



**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

WEEKLY INFORMATION BULLETIN

December 30, 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 30, 2004*

SECTION I

REQUESTS FILED PURSUANT TO SECTION 6.1-58.3 OF THE CODE OF VIRGINIA

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
12-28-04	Towne Bank, Portsmouth, VA requests permission to acquire GSH Residential Real Estate Corporation as a controlled subsidiary engaged in the real estate brokerage business	Approved

BRANCHES OF VIRGINIA BANKS

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
12-10-04	United Bank Vienna, VA	10855 Lee Highway City of Fairfax, VA	Closed
12-28-04	River City Bank Mechanicsville, VA	8051 Mechanicsville Turnpike Mechanicsville, Hanover County, VA	Filed
12-29-04	Valley Bank Roanoke, VA	1327 Grandin Road, SW City of Roanoke, VA	Approved
12-29-04	The First Bank and Trust Company Lebanon, VA	150 West Main Street Wytheville, Wythe County, VA	Approved
12-29-04	United Bank Vienna, VA	8351 Greensboro Drive McLean, Fairfax County, VA	Closed

BRANCHES OF OUT-OF-STATE BANKS

<u>DATE</u>	<u>DESCRIPTION</u>	<u>ACTIVITY</u>
12-27-04	SunTrust Bank, Inc. Atlanta, GA to merge into it the National Bank of Commerce, Memphis, TN, and operate its Virginia branches at: (1) 115 W. Main Street, Bedford, VA; (2) 903 University City Boulevard, Blacksburg, VA; (3) 119 Lee Highway, Chilhowie, VA; (4) 555 N. Franklin Street NE, Christiansburg, VA; (5) 72 Kingston Drive, Daleville, VA; (6) 13264 Booker T. Washington Highway, Hardy, VA; (7) 4488 Electric Road, Roanoke, VA; (8) 5050 Rutgers Road, Roanoke, VA; (9) 3565 Orange Avenue NE, Roanoke, VA; (10) 4110 Brambleton Avenue SW, Roanoke, VA; (11) 670 Brandon Avenue, Roanoke, VA; (12) 5102 Williamson Road, Roanoke, VA; (13) 1401 Hersherberger Road NW, Roanoke, VA; (14) 161 Electric Road, Salem, VA; (15) 1395 W. Main Street, Salem, VA; (16) 915 Hardy Road, Vinton, VA; (17) 111 Franklin Road, Roanoke, VA (18) 2706 Ogden Road, Roanoke, VA; (19) 1925 Electric Road, Salem, VA; and (20) 999 Hardy Road, Vinton, VA	Filed

CREDIT UNION SERVICE FACILITY RELOCATION

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
12-30-04	DuPont Community Credit Union Waynesboro, VA	From: 403 West Court Street To: 305 West Court Street both in Woodstock, VA 22664	Effective

SECTION I (cont.)

**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>
12-27-04	Northern Star Credit Union, Incorporated, Portsmouth, VA, requests permission to expand its field of membership to include persons who live, work, worship, volunteer, or attend school in, businesses and other legal entities located in, the independent municipalities of Hampton, Newport News, Norfolk, Virginia Beach, Portsmouth, Chesapeake, and Suffolk, Virginia (2003 U. S. Census estimated population of 1,393,685)	Filed

**SECTION II
APPLICATIONS OF NATIONAL BANKS**

BRANCHES

<u>DATE</u>	<u>INSTITUTION</u>	<u>LOCATIONS</u>	<u>ACTIVITY</u>
12-17-04	Grayson National Bank Independence, VA	419 South Main Street Hillsville, VA	Opened

NO OTHER APPLICATIONS RECEIVED

*******IMPORTANT INFORMATION*******

**PLEASE MAKE NOTE OF OUR WEB SITE ADDRESS CHANGE
EFFECTIVE January 2005**

www.scc.virginia.gov/division/banking

Please also note my new e-mail address katrina.lewis@scc.virginia.gov

HAPPY NEW YEAR!