



**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

WEEKLY INFORMATION BULLETIN

December 3, 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
December 3, 2004*

SECTION I

NATIONAL BANK CONVERSIONS

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
11-29-04	Cardinal Bank, N.A., McLean, VA to convert to a state chartered bank under the title of Cardinal Bank	Filed

BRANCHES OF VIRGINIA BANKS

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
11-15-04	Farmers Bank, Windsor, Virginia Windsor, VA	at the Southeast Corner of Route 10 and Hillpoint Boulevard, North City of Suffolk, VA	Opened
11-22-04	Branch Banking and Trust Company of Virginia Richmond, VA	Route 211 Luray, Page County, VA	Approved
11-23-04	Virginia Commerce Bank Arlington, VA	10830 Balls Ford Road Prince William County, VA	Filed
		8251 Greensboro Drive McLean, Fairfax County, VA	Filed
11-24-04	Monarch Bank Chesapeake, VA	240 East Main Street City of Norfolk, VA	Approved

MAIN OFFICE RELOCATIONS OF VIRGINIA BANKS

11-30-04	Resource Bank Virginia Beach, VA	From: 3720 Virginia Beach Boulevard To: 4429 Bonney Road both in the City of Virginia Beach, VA	Filed
----------	-------------------------------------	---	-------

BRANCH RELOCATIONS OF VIRGINIA BANKS

11-22-04	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	Approved
----------	---	--	----------

BRANCHES OF OUT-OF-STATE BANKS

11-29-04	SunTrust Bank Atlanta, GA	3971 Brambleton Avenue South Roanoke, VA	Filed
11-30-04	SunTrust Bank Atlanta, GA	1900 Abbey Road Charlottesville, VA	Filed

SECTION I (cont.)

CREDIT UNION SERVICE FACILITIES

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
11-22-04	Martinsville DuPont Employees Credit Union, Incorporated Martinsville, VA	8500 A.L. Philpott Highway Martinsville, VA 24112	Filed

CREDIT UNION SERVICE FACILITY RELOCATIONS

11-19-04	New Horizon Credit Union Manassas, VA	From: 10830 Balls Ford Road Manassas, VA 20109 To: 5885 Trinity Parkway, Suite 370 Centreville, VA 20120	Filed
----------	--	---	-------

**CREDIT UNION REQUESTS FOR FIELD OF MEMBERSHIP EXPANSION
PURSUANT TO REGULATION 10 VAC 5-40-40**

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
11-19-04	The Richmond Postal Credit Union, Incorporated, Richmond, VA requests permission to expand its field of membership to include all persons who live, work, worship, volunteer, or attend school in, businesses and other legal entities located in, the City of Richmond, VA, (which qualifies as a "Distressed Community/Investment Area" based upon Year 2000 U.S. Census Bureau data; estimated 2003 U.S. Census population of Richmond is 194,729)	Approved

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

11-23-04	Virginia Credit Union, Inc., Richmond, VA requests permission to expand its field of membership to include residents and employees of the Acquia Harbour Property Owners Association, Inc., Stafford, VA (2,368 residents and employees)	Approved
----------	--	----------

SECTION II
APPLICATIONS OF NATIONAL BANKS

BRANCHES

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
11-18-04	The Old Point National Bank of Phoebus Hampton, VA	3800 Treyburn Williamsburg, VA	Filed

NO OTHER APPLICATIONS RECEIVED