



**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

WEEKLY INFORMATION BULLETIN

September 17, 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 17, 2004*

SECTION I

MERGERS

| <u>DATE</u> | <u>DESCRIPTION</u> | <u>ACTIVITY</u> |
|-------------|---|-----------------|
| 09-13-04 | Union Bank and Trust Company, Bowling Green, VA to merge into it Guaranty Bank, Charlottesville, VA | Effective |

BRANCHES OF VIRGINIA BANKS

| <u>DATE</u> | <u>INSTITUTION</u> | <u>LOCATIONS</u> | <u>ACTIVITY</u> |
|-------------|--|--|-----------------|
| 08-20-04 | Branch Banking and Trust Company of Virginia Richmond, VA | 65 N. Main Street Rocky Mount, Franklin County, VA | Closed |
| | | 45 Powder Creek Lane Rocky Mount, Franklin County, VA | Opened |
| | | 350 Tanyard Road Rocky Mount, Franklin County, VA | Closed |
| 09-16-04 | Pioneer Bank Stanley, VA | 257 Ridge McIntire Road City of Charlottesville, VA | Filed |

BRANCHES OF OUT-OF-STATE BANKS

| | | | |
|----------|--|---|--------------|
| 09-17-04 | Commerce Bank/Pennsylvania, N.A. Philadelphia, PA | Minnieville Road and Smoketree Road Dale City, Prince William County, VA | No Objection |
| | | 8401 Diggs Road and Route 234 City of Manassas, VA | No Objection |
| | | 2300 Wilson Boulevard Arlington County, VA | No Objection |
| | | Route 1 and Boswell Road Fairfax County, VA | No Objection |
| | | 1228 Elden Street Herndon, Fairfax County, VA | No Objection |
| | | 6164 Arlington Boulevard Falls Church, VA | No Objection |
| | | 557 South Van Dorn Street City of Alexandria, VA | No Objection |

SECTION II
APPLICATIONS OF NATIONAL BANKS

BRANCHES

| <u>DATE</u> | <u>INSTITUTION</u> | <u>LOCATIONS</u> | <u>ACTIVITY</u> |
|-------------|--|---|-----------------|
| 09-02-04 | The Old Point National Bank of Phoebus Hampton, VA | 4139 Ironbound Road Williamsburg, VA | Filed |
| 09-09-04 | Cardinal Bank, N.A. McLean, VA | 14000 Jefferson Davis Highway Woodbridge, VA | Filed |

NO OTHER APPLICATIONS RECEIVED