



**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

WEEKLY INFORMATION BULLETIN

March 5, 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
March 5, 2004*

SECTION I

NEW BANK

<u>DATE</u>	<u>DESCRIPTIONS</u>	<u>ACTIVITY</u>
03-04-04	MainStreet Bank, Herndon, VA to begin banking business at 727 Elden Street, Herndon, Fairfax County, VA	Approved

APPLICATIONS FILED PURSUANT TO SECTION 6.1-383.1 OF THE CODE OF VIRGINIA

03-04-04	Union Bankshares Corporation, Bowling Green, VA to acquire 100 percent of the voting stock of Guaranty Financial Corporation, Charlottesville, VA	Filed
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APPLICATIONS FILED PURSUANT TO SECTION 6.1-194.40 OF THE CODE OF VIRGINIA

02-27-04	Southern Financial Bancorp, Inc., Warrenton, VA to acquire 100 percent of the voting stock of Essex Bancorp, Inc., Norfolk, VA	Effective
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APPLICATIONS FILED PURSUANT TO SECTION 6.1-32.19 OF THE CODE OF VIRGINIA

03-01-04	AMG Guaranty Corp., Greenwood Village, CO to acquire Old Dominion Trust Company, Norfolk, VA	Effective
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APPLICATIONS FILED PURSUANT TO CHAPTER 13, TITLE 6.1 OF THE CODE OF VIRGINIA

03-01-04	Bank of the James Financial Group, Inc., to acquire Bank of the James, both in Lynchburg, VA	Filed
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BRANCHES OF VIRGINIA BANKS

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
03-02-04	Farmers Bank, Windsor, Virginia Windsor, VA	1008 West Washington Street City of Suffolk, VA	Approved
03-04-04	Monarch Bank Virginia Beach, VA	318 West 21st Street City of Norfolk, VA	Approved

CREDIT UNION SERVICE FACILITIES

02-26-04	New Horizon Credit Union Manassas, VA	14419 Chantilly Crossing Lane Chantilly, VA 20152	Filed
02-25-04	Virginia Credit Union, Inc. Richmond, VA	2848 Jefferson Davis Highway, Suite 600 Stafford, VA 23554	Opened

SECTION I

CREDIT UNION REQUESTS FOR FIELD OF MEMBERSHIP EXPANSION PURSUANT TO SECTION 6.1-225.23:1 OF THE CODE OF VIRGINIA

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
03-02-04	Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA, requests permission to expand its field of membership to include employees of APAC Customer Services, Newport News, VA (currently 850 employees)	Filed
03-05-04	Virginia Credit Union, Inc., Richmond, VA, requests permission to expand its field of membership to include residents and employees of the Wellesley Homeowners Association, Richmond, VA (currently 803 residents and employees)	Filed

OUT-OF-STATE BANK BRANCHES

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATION</u>	<u>ACTIVITY</u>
02-27-04	Gateway Bank & Trust Co. Elizabeth City, NC	713 Independence Boulevard City of Virginia Beach, VA	Opened

SECTION II

APPLICATIONS OF NATIONAL BANKS

NONE REPORTED

NO OTHER APPLICATIONS RECEIVED