



**STATE CORPORATION COMMISSION  
BUREAU OF FINANCIAL INSTITUTIONS**

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**WEEKLY INFORMATION BULLETIN**

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January 30, 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 30, 2004*

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**SECTION I**

**APPLICATIONS FILED PURSUANT TO CHAPTER 15, TITLE 6.1 OF THE CODE OF VIRGINIA**

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
01-28-04	Provident Bankshares Corporation, Baltimore, MD to acquire Southern Financial Bancorp, Inc. Warrenton, VA	Filed

**APPLICATIONS FILED PURSUANT TO SECTION 6.1-406 OF THE CODE OF VIRGINIA**

01-23-04	First Community Bancshares, Inc., Bluefield, VA to acquire PCB Bancorp, Inc., Johnson City, TN	Filed
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**BRANCHES OF VIRGINIA BANKS**

<u>DATE</u>	<u>INSTITUTIONS</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
01-26-04	Citizens & Farmers Bank West Point, VA	698 Town Center Drive City of Newport News, VA	Opened
01-29-04	Branch Banking and Trust Company of Virginia Richmond, VA	250 Pantops Mountain Road Albermarle County, VA	Filed

**BRANCHES OF OUT-OF-STATE BANKS**

01-27-04	First-Citizens Bank & Trust Company Raleigh, NC	3205 Plank Road Fredericksburg, VA	Filed
01-29-04	RBC Centura Bank Rocky Mount, NC	919 East Main Street, Suite 1700 City of Richmond, VA	No Objection
01-29-04	First Bank of Virginia (Used in VA by: First Bank) Troy, NC	102 Wall Street, S.W. Abingdon, Washington County, VA	No Objection
01-29-04	First-Citizens Bank & Trust Company Raleigh, NC	40 Catoctin Circle NE Leesburg, Loudoun County, VA	No Objection
		510 McClanahan Street City of Roanoke, VA	No Objection

**CREDIT UNION SERVICE FACILITY RELOCATIONS**

01-27-04	University of Virginia Community Credit Union Charlottesville, VA	From: 908 E. High Street To: 300 Preston Avenue Charlottesville, VA 22902	Effective
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**SECTION II**  
**APPLICATIONS OF NATIONAL BANKS**

**BRANCHES**

<u>DATE</u>	<u>INSTITUTIONS</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
01-21-04	Cardinal Bank, N.A. McLean, VA	10695 Braddock Road Fairfax, VA	Filed

**NO OTHER APPLICATIONS RECEIVED**