



**STATE CORPORATION COMMISSION  
BUREAU OF FINANCIAL INSTITUTIONS**

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**WEEKLY INFORMATION BULLETIN**

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November 5, 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  
November 5, 2004*

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**SECTION I**

**BRANCHES OF VIRGINIA BANKS**

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
11-01-04	Branch Banking and Trust Company of Virginia Richmond, VA	Route 211 Luray, Page County, VA	Filed
11-01-04	Monarch Bank Chesapeake, VA	240 E. Main Street City of Norfolk, VA	Filed
11-05-04	Branch Banking and Trust Company of Virginia Richmond, VA	2609 Boulevard City of Colonial Heights, VA	Approved

**RELOCATIONS OF BANK BRANCHES**

10-25-04	Towne Bank Portsmouth, VA	From: 4216 Virginia Beach Boulevard, Suite 180 To: 297 Constitution Drive both in the City of Virginia Beach, VA	Opened
10-28-04	Branch Banking and Trust Company of Virginia Richmond, VA	From: 111 East Danville Street To: 212 East Atlantic Street both in South Hill, Mecklenburg County, VA	Filed

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

10-18-04	Gateway Bank & Trust Co. Elizabeth City, NC	520 S. Main Street City of Emporia, VA	Opened
		2825 Godwin Boulevard City of Suffolk, VA	Opened
11-05-04	Commerce Bank/Pennsylvania, N.A. Philadelphia, PA	Liberia & Signal Hill Road Prince William County, VA	No Objection
		7818 Sudley Road Prince William County, VA	No Objection
		4220 Prince William Parkway Lake Ridge, Prince William County, 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>
10-28-04	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)	Approved

**SECTION I (cont.)**

**CREDIT UNION REQUESTS FOR FIELD OF MEMBERSHIP EXPANSION**  
**PURSUANT TO SECTION 6.1-225.23:1 OF THE CODE OF VIRGINIA**

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
11-01-04	Virginia Credit Union, Inc., Richmond, VA requests permission to expand its field of membership to include residents and employees of the Aquia Harbour Property Owners Association, Inc., Stafford, Virginia (2,368 residents and employees)	Filed

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

NONE REPORTED

**NO OTHER APPLICATIONS RECEIVED**