08	The Fauquier Bank Warrenton, VA	From: 216 Broadview Avenue To: 87 Lee Highway both in Warrenton, Fauquier County, VA	Filed
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**CREDIT UNION REQUESTS FOR FIELD OF MEMBERSHIP EXPANSION
PURSUANT TO REGULATION 10 VAC 5-40-40**

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
09-17-08	Virginia Credit Union, Inc., Richmond, VA requests permission to expand its field of membership to include persons who live, work, worship, volunteer, or attend school in, businesses and other legal entities located in Cumberland County, Virginia (which qualifies as a “Distressed Community/Investment Area” based upon Year 2000 U. S. Census Bureau data; estimated 2006 U. S. Census population of Cumberland County is 9,465)	Filed

SECTION II

NOTICES RECEIVED OF APPLICATIONS FILED WITH OCC

BRANCHES

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATION</u>	<u>ACTIVITY</u>
10-07-08	Grayson National Bank Independence, VA	corner of Fourth and Spiller Street Wytheville, VA	Approved