



**STATE CORPORATION COMMISSION  
BUREAU OF FINANCIAL INSTITUTIONS**

---

**WEEKLY INFORMATION BULLETIN**

---

October 25, 2013

**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, an e-mail request for such a hearing must be **received within 7 days from the date of this bulletin**. The e-mail should be sent to: [CorporateStructure@scc.virginia.gov](mailto:CorporateStructure@scc.virginia.gov). 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 Approved with the federal agencies shown below:

Comptroller of the Currency  
Northeastern District Office  
Director for District Licensing  
340 Madison Avenue, Fifth Floor  
New York, New York 10017-4613

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**

**APPLICATIONS REQUIRED BY CHAPTER 11, TITLE 6.2 OF THE CODE OF VIRGINIA**

DATE	DESCRIPTION	ACTIVITY
10-22-13	Stifel Financial Corp., St. Louis, MO and Stifel Bank & Trust to acquire Acacia Federal Savings Bank, Falls Church, VA	Approved

**APPLICATIONS REQUIRED BY SECTION 6.2-704 A OF THE CODE OF VIRGINIA**

10-24-13	Cardinal Financial Corporation, McLean, VA to acquire United Financial Banking Companies, Inc., Vienna, VA	Filed
10-22-13	Farmers Bankshares, Inc. to acquire all of the voting shares of Farmers Bank, Windsor, Virginia, Both of Windsor, VA	Approved

**MERGERS**

10-24-13	Cardinal Bank, McLean, VA to merge into it The Business Bank, Vienna, VA	Filed
----------	--	-------

**BRANCHES**

DATE	INSTITUTION	LOCATION	ACTIVITY
10-18-13	The Freedom Bank of Virginia Fairfax, VA	11700 Plaza America Drive Reston, Fairfax County, VA	Filed
09-30-13	Bank of Lancaster Kilmarnock, VA	6941 Northumberland Road Heathsville, Northumberland County, VA	Closed

**NAME CHANGES OF OUT-OF-STATE BANKS**

DATE	DESCRIPTION	ACTIVITY
10-21-13	Community Bank of Tri-County, Waldorf, MD, changed its name to Community Bank of the Chesapeake	Effective

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

10-18-13	Manufacturers and Traders Trust Company Buffalo, NY	341 East Market Street Leesburg, Loudoun County, VA	Filed
----------	---	--	-------

**CREDIT UNION SERVICE FACILITIES**

10-18-13	Virginia Credit Union, Inc. Richmond, VA	VCU-HS Main Hospital 1250 East Marshall Street Richmond, VA 23298	Filed
----------	---	---	-------

**SECTION II**

**NOTICES RECEIVED OF APPLICATIONS FILED WITH OCC**

None Reported