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	April 4, 2007	

VIA HAND DELIVERY

The Honorable Betty Ireland
Secretary of State
State of West Virginia
State Capitol
Charleston, West Virginia 25305

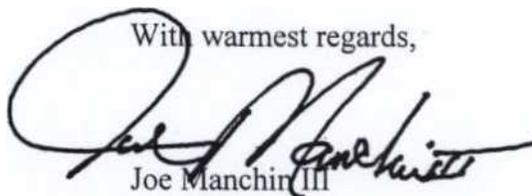
Dear Secretary Ireland:

Pursuant to the provisions of Section Fourteen, Article Seven of the Constitution of West Virginia, I hereby **disapprove and return** Enrolled **Senate** Bill No. 183.

I must object to this Bill because its proposed title does not reflect the amendments it purports to make to the Code of West Virginia. The title indicates that this Bill relates "to providing that the Board of Banking and Financial Institutions has the authority to approve acquisitions of out-of-state banks and bank holding companies by West Virginia state banks or bank holding companies." However, Enrolled Senate Bill No. 183 contains no such "approval" process by the Board of Banking and Financial Institutions. Instead, this Bill simply requires a West Virginia state bank seeking to make such an acquisition to file with the Banking Commissioner a copy of the application that it files with the applicable federal regulator. Accordingly, I find the title inconsistent with the substance of the Bill so as to render the Bill constitutionally defective.

For these reasons, I must veto this legislation.

With warmest regards,


Joe Manchin III
Governor

- cc: The Honorable Earl Ray Tomblin
President, West Virginia Senate
- The Honorable Richard Thompson
Speaker, West Virginia House of Delegates