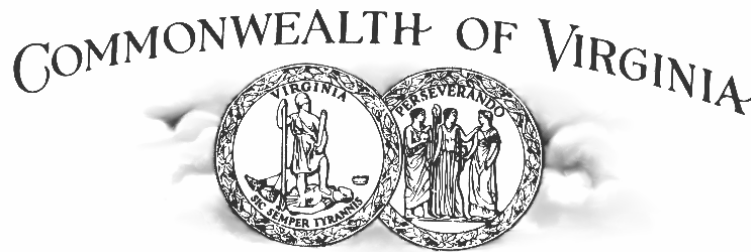


E. J. FACE, JR.
COMMISSIONER OF
FINANCIAL INSTITUTIONS



1300 EAST MAIN STREET
SUITE EIGHT HUNDRED
P.O. BOX 640
RICHMOND, VIRGINIA 23218-0640
(804) 371-9657
FAX (804) 371-9416
TDD (804) 371-9206
www.scc.virginia.gov

**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

WEEKLY INFORMATION BULLETIN

November 26, 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

BRANCHES OF VIRGINIA BANKS

DESCRIPTION

Bank of Essex, Tappahannock, VA applied for authority, and received approval, on November 21, 2008, to establish four branches in the Greater Atlanta Georgia Metropolitan Area by assuming the deposits of The Community Bank, Loganville, Georgia, which was closed by the Georgia Department of Banking and Finance. The subject branches are located at: (1) 10105 Highway 142, Covington, GA 30014; (2) 4581 Atlanta Highway, Loganville, GA 30052; (3) 2001 Grayson Highway, Grayson, GA 30017; and (4) 2238 Main Street East, Snellville, GA 30078

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATION</u>	<u>ACTIVITY</u>
11-17-08	Highlands Union Bank Abingdon, VA	1824 Veterans Boulevard Sevierville, TN	Opened
11-17-08	Bank of the James Lynchburg, VA	815 Main Street Altavista, Campbell County, VA	Opened
11-21-08	TruPoint Bank Grundy, VA	600 East Main Street Abingdon, Washington County, VA	Filed

RELOCATION OF BANK BRANCHES

11-24-08	The First Bank and Trust Company Lebanon, VA	From: 150 West Main Street To: 1290 N. 4th Street both in Wytheville, Wythe County, VA	Approved
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SECTION II

NOTICES RECEIVED OF APPLICATIONS FILED WITH OCC

RELOCATIONS

11-13-08	Wachovia Bank, N.A. Winston-Salem, NC	From: 4840 South Laburnum Avenue To: 4489 South Laburnum Avenue both in Richmond, VA	Effective
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