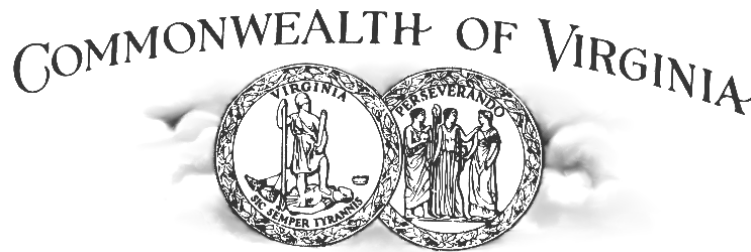


E. J. FACE, JR.  
COMMISSIONER OF  
FINANCIAL INSTITUTIONS



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](http://www.scc.virginia.gov)

**STATE CORPORATION COMMISSION  
BUREAU OF FINANCIAL INSTITUTIONS**

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**WEEKLY INFORMATION BULLETIN**

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February 6, 2009

**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**

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Bank of Essex, Tappahannock, VA applied for authority, and received approval, on January 30, 2009, to establish seven branches in the Greater Baltimore Maryland Metropolitan Area by assuming the deposits and acquiring certain assets of Suburban Federal Savings Bank, Crofton, Maryland, which was closed by the Office of Thrift Supervision. The subject branches are located at: (1) 2120 Baldwin Avenue, Crofton, Maryland; (2) 1460 Ritchie Highway, Arnold, Maryland; (3) 1000 Ingleside Avenue; Catonsville, Maryland; (4) 9023 Woodyard Road, Clinton, Maryland; (5) 7467 Annapolis Road, Landover Hills, Maryland; (6) 1101 Nelson Street, Rockville, Maryland; and (7) 1230 Race Road, Rosedale, Maryland.

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATION</u>	<u>ACTIVITY</u>
01-26-09	Heritage Bank Norfolk, VA	1756 Laskin Road City of Virginia Beach, VA	Opened

**OUT-OF-STATE BANK BRANCH RELOCATIONS**

02-05-09	SunTrust Bank Atlanta, GA	From: 9883 Georgetown Pike To: 9912 Georgetown Pike both in Great Falls, Fairfax County, VA	No Objection
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**SECTION II**

**NOTICES RECEIVED OF APPLICATIONS FILED WITH OCC**

**BRANCHES**

01-20-09	Old Dominion National Bank North Garden, VA	110D Scottsville Center State Routes 726 & 6 Scottsville, VA	Opened
01-23-09	American National Bank and Trust Company Danville, VA	1081 Riverside Drive Danville, VA	Closed
01-26-09	American National Bank and Trust Company Danville, VA	445 Mount Cross Drive Danville, VA	Opened