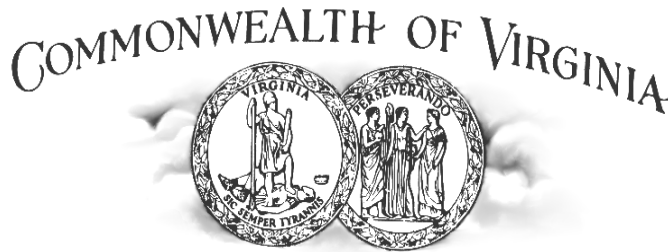


E. J. FACE, JR.
COMMISSIONER OF
FINANCIAL INSTITUTIONS



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

April 19, 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
April 19, 2002*

SECTION I

NEW BANKS

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
04-15-02	Peoples Bank of Virginia to commence banking business at 2702 North Parham Road, Henrico County, VA	Effective

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

04-18-02	Community First Financial Corporation to acquire 100 percent of the voting stock of Community First Bank, Lynchburg, VA	Filed
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BRANCHES OF VIRGINIA BANKS

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATION</u>	<u>ACTIVITY</u>
04-15-02	Peoples Bank of Virginia Richmond, VA	5734 Hopkins Road Chesterfield County, VA	Opened
04-15-02	Peoples Bank of Virginia Richmond, VA	7071 Commons Plaza Chesterfield County, VA	Filed
04-15-02	Community First Bank Lynchburg, VA	69 Callohill Road Lovingston, Nelson County, VA	Opened
04-16-02	The Bank of Williamsburg Bowling Green, VA	610 Thimble Shoals Drive, Suite 102 City of Newport News, VA	Filed

BRANCH RELOCATIONS

04-15-02	Southern Community Bank & Trust Midlothian, VA	From: the North Side of Hull Street Road approximately 500 Feet East of its Intersection with Southshore Drive, Midlothian, Chesterfield County, VA To: 6736 Southshore Drive Midlothian, Chesterfield County, VA	Approved
04-15-02	Branch Banking and Trust Company of Virginia Richmond, VA	From: 123 East Sixth Street To: N. Shenandoah Avenue and W. 14 th Street (Route 522) both in Front Royal, Warren County, VA	Filed
04-17-02	Guaranty Bank Charlottesville, VA	From: 520 E. Main Street To: 400 E. Main Street both in the City of Charlottesville, VA	Filed

SECTION I (cont.)

BRANCHES OF OUT-OF-STATE BANKS

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATION</u>	<u>ACTIVITY</u>
04-15-02	Allfirst Bank Baltimore, MD	1416 North Point Village Center Reston, Fairfax County, VA	No Objection

SECTION II
APPLICATIONS OF NATIONAL BANKS

BRANCHES

04-11-02	Millennium Bank, N.A. Reston, VA	11260 Roger Bacon Drive Reston, VA	Approved
		8821 W. Broad Street Richmond, VA	Approved

NO OTHER APPLICATIONS RECEIVED