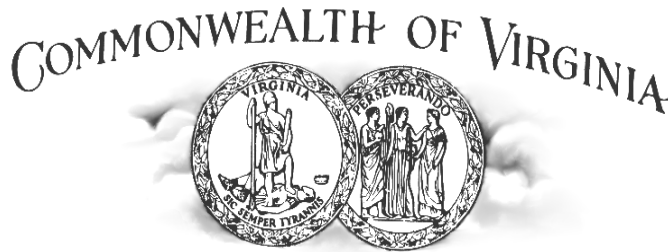


E. J. FACE, JR.  
COMMISSIONER OF  
FINANCIAL INSTITUTIONS



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.state.va.us/scc](http://www.state.va.us/scc)

**STATE CORPORATION COMMISSION  
BUREAU OF FINANCIAL INSTITUTIONS**

---

**WEEKLY INFORMATION BULLETIN**

---

January 11, 2002

**SECTION I**

Section I of the bulletin is a record, for the preceding week, of the receipt of, and actions on all applications by state chartered banks, 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) charter conversions, (6) name 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 this bulletin**. The request should be addressed to:

E. J. Face, Jr.  
Commissioner of Financial Institutions  
Post Office Box 640  
Richmond, Virginia 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 to the federal agencies shown below:

Comptroller of the Currency  
Southeastern District Office  
Marquis One Tower  
245 Peachtree Center Ave., N.E.  
Atlanta, Georgia 30303

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

*Weekly Information Bulletin - prepared and distributed by the  
Bureau of Financial Institutions, State Corporation Commission, Commonwealth of Virginia  
January 11, 2002*

---

**SECTION I**

**BRANCHES OF VIRGINIA BANKS**

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATION</u>	<u>ACTIVITY</u>
12/21/01	Citizens and Farmers Bank West Point, VA	100 East Williamsburg Road, Sandston, Henrico County, VA	Opened
01/04/02	Farmers & Merchants Bank- Eastern Shore Onley, VA	8312 Lankford Highway, Oak Hall, Accomack County, VA	Closed

**BRANCH RELOCATIONS**

01/07/02	Branch Banking and Trust Company of Virginia Richmond, VA	From: 7021 Mechanicsville Turnpike To: 7016 Mechanicsville Turnpike both in Mechanicsville, Hanover County, VA	Approved
----------	---	--	----------

**SECTION II**

**APPLICATIONS OF NATIONAL BANKS**

**NEW BANKS**

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATION</u>	<u>ACTIVITY</u>
12/20/01	Bank of Goochland, National Association Manakin Sabot, VA	U.S. Route 250, Manakin Sabot, VA	Approved

**MERGERS**

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
01/02/02	Cardinal Bank, NA, Fairfax, VA to merge into it Cardinal Bank-Manassas/Prince William, NA, Manassas, VA	Filed

**BANK BRANCHES**

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATION</u>	<u>ACTIVITY</u>
12/31/01	The Bank of Richmond, NA Richmond, VA	8209 West Broad Street, Richmond, VA	Filed

**NO OTHER APPLICATIONS RECEIVED**