



**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

WEEKLY INFORMATION BULLETIN

April 22, 2005

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
April 22, 2005*

SECTION I

NEW BANKS

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
04-21-05	Abigail Adams Interim Bank (Phantom) to begin banking business at 320 North First Street, City of Richmond, VA	Filed

APPLICATIONS FILED PURSUANT TO CHAPTER 15 OF TITLE 6.1 OF THE CODE OF VIRGINIA

04-21-05	Abigail Adams National Bancorp, Inc. to acquire Consolidated Bank & Trust Company	Filed
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MERGERS

04-21-05	Consolidated Bank & Trust Company to merge into it Abigail Adams Interim Bank (Phantom) under the Charter and title of Consolidated Bank & Trust Company	Filed
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BRANCHES OF VIRGINIA BANKS

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
03-31-05	Branch Banking and Trust Company of Virginia Richmond, VA	801 S. Adams Street City of Petersburg, VA	Closed
04-15-05	Citizens Bank & Trust Company Blackstone, VA	497 Southpark Circle City of Colonial Heights, VA	Opened
04-20-05	The Marathon Bank Winchester, VA	2252 Valley Avenue City of Winchester, VA	Filed
04-21-05	New Peoples Bank, Inc. Honaker, VA	514 Commerce Drive Tazewell County, VA	Approved

BRANCH RELOCATIONS OF VIRGINIA BANKS

04-21-05	Branch Banking and Trust Company of Virginia Richmond, VA	From: 473 South Street To: intersection of Route 55 (South Street) and Route 522 (Commerce Street) both in Front Royal, Warren County, VA	Filed
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OUT-OF-STATE BANK MERGERS
PURSUANT TO § 6.1-44.13, TITLE 6.1 OF THE CODE OF VIRGINIA

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
04-15-05	Mercantile-Safe Deposit and Trust Company, Baltimore, MD to merge into it Mercantile Potomac Bank, Gaithersburg, MD and operate its Virginia branches under the trade name "Mercantile Potomac Bank".	No Objection

SECTION I (cont.)

BRANCHES OF OUT-OF-STATE BANKS

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
04-20-05	Commerce Bank/Pennsylvania, N.A. Philadelphia, PA	119 South Washington Street City of Alexandria, VA	No Objection

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

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
04-18-05	Virginia Credit Union, Inc., Richmond, VA requests permission to expand its field of membership to employees of SUPERVALU, INC., (Mechanicsville, Richmond, and Chester employees only), Mechanicsville, VA (1,200 employees)	Approved
04-18-05	Virginia Credit Union, Inc., Richmond, VA requests permission to expand its field of membership to employees and members of the Richmond Association of Realtors, Richmond, VA (4,325 employees and members)	Approved

SECTION II

NOTICES RECEIVED OF APPLICATIONS FILED WITH OCC

NEW BANKS

04-14-05	Sonabank, N.A. Charlottesville, VA to begin banking business at 1770 Timberwood Boulevard, Suite 100, Charlottesville, VA	Opened
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NO OTHER APPLICATIONS RECEIVED