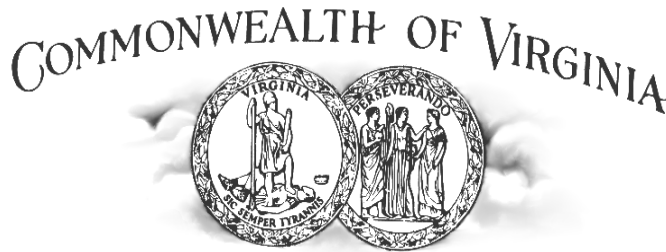


E. J. FACE, JR.
COMMISSIONER OF
FINANCIAL INSTITUTIONS



1300 EAST MAIN STREET
SUITE EIGHT HUNDRED
P.O. BOX 640
RICHMOND, VIRGINIA 23218-0640
(804) 371-9657
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**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

WEEKLY INFORMATION BULLETIN

December 14, 2001

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
Southeastern District Office
Marquis One Tower
245 Peachtree Center Ave., N.E.
Atlanta, Georgia 30303

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 14, 2001*

SECTION I

NEW BANKS

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
12-12-01	Peoples Bank of Virginia to commence banking business at 5734 Hopkins Road, Chesterfield County, VA	Filed

MERGERS

12-07-01	United Bank, Fairfax, VA to merge into it Century National Bank, Washington, D.C.	Effective
12-10-01	The First Bank and Trust Company, Lebanon, VA to merge into it First Bank and Trust Company of Tennessee, Johnson City, TN	Filed

APPLICATIONS FILED PURSUANT TO CHAPTER 15, TITLE 6.1 OF THE CODE OF VIRGINIA

11-20-01	SouthTrust Corporation, Birmingham, AL to acquire The Bank of Tidewater, Virginia Beach, VA	Effective
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BRANCHES OF VIRGINIA BANKS

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATION</u>	<u>ACTIVITY</u>
12-10-01	Albemarle First Bank Charlottesville, VA	100 5 th Street, SE City of Charlottesville, VA	Opened
12-11-01	The Middleburg Bank Middleburg, VA	211 Fort Evans Road, NE, Leesburg, Loudoun County, VA	Approved
12-12-01	Farmers Bank Windsor, VA	1238 Holland Road, Suite 104 City of Suffolk, VA	Filed

BRANCH RELOCATIONS

12-10-01	Branch Banking and Trust Company of Virginia Richmond, VA	From: 7021 Mechanicsville Turnpike To: 7016 Mechanicsville Turnpike both in Mechanicsville, Hanover County, VA	Filed
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BRANCHES OF VIRGINIA SAVINGS BANKS

11-30-01	Caroline Savings Bank Fredericksburg, VA	11019 Leavells Road Spotsylvania County, VA	Closed
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CREDIT UNION SERVICE FACILITIES

12-10-01	University of Virginia Community Credit Union, Inc. Charlottesville, VA	220 Wayles Lane Charlottesville, VA 22911	Opened
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SECTION I (cont.)

BRANCHES OF OUT-OF-STATE BANKS

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATION</u>	<u>ACTIVITY</u>
12-10-01	First Bank Troy, NC	150 West Main Street Wytheville, Wythe County, VA	Opened

SECTION II

APPLICATIONS OF NATIONAL BANKS

BRANCHES

12-07-01	Virginia National Bank Charlottesville, VA	186 North Loudoun Street Winchester, VA	Approved
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BRANCH RELOCATIONS

12-07-01	Bank of America, N.A. Charlotte, NC	From: 8027 Leesburg Pike McLean, VA To: 1960 Gallows Road Vienna, VA	Approved
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PURCHASES AND ASSUMPTIONS

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
12-07-01	First Community Bank, N.A., Bluefield, VA to purchase and assume the following branches of Branch Banking and Trust Company of Virginia, Richmond, VA: (1) 511 Main Street, Clifton Forge, VA; (2) 401 Halifax Street, Emporia, VA; (3) 431 South Main Street, Emporia, VA and (4) 4677 Main Street, Drakes Branch, VA	Effective

NO OTHER APPLICATIONS RECEIVED