

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 22, 2006

**SECTION I**

Section I of the bulletin is a record, for the preceding week, of the receipt of, and actions on all applications by Virginia state chartered banks, out-of-state banks operating in Virginia, 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, VA 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 filed with 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 22, 2006*

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**SECTION I**

**APPLICATIONS FILED PURSUANT TO SECTION 6.1-383.1 OF THE CODE OF VIRGINIA**

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
09-08-06	First Capital Bancorp, Inc. to acquire First Capital Bank, Glen Allen, VA (reorganization into a bank holding company)	Effective

**NEW BANKS**

09-18-06	Carter Bank & Trust (In Organization) to begin banking business at 1300 Kings Mountain Road, Henry County, VA	Filed
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**MERGERS**

09-18-06	Carter Bank & Trust, Henry County, VA (In Organization) to merge into it: (1) Blue Ridge Bank, N.A., Floyd, VA; (2) Central National Bank, Lynchburg, VA; (3) Community National Bank, South Boston, VA; (4) First National Bank, Rocky Mount, VA; (5) First National Exchange Bank, Roanoke, VA; (6) Mountain National Bank, Galax, VA; (7) Patrick Henry National Bank, Bassett, VA; (8) Patriot Bank, N.A., Stafford, VA; (9) Peoples National Bank, Danville, VA; and (10) Shenandoah National Bank, Staunton, VA	Filed
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**BRANCHES OF VIRGINIA BANKS**

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
09-11-06	First Capital Bank Glen Allen, VA	1504 Santa Rosa Road, Suite 102 Henrico County, VA	Opened
09-14-06	New Peoples Bank, Inc. Honaker, VA	372 East Jackson Boulevard Jonesborough, TN	Opened
09-20-06	Burke & Herbert Bank & Trust Company Alexandria, VA	9103 Centreville Road City of Manassas, VA	Filed
09-21-06	Bank of the Commonwealth Norfolk, VA	2600 Taylor Road City of Chesapeake, VA	Approved

**OUT-OF-STATE BANK MERGERS**

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
09-18-06	Branch Banking and Trust Company, Winston-Salem, NC to merge into it Branch Banking and Trust Company of Virginia, Richmond, VA	Filed

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

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
09-01-06	United Central Bank Garland, TX	6400 Brandon Avenue Springfield, VA	Opened
09-13-06	WoodForest National Bank The Woodlands, TX	4807 Valley View Boulevard NW City of Roanoke, VA	Opened

**SECTION I (cont.)**

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

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
09-21-06	Manufacturers and Traders Trust Company Buffalo, NY	9214 Center Street City of Manassas, VA	No Objection
		1861 Wiehle Avenue Reston, Fairfax County, VA	No Objection

**OUT-OF-STATE TRUST COMPANIES**

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
09-11-06	U.S. Bank National Association, Minneapolis, MN to acquire Wachovia Trust Company of Virginia by its merger into U.S. Bank National Association through an interim national bank	No Objection

**SECTION II**

**NOTICES RECEIVED OF APPLICATIONS FILED WITH OCC**

None Reported