

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



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**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

WEEKLY INFORMATION BULLETIN

April 21, 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, VA 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
April 21, 2006*

SECTION I

NEW BANKS

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
04-17-06	Security One Bank, Fairfax County, VA to begin banking business at 5860 Columbia Pike, Suite 104, Baileys Crossroads, Fairfax County, VA	Opened

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

04-18-06	Monarch Financial Holdings, Inc. Chesapeake, VA to acquire Monarch Bank, Chesapeake, VA	Approved
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APPLICATIONS FILED PURSUANT TO CHAPTER 15 OF TITLE 6.1 OF THE CODE OF VIRGINIA

04-20-06	Mercantile Bankshares Corporation, Baltimore, MD to acquire James Monroe Bancorp. Inc., Arlington, VA	Filed
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APPLICATIONS FILED PURSUANT TO SECTION 6.1-406 OF THE CODE OF VIRGINIA

04-17-06	BB&T Corporation, Winston-Salem, NC to acquire First Citizens Bancorp, Cleveland, TN	Filed
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BANK MERGERS

04-18-06	Southside Bank, Tappahannock, VA to merge into it Hanover Bank, Mechanicsville, VA	Approved
04-18-06	Southside Bank, Tappahannock, VA to merge into it Bank of Northumberland, Incorporated, Heathsville, VA	Approved

BRANCHES OF VIRGINIA BANKS

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
04-15-06	Rockingham Heritage Bank Harrisonburg, VA	361 South Main Street Broadway, Rockingham County, VA	Opened
04-18-06	Planters Bank & Trust Company of Virginia Staunton, VA	2102 Langhorne Road City of Lynchburg, VA	Approved
04-18-06	Second Bank & Trust Culpeper, VA	1330 Parham Circle Albemarle County, VA	Approved
04-19-06	Citizens Bank and Trust Company Blackstone, VA	622 E. Atlantic Street South Hill, Mecklenburg, VA	Filed

SECTION II

NOTICES RECEIVED OF APPLICATIONS FILED WITH OCC

None Reported