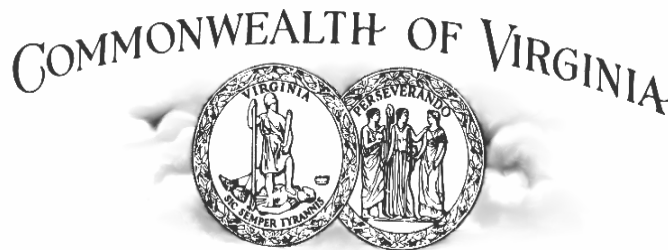


E. J. FACE, JR.
COMMISSIONER OF
FINANCIAL INSTITUTIONS



1300 EAST MAIN STREET
SUITE EIGHT HUNDRED
P.O. BOX 640
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**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

WEEKLY INFORMATION BULLETIN

July 8, 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
July 8, 2005*

SECTION I

NEW BANKS

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
07-05-05	Abigail Adams Interim Bank (Phantom) to begin banking business at 320 North First Street, City of Richmond, VA	Approved

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

07-05-05	Abigail Adams National Bancorp, Inc. to acquire Consolidated Bank and Trust Company	Approved
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MERGERS

07-05-05	Consolidated Bank and Trust Company to merge into it Abigail Adams Interim Bank (Phantom) under the charter and title of Consolidated Bank and Trust Company	Approved
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BRANCHES OF VIRGINIA BANKS

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
07-07-05	Monarch Bank Chesapeake, VA	4216 Virginia Beach Boulevard, Suite 180 City of Virginia Beach, VA	Filed
07-07-05	Farmers & Merchants Bank Timberville, VA	Southwest Corner of Route 33 and Route 276 Penn Laird, Rockingham County, VA	Approved
07-07-05	Heritage Bank & Trust Norfolk, VA	3500 Virginia Beach Boulevard Little Neck Towers Building, Suite 110 City of Virginia Beach, VA	Approved

OUT-OF-STATE BANK MERGERS

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
07-01-05	Commerce Bank, N.A., Cherry Hill, NJ to merge into it Commerce Bank/Pennsylvania, N.A., Philadelphia, PA; it will relocate its main office from Cherry Hill, NJ to 1900 Market Street, Philadelphia, PA; and operate branches in Virginia	Filed

OUT-OF-STATE BANK BRANCHES

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
06-28-05	Crestmark Bank Troy, MI	1503 Santa Rosa Road, Suite 127 Richmond, VA 23229	Filed

SECTION II

NOTICES RECEIVED OF APPLICATIONS FILED WITH OCC

None Reported