



**STATE CORPORATION COMMISSION  
BUREAU OF FINANCIAL INSTITUTIONS**

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**WEEKLY INFORMATION BULLETIN**

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July 11, 2003

**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  
July 11, 2003*

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**SECTION I**

**APPLICATIONS FILED PURSUANT TO SECTION 6.1-194.40 OF THE CODE OF VIRGINIA**

| <u>DATE</u> | <u>DESCRIPTION</u>   | <u>ACTIVITY</u> |
|-------------|--|-----------------|
| 07-09-03    | FNB Corporation, Christiansburg, VA to acquire Bedford Bancshares, Inc., Bedford, VA | Approved        |

**APPLICATIONS FILED PURSUANT TO SECTION 6.1-406 OF THE CODE OF VIRGINIA**

|          |  |          |
|----------|--|----------|
| 07-09-03 | Mercantile Bankshares Corporation, Baltimore, MD to acquire F&M Bancorp, Frederick, MD | Approved |
|----------|--|----------|

**BRANCHES OF VIRGINIA BANKS**

| <u>DATE</u> | <u>INSTITUTIONS</u>                      | <u>LOCATIONS</u>   | <u>ACTIVITY</u> |
|-------------|--|--|-----------------|
| 07-08-03    | Southern Financial Bank<br>Warrenton, VA | 1001 East Main Street<br>City of Richmond, VA                                    | Filed           |
| 07-09-03    | Virginia Community Bank<br>Louisa, VA    | Zions Crossroads<br>Intersection of Highways 15 & Route 250<br>Louisa County, VA | Filed           |

**BRANCHES OF OUT-OF-STATE BANKS**

|          |   |   |              |
|----------|---|---|--------------|
| 07-11-03 | Provident Bank of Maryland<br>Baltimore, MD | 2852 Jefferson Davis Highway<br>Stafford, Stafford County, VA | No Objection |
|----------|---|---|--------------|

**SECTION II**

**APPLICATIONS OF NATIONAL BANKS**

**BRANCHES**

|          |                                       |   |       |
|----------|---------------------------------------|---|-------|
| 07-02-03 | Access National Bank<br>Chantilly, VA | 14006 Lee Jackson Memorial Highway<br>Chantilly, VA | Filed |
|----------|---------------------------------------|---|-------|

**MAIN OFFICE RELOCATIONS**

|          |                                       |   |       |
|----------|---------------------------------------|---|-------|
| 07-02-03 | Access National Bank<br>Chantilly, VA | From: 14006 Lee Jackson Memorial Highway<br>To: 1800 Robert Fulton Drive<br>both in Chantilly, VA | Filed |
|----------|---------------------------------------|---|-------|

**NO OTHER APPLICATIONS RECEIVED**