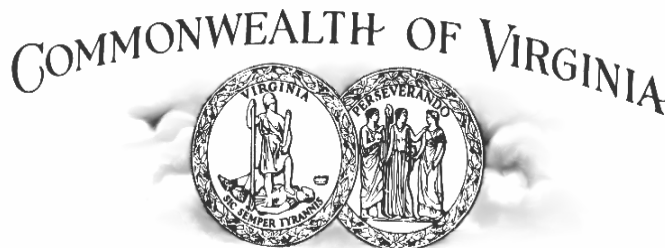


E. J. FACE, JR.
COMMISSIONER OF
FINANCIAL INSTITUTIONS



1300 EAST MAIN STREET
SUITE EIGHT HUNDRED
P.O. BOX 640
RICHMOND, VIRGINIA 23218-0640
(804) 371-9657
FAX (804) 371-9416
TDD (804) 371-9206
www.state.va.us/scc

**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

WEEKLY INFORMATION BULLETIN

September 5, 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
September 5, 2003*

SECTION I

BRANCHES

<u>DATE</u>	<u>INSTITUTIONS</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
08-18-03	Harbor Bank Newport News, VA	1103 William Styron Square South City of Newport News, VA	Opened
08-27-03	Bank of McKenney McKenney, VA	3115 Boulevard City of Colonial Heights, VA	Opened
08-29-03	Citizens and Farmers Bank West Point, VA	698 Town Center Drive City of Newport News, VA	Filed
09-03-03	Southern Community Bank & Trust Midlothian, VA	1231 Alverser Drive Midlothian, Chesterfield County, VA	Filed

BRANCH RELOCATIONS

09-03-03	Bank of Clarke County Berryville, VA	From: 40 West Piccadilly Street To: 202 North Loudoun Street both in the City of Winchester, VA	Filed
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TRUST OFFICES OF OUT-OF-STATE TRUST COMPANIES

08-26-03	AMG Guaranty Trust, NA Greenwood Village, CO	100 East Main Street, Suite 200 City of Norfolk, VA	Filed
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SECTION II

APPLICATIONS OF NATIONAL BANKS

BRANCHES

08-28-03	Grayson National Bank Independence, VA	8351 Carrollton Pike Galax, VA	Opened
08-28-03	Riggs Bank National Association McLean, VA	47040 Community Plaza Sterling, VA	Approved

NO OTHER APPLICATIONS RECEIVED