



**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

WEEKLY INFORMATION BULLETIN

May 7, 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 appreciate

*Weekly Information Bulletin - prepared and distributed by the
Bureau of Financial Institutions, State Corporation Commission, Commonwealth of Virginia
May 7, 2004*

SECTION I

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

| <u>DATE</u> | <u>DESCRIPTION</u> | <u>ACTIVITY</u> |
|-------------|--|-----------------|
| 04-30-04 | Southern Community Financial Corp., Midlothian, VA to acquire all of the voting shares of Southern Community Bank & Trust | Effective |
| 05-01-04 | Union Bankshares Corporation, Bowling Green, VA to acquire all of the voting shares of Guaranty Financial Corporation, Charlottesville, VA | Effective |

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

| | | |
|----------|---|-----------|
| 05-01-04 | Provident Bankshares Corporation, Baltimore, MD to acquire Southern Financial Bancorp, Inc. Warrenton, VA | Effective |
|----------|---|-----------|

BRANCHES OF VIRGINIA BANKS

| <u>DATE</u> | <u>INSTITUTION</u> | <u>LOCATIONS</u> | <u>ACTIVITY</u> |
|-------------|--|---|-----------------|
| 04-23-04 | Branch Banking and Trust Company of Virginia Richmond, VA | 12170 Sunset Hills Road Reston, Fairfax County, VA | Closed |

BRANCHES OF OUT-OF-STATE BANKS

| <u>DATE</u> | <u>INSTITUTION</u> | <u>LOCATIONS</u> | <u>ACTIVITY</u> |
|-------------|---|---|-----------------|
| 05/05/04 | First Tennessee Bank, N.A. Memphis, TN | 6661 Old Dominion Drive McLean, Fairfax County, VA | Opened |
| 05-06-04 | SunTrust Bank Atlanta, GA | 2110 John Rolfe Parkway Henrico County, VA | No Objection |

OUT-OF-STATE BANK MERGERS

| <u>DATE</u> | <u>DESCRIPTION</u> | <u>ACTIVITY</u> |
|-------------|---|-----------------|
| 05-01-04 | Provident Bank of Maryland, Baltimore, MD to merge into it Southern Financial Bank, Warrenton, VA | Effective |

CREDIT UNION MERGERS

| <u>DATE</u> | <u>DESCRIPTIONS</u> | <u>ACTIVITY</u> |
|-------------|---|-----------------|
| 05-05-04 | Virginia Credit Union, Inc. to merge into it Petersburg City Employees Federal Credit Union | Approved |

CREDIT UNION CONVERSIONS

| <u>DATE</u> | <u>DESCRIPTIONS</u> | <u>ACTIVITY</u> |
|-------------|--|-----------------|
| 03-11-04 | Southern States Employees' Credit Union, Incorporated converted to a federal charter | Effective |

CREDIT UNION SERVICE FACILITIES

| <u>DATE</u> | <u>INSTITUTION</u> | <u>LOCATIONS</u> | <u>ACTIVITY</u> |
|-------------|---|--|-----------------|
| 5/3/04 | DePont Community Credit Union Waynesboro, VA | 1140 Shenandoah Village Drive, Waynesboro, VA 22980 | Filed |
| | | 2201 North Augusta, Staunton, VA 24402 | Filed |

SECTION II
APPLICATIONS OF NATIONAL BANKS

BRANCHES

| <u>DATE</u> | <u>INSTITUTION</u> | <u>LOCATIONS</u> | <u>ACTIVITY</u> |
|-------------|---|--|-----------------|
| 04-26-04 | The Old Point National Bank of Phoebus Hampton, VA | 13478 Carrollton Boulevard Carrollton, VA | Approved |

NO OTHER APPLICATIONS RECEIVED