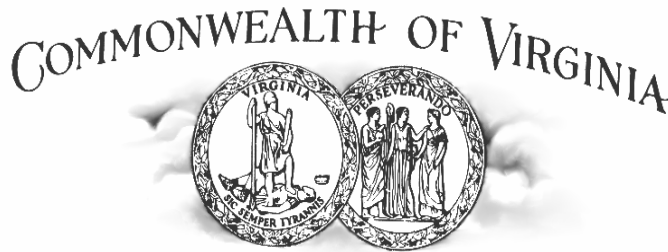


E. J. FACE, JR.  
COMMISSIONER OF  
FINANCIAL INSTITUTIONS



1300 EAST MAIN STREET  
SUITE EIGHT HUNDRED  
P.O. BOX 640  
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**STATE CORPORATION COMMISSION  
BUREAU OF FINANCIAL INSTITUTIONS**

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**WEEKLY INFORMATION BULLETIN**

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February 18, 2005

**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  
Southern District  
500 North Akard Street, Suite 1600  
Dallas, Texas 75201

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  
February 18, 2005*

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**SECTION I**

**BRANCHES OF VIRGINIA BANKS**

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
02-08-05	Bank of Floyd Floyd, VA	1634 West Main Street City of Salem, VA	Opened
02-11-05	The First Bank and Trust Company Lebanon, VA	1880 East Market Street City of Harrisonburg, VA	Filed
02-14-05	Community First Bank Lynchburg, VA	985 Independence Boulevard City of Bedford, VA	Filed

**OUT-OF-STATE BANK MERGERS**  
**PURSUANT TO § 6.1-44.13, TITLE 6.1 OF THE CODE OF VIRGINIA**

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
02-10-05	Mercantile-Safe Deposit and Trust Company, Baltimore, MD to merge into it Mercantile Potomac Bank, Gaithersburg, MD and operate its Virginia branches under the trade name "Mercantile Potomac Bank".	Filed

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

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
02-15-05	SunTrust Bank Atlanta, GA	3043 Nutley Street Fairfax, VA	Filed

**CREDIT UNION REQUESTS FOR FIELD OF MEMBERSHIP EXPANSION**  
**PURSUANT TO § 6.1-225.23 B.3 OF THE CODE OF VIRGINIA**

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
02-17-05	Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA, requests permission to expand its field of membership to include individuals who live, work, worship, volunteer or attend school in, businesses and other legal entities located in, the independent municipalities of Hampton, Newport News, Norfolk, Virginia Beach, Portsmouth, Chesapeake, Franklin, Williamsburg, Poquoson, and Suffolk, VA along with the Virginia Counties of Charles City, Gloucester, Isle of Wight, James City, Mathews, New Kent, Southampton, Surry, and York, and the North Carolina Counties of Currituck, Dare, Gates, Perquimans, Pasquotank, Hertford, Chowan, and Camden (2003 U. S. Census population of approximately 1.82 million)	Filed

## SECTION II

### APPLICATIONS OF NATIONAL BANKS

#### BRANCHES

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
02-09-05	Shenandoah Valley National Bank Winchester, VA	251 West Lee Highway, Suite 730 Warrenton, VA	Approved

### **\*\*\*\*\*IMPORTANT INFORMATION\*\*\*\*\***

Please note that the Bureau of Financial Institutions web page has a scrolling banner requesting visitor feedback on ways to improve our web site. You may send your comments to the **bfquestions@scc.virginia.gov mailbox**.

**NO OTHER APPLICATIONS RECEIVED**