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



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STATE CORPORATION COMMISSION BUREAU OF FINANCIAL INSTITUTIONS

WEEKLY INFORMATION BULLETIN

November 2, 2007

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.

SECTION I

DATE	DESCRIPTION		ACTIVITY
11-01-07	Virginia Financial Group, Inc., Culpeper, VA to acquire FNB Corporation, Christiansburg, VA		Approved
BRANCHES OF VIRGINIA BANKS			
DATE	INSTITUTION	LOCATIONS	ACTIVITY
10-15-07	SuffolkFirst Bank Suffolk, VA	3535 Bridge Road City of Suffolk, VA	Opened
10-31-07	Colonial Virginia Bank Gloucester, VA	the south side of State Route 249 New Kent Courthouse Village New Kent, New Kent County, VA	Approved
11-01-07	Second Bank & Trust Fredericksburg, VA	3900 Westerre Parkway, Suite 102 Henrico County, VA	Filed
BRANCHES OF OUT-OF-STATE BANKS			
09-24-07	First-Citizens Bank & Trust Company Raleigh, NC	Daleville Botetourt Commons Office 65 Kingston Drive Daleville, Botetourt County, VA	Opened
10-31-07	Woori America Bank New York, NY	13830A-12 Braddock Road Centreville, Fairfax County, VA	Opened
CREDIT UNION MERGERS			
DATE	DESCIPTION		ACTIVITY
10-26-07	Home Town Community Credit Union to merge into it Smithfield Packing Employees' Credit Union		Approved
SECTION II NOTICES RECEIVED OF APPLICATIONS FILED WITH OCC			
<u>BRANCHES</u>			
DATE	INSTITUTION	LOCATIONS	ACTIVITY
10-17-07	American National Bank and Trust Company Danville, VA	16483 Moneta Road, Suite A Moneta, VA	Opened