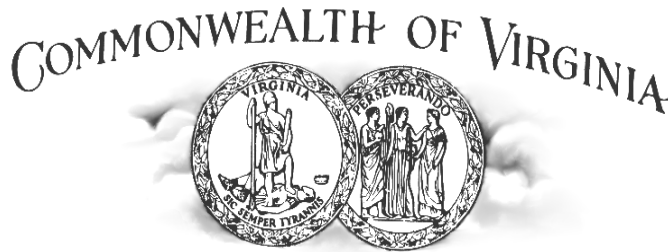


E. J. FACE, JR.
COMMISSIONER OF
FINANCIAL INSTITUTIONS



1300 EAST MAIN STREET
SUITE EIGHT HUNDRED
P.O. BOX 640
RICHMOND, VIRGINIA 23218-0640
(804) 371-9657
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**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

WEEKLY INFORMATION BULLETIN

March 15, 2002

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 15, 2002*

SECTION I

NEW BANKS

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
03-12-02	Peoples Bank of Virginia to commence banking business at 2702 North Parham Road, Henrico County, VA	Approved

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

03-08-02	BB&T Corporation, Winston-Salem, NC to acquire Mid-America Bancorp, Louisville, KY	Effective
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BRANCHES OF VIRGINIA BANKS

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATION</u>	<u>ACTIVITY</u>
01-22-02	Southern Financial Bank Warrenton, VA	300 East Market Street City of Charlottesville, VA	Opened
02-28-02	First Virginia Bank-Southwest Roanoke, VA	143 Crown Drive City of Danville, VA	Closed
		7480 Lee Highway City of Radford, VA	Closed
03-01-02	Branch Banking and Trust Company of Virginia Richmond, VA	9564 Kings Charter Drive Ashland, Hanover County, VA	Closed
03-11-02	Farmers Bank, Windsor, Virginia Windsor, VA	1238 Holland Road, Suite 104 City of Suffolk, VA	Opened
03-11-02	The Bank of Southside Virginia Carson, VA	4310 W. Hundred Road Chester, Chesterfield County, VA	Opened
03-12-02	New Peoples Bank, Inc. Honaker, VA	Colley Shopping Center, Highway 83 Clintwood, Dickenson County, VA	Filed
03-15-02	Monarch Bank Chesapeake, VA	3701 Pacific Avenue City of Virginia Beach, VA	Approved

BRANCH RELOCATIONS

03-11-02	Branch Banking and Trust Company of Virginia Richmond, VA	From: 12355 Sunrise Valley Drive To: 12170 Sunset Hills Road both in Reston, Fairfax County, VA	Effective
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SECTION I (cont.)

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

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
03/12/02	Virginia Credit Union, Incorporated, Richmond VA, requests permission to expand its field of membership to include employees of Shoney's of Richmond, Inc./Captain D's Restaurants, Inc./Tidewater Restaurants, Inc., Glen Allen, VA (currently 1,500 employees)	Approved
03/12/02	Virginia League Central Credit Union, Incorporated, Lynchburg, VA, requests permission to expand its field of membership to include members of the Virginia Manufacturers Association, Richmond, VA (currently 54,000 members)	Denied

SECTION II
APPLICATIONS OF NATIONAL BANKS

MERGERS

03-01-02	Cardinal Bank, N.A., Fairfax, VA to merge into it Cardinal Bank-Manassas/Prince William, NA, Manassas, VA	Effective
03-07-02	Salem Bank and Trust, N.A., Salem, VA to merge into it FNB – Southwest, N.A. Roanoke, VA and change its name to FNB Salem Bank & Trust, N.A.	Filed

BRANCHES

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATION</u>	<u>ACTIVITY</u>
03-04-02	American National Bank and Trust Company Danville, VA	3810 Greensboro Road Ridgeway, VA	Opened

NO OTHER APPLICATONS RECEIVED