

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.scc.virginia.gov

**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

WEEKLY INFORMATION BULLETIN

March 10, 2006

SECTION I

Section I of the bulletin is a record, for the preceding week, of the receipt of, and actions on all applications by Virginia state chartered banks, out-of-state banks operating in Virginia, 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 filed with 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
March 10, 2006*

SECTION I

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

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
03-08-06	American National Bankshares, Inc., Danville, VA to acquire 100 percent of the voting stock of Community First Financial Corporation, Lynchburg, VA	Approved

BRANCHES OF VIRGINIA BANKS

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
03-01-06	The Bank of Marion Marion, VA	3124 Lee Highway, Suite 1 City of Bristol, VA	Closed
03-06-06	Branch Banking and Trust Company of Virginia Richmond, VA	2993 Shore Drive City of Virginia Beach, VA	Approved
03-10-06	Cardinal Bank McLean, VA	14000 Sullyfield Circle Chantilly, Fairfax County, VA	Filed

BRANCHES OF OUT-OF-STATE BANKS

<u>DATE</u>	<u>DESCRIPTION</u>
03-01-06	United Central Bank, Garland, TX, amended the location of its proposed branch from 5616 Leesburg Pike, Falls Church, VA to 6400 Brandon Avenue, Springfield, VA

SECTION II
NOTICES RECEIVED OF APPLICATIONS FILED WITH OCC

MERGERS

02-27-06	First National Bank, Christiansburg, VA to merge into it FNB Salem Bank & Trust, N.A., Salem, VA and Bedford Federal Savings Bank, N.A., Bedford, VA	Filed
----------	--	-------

BRANCHES

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
02-27-06	The Old Point National Bank of Phoebus Hampton, VA	13478 Carrollton Boulevard Carrollton, VA	Opened
02-27-06	Virginia National Bank Charlottesville, VA	523 North Madison Road Orange, VA	Filed
03-01-06	The Bank of Richmond, N.A. Richmond, VA	12090 West Broad Street Richmond, VA	Filed

SECTION II (cont.)
NOTICES RECEIVED OF APPLICATIONS FILED WITH OCC

RELOCATIONS

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
02-22-06	Wachovia Bank, N.A. Winston-Salem, NC	From: 4109 Plank Road To: SE Quadrant of Plank Road (Rt.3) and Harrison Road both in Fredericksburg, VA	Filed
02-28-06	First National Bank Christiansburg, VA	From: 1540 Roanoke Street To: 1675 Roanoke Street SE both in Christiansburg, VA	Approved