

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



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**STATE CORPORATION COMMISSION  
BUREAU OF FINANCIAL INSTITUTIONS**

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**WEEKLY INFORMATION BULLETIN**

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September 10, 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  
September 10, 2004*

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**SECTION I**

**MERGERS**

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
09-08-04	Union Bank and Trust Company, Bowling Green, VA to merge into it Guaranty Bank, Charlottesville, VA	Approved

**BRANCHES OF VIRGINIA BANKS**

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
09-03-04	Virginia Commerce Bank Arlington, VA	4221 Walney Road, Suite 120 Chantilly, Fairfax County, VA	Approved
09-07-04	Community Bank of Northern Virginia Sterling, VA	11670 Sudley Manor Drive Prince William County, VA	Approved
09-07-04	Chesapeake Bank Kilmarnock, VA	6601 Richmond Road Lightfoot, James City County, VA	Approved
09-08-04	New Peoples Bank, Inc. Honaker, VA	75 Commonwealth Avenue City of Bristol, VA	Approved
09-09-04	The First Bank and Trust Company Lebanon, VA	1555 Commerce Road Verona, Augusta County, VA	Approved

**RELOCATIONS OF BANK BRANCHES**

09-09-04	Bank of Essex Tappahannock, VA	From: 1398 Tappahannock Boulevard To: 1325 Tappahannock Boulevard Tappahannock, Essex County, VA	Approved
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**BRANCHES OF OUT-OF-STATE BANKS**

09-10-04	SunTrust Banks, Inc. Atlanta, GA	43975 Pipeline Plaza Ashburn, Loudoun County, VA	No Objection
09-10-04	First-Citizens Bank & Trust Company Raleigh, NC	2147 Valley Avenue City of Winchester, VA	No Objection

**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>
09-03-04	Tidewater Telephone Employees Credit Union, Incorporated, Virginia Beach, VA, requests permission to expand its field of membership to include individuals who live, work, worship, and attend school in the community of Virginia Beach, Norfolk, Portsmouth, Chesapeake, Suffolk, Newport News, and Hampton (2002 U.S. Census population of approximately 1.1 million)	Filed

**SECTION II**  
**APPLICATIONS OF NATIONAL BANKS**

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
08-30-04	Blue Ridge Bank, N.A. Floyd, VA	901 E. Fincastle Turnpike Tazewell, VA	Filed
08-31-04	Blue Ridge Bank, N.A. Floyd, VA	1082 Cedar Valley Drive Cedar Bluff, VA	Filed
		27255 Lee Highway Abingdon, VA	Filed
08-31-04	Shenandoah National Bank Staunton, VA	2169 South Main Street Harrisonburg, VA	Filed
08-31-04	First National Exchange Bank Roanoke, VA	Route 1 Box 543-E Hot Springs, VA	Filed
08-31-04	Patriot Bank, N.A. Fredericksburg, VA	1113 5th Street Charlottesville, VA	Filed

**NO OTHER APPLICATIONS RECEIVED**