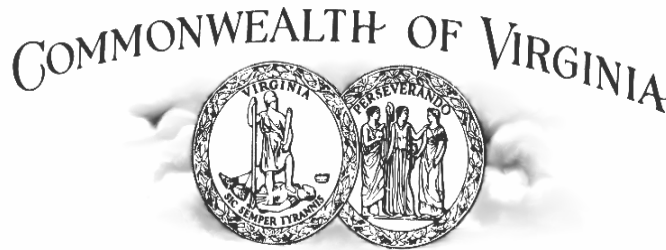


E. J. FACE, JR.
COMMISSIONER OF
FINANCIAL INSTITUTIONS



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

**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

WEEKLY INFORMATION BULLETIN

January 15, 2004

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 15, 2004*

SECTION I

BRANCHES OF VIRGINIA BANKS

<u>DATE</u>	<u>INSTITUTIONS</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
01-14-04	James Monroe Bank Arlington, VA	3914 Centreville Road Chantilly, Fairfax County, VA	Filed
01-14-04	Peoples Community Bank Montross, VA	2875 Kings Highway Oak Grove, Westmoreland County, VA	Filed

BRANCH RELOCATIONS OF VIRGINIA BANKS

01-14-04	The Bank of Floyd Floyd, VA	From: 2105 Roanoke Street To: 2145 Roanoke Street both in Christiansburg, Montgomery County, VA	Filed
01-14-04	Branch Banking and Trust Company of Virginia Richmond, VA	From: 13400 Booker T. Washington Highway To: the intersection of Booker T. Washington Highway and Moorewood Road both in Moneta, Franklin County, VA	Filed

BRANCHES OF OUT-OF-STATE BANKS

12-31-03	Potomac Valley Bank Gaithersburg, MD	14231 Willard Road, Suite 100 Chantilly, VA	Opened
		45975 Nokes Boulevard Sterling, VA	Opened
01-06-04	First Tennessee Bank, N.A. Memphis, TN	6661 Old Dominion Drive McLean, Fairfax County, VA	No Objection
		4736 Lee Highway Arlington County, VA	No Objection
01-13-04	First Bank of Virginia Troy, NC	102 Wall Street, S.W. Abingdon, Washington County, VA	Filed

SECTION II

APPLICATIONS OF NATIONAL BANKS

BRANCHES

12-15-03	Central National Bank Lynchburg, VA	221 Ambriar Plaza Amherst, VA	Opened
12-15-03	Patrick Henry National Bank Bassett, VA	9747 Woolwine Highway Woolwine, VA	Opened

SECTION II
APPLICATIONS OF NATIONAL BANKS

BRANCHES (cont.)

<u>DATE</u>	<u>INSTITUTIONS</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
12-29-03	Virginia National Bank Charlottesville, VA	3119 Valley Avenue, Suite 102 Winchester, VA	Opened
01-09-04	Access National Bank Chantilly, VA	1800 Robert Fulton Drive Reston, VA	Filed

NO OTHER APPLICATIONS RECEIVED