



**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

WEEKLY INFORMATION BULLETIN

October 15, 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
October 15, 2004*

SECTION I

BRANCHES OF VIRGINIA BANKS

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
10-06-04	Highlands Community Bank Covington, VA	1501 Main Street Clifton Forge, Alleghany County, VA	Opened
10-14-04	Branch Banking and Trust Company of Virginia Richmond, VA	2609 Boulevard City of Colonial Heights, VA	Filed

RELOCATION OF BANK BRANCHES

10-12-04	Bank of Floyd Floyd, VA	From: 2105 Roanoke Street To: 2145 Roanoke Street both in Christiansburg, Montgomery County, VA	Effective
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SECTION II

APPLICATIONS OF NATIONAL BANKS

BRANCHES

10-05-04	Blue Ridge Bank, N.A. Floyd, VA	901 E. Fincastle Turnpike Tazewell, VA	Approved
		27255 Lee Highway Abingdon, VA	Approved
10-05-04	Patriot Bank, N.A. Fredericksburg, VA	1113 5th Street Charlottesville, VA	Approved
10-05-04	The Old Point National Bank of Phoebus Hampton, VA	4139 Ironbound Road Williamsburg, VA	Approved
10-08-04	Blue Ridge Bank, N.A. Floyd, VA	1082 Cedar Valley Drive Cedar Bluff, VA	Approved
10-08-04	Shenandoah National Bank Staunton, VA	2169 South Main Street Harrisonburg, VA	Approved
10-08-04	First National Exchange Bank Roanoke, VA	Route 1 Box 543-E Hot Springs, VA	Approved

NO OTHER APPLICATIONS RECEIVED