



**STATE CORPORATION COMMISSION  
BUREAU OF FINANCIAL INSTITUTIONS**

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**WEEKLY INFORMATION BULLETIN**

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April 16, 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  
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  
April 16, 2004*

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**SECTION I**

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

<u>DATE</u>	<u>DESCRIPTIONS</u>	<u>ACTIVITY</u>
04-13-04	Union Bankshares Corporation, Bowling Green, VA to acquire 100 percent of the voting stock of Guaranty Financial Corporation, Charlottesville, VA	Approved
04-15-04	TransCommunity Bankshares Incorporated, Glen Allen, VA to acquire 100 percent of the voting stock of Bank of Louisa, N.A., Louisa, VA	Approved

**BRANCHES OF VIRGINIA BANKS**

<u>DATE</u>	<u>INSTITUTIONS</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
04-14-04	Highlands Community Bank Covington, VA	1501 Main Street Clifton Forge, Alleghany County, VA	Approved

**CREDIT UNION MERGERS**

<u>DATE</u>	<u>DESCRIPTIONS</u>	<u>ACTIVITY</u>
04-13-04	Virginia Credit Union, Inc. to merge into it Petersburg City Employees Federal Credit Union	Filed

**SECTION II**  
**APPLICATIONS OF NATIONAL BANKS**

<u>DATE</u>	<u>INSTITUTIONS</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
03-19-04	Riggs Bank National Association McLean, VA	47030 Community Plaza Sterling, VA	Opened
04-02-04	Cardinal Bank, National Association McLean, VA	289 Garrisonville Road Stafford, VA	Approved
		501-C Jefferson Drive Highway Fredericksburg, VA	Approved
		101 Enterprise Street Sterling, VA	Approved

**RELOCATIONS**

04-02-04	Bank of America, National Association Charlotte, NC	From: 1225 Gator Boulevard, Building 336 To: 1225 Amphibious Drive, Building 3447 both in Norfolk, VA	Filed
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**NO OTHER APPLICATIONS RECEIVED**