



**STATE CORPORATION COMMISSION  
BUREAU OF FINANCIAL INSTITUTIONS**

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**WEEKLY INFORMATION BULLETIN**

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July 16, 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 appreciated.

*Weekly Information Bulletin - prepared and distributed by the  
Bureau of Financial Institutions, State Corporation Commission, Commonwealth of Virginia  
July 16, 2004*

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**SECTION I**

**BRANCHES OF VIRGINIA**

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
07-14-04	Virginia Commerce Bank Arlington, VA	2401 Mount Vernon Avenue City of Alexandria, VA	Filed
07-14-04	Bank of Floyd Floyd, VA	1634 West Main Street City of Salem, VA	Filed
07-13-04	Peoples Community Bank Montross, VA	10899 Tidewater Trail Spotsylvania County, VA	Filed
07-09-04	Bank of the James Lynchburg, VA	828 Main Street City of Lynchburg, VA	Filed
07-09-04	Union Bank and Trust Company Bowling Green, VA	6479 Mechanicsville Turnpike Hanover County, VA	Filed
06-30-04	Union Bank and Trust Company Bowling Green, VA	11101 Hull Street Road Midlothian, Chesterfield County, VA	Opened

**RELOCATIONS OF BANK BRANCHES**

07-12-04	Benchmark Community Bank Kenbridge, VA	From: 410 Church Street To: 400 Church Street Blackstone, Nottoway County, VA	Approved
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**BRANCHES OF OUT-OF-STATE BANKS**

07-14-04	Provident Bank of Maryland Baltimore, MD	11721 Lee Highway Fairfax County, VA	Filed
07-13-04	Provident Bank of Maryland Baltimore, MD	9540 Liberia Avenue City of Manassas, VA	Filed
07-09-04	Gateway Bank & Trust Co. Elizabeth City, NC	520 S. Main Street City of Emporia, VA	Filed
		2825 Godwin Boulevard City of Suffolk, VA	Filed
07-01-04	MCNB Bank and Trust Co. Welch, WV	1053 Claypool Mall Road Cedar Bluff, Tazewell County, VA (Amended location)	No Objection
07-01-04	Greene County Bank Greeneville, TN	901 W. State Street Bristol, VA	No Objection

**SECTION 1 (cont.)**

**CREDIT UNION REQUESTS FOR FIELD OF MEMBERSHIP EXPANSION  
PURSUANT TO SECTION 6.1-225.23 B.3 OF THE CODE OF VIRGINIA**

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
07-15-04	Gwaltney Employees Credit Union, Incorporated, Smithfield, VA, requests permission to expand its field of membership to include individuals who live, work, worship, and attend school in Isle of Wight County (2000 U. S. Census population of 29,728)	Filed

**CREDIT UNION REQUESTS FOR FIELD OF MEMBERSHIP EXPANSION  
PURSUANT TO REGULATION 10 VAC 5-40-40**

07-15-04	Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA, requests permission to expand its field of membership to include persons who live, work, worship, volunteer, or attend school in, businesses and other legal entities located in, the contiguous designated "distressed community" defined by detailed boundaries and designated as the "Underserved Hampton Roads Community" (UHRC). (Within these boundaries are investment areas consisting of census tracts identified as underserved areas. These census tracts are in York County and the Cities of Newport News, Hampton, Norfolk, Virginia Beach, Portsmouth, and Chesapeake. Total U. S. Census population of the UHRC is 437,058)	Approved
07-15-04	Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA, requests permission to expand its field of membership to include persons who live, work, worship, volunteer, or attend school in, businesses and other legal entities located in, the contiguous designated "distressed community" defined by detailed boundaries within the City of Suffolk. Total U. S. Census population of this distressed community is 19,000)	Approved

**SECTION II  
APPLICATIONS OF NATIONAL BANKS**

**BRANCHES**

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
06-25-04	Bank of America, National Association Charlotte, NC	From: 1225 Gator Boulevard, Building 226 To: 1225 Gator Boulevard, Building 3447 Norfolk, VA	Effective

**NO OTHER APPLICATIONS RECEIVED**