

FOR IMMEDIATE RELEASE (12-27-2001)

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FDIC MAKES PUBLIC NOVEMBER ENFORCEMENT ACTIONS; NO ADMINISTRATIVE HEARINGS SCHEDULED

The Federal Deposit Insurance Corporation (FDIC) today released a list of orders of administrative enforcement actions taken against banks and individuals in November. No administrative hearings are scheduled for January 2002.

The FDIC processed a total of ten orders in November. These included one written agreement, six cease-and-desist orders, two civil money penalties and one termination of a cease-and-desist order.

Copies of the orders referred to above can be obtained from or inspected at the FDIC's Public Information Center, 801 17th Street, N.W., Room 100, Washington, D.C. (telephone (703) 562-2200 or 800-276-6003). The orders will also be made available on-line within a week of the issuance of this news release. To view the orders on-line, visit the FDIC's Web page at

http://www.fdic.gov/bank/individual/enforcement/index.html. A list of orders made public today follows.

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FINAL ORDERS ISSUED PURSUANT TO SECTION 9, 12 U.S.C. § 1819(a) (Written Agreement)

Providian Bank, Salt Lake City, UT; FDIC-01-186wa; Issued 11/21/01

FINAL ORDERS ISSUED PURSUANT TO SECTION 8(b), 12 U.S.C. § 1818(b) (Cease-and-Desist)



Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. It promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars — insured financial institutions fund its operations.

FDIC press releases and other information are available on the Internet at www.fdic.gov, by subscription electronically (go to www.fdic.gov/about/subscriptions/index.html) and may also be obtained through the FDIC's Public Information Center (877-275-3342 or 703-562-2200). PR-95-2001

First International Bank, Chula Vista, CA; FDIC-01-89b; Issued 11/1/01
California Center Bank, Los Angeles, CA; FDIC-01-181b; Issued 11/30/01
Connecticut Bank of Commerce, Stamford, CT; FDIC-01-178b; Issued 11/30/01
Citizens Community Bank of Decatur, Decatur, IL; FDIC-01-131b; Issued 11/16/01

Savanna State Bank, Savanna, IL; FDIC-01-119b; Issued 11/16/01

First Security Bank of Owensboro, Inc., Owensboro, KY; FDIC-01-154b; Issued 11/29/01

FINAL ORDERS ISSUED PURSUANT TO SECTION 8(i), 12 U.S.C. § 1818(i) (Civil Money Penalties)

ShoreBank, Chicago, IL; FDIC-01-097k; Order to Pay Civil Money Penalty of \$5,500; Issued 11/5/01

First Midwest Bank of Dexter, Dexter, MO; FDIC-01-149k; Order to Pay Civil Money Penalty of \$4,300; Issued 11/19/01

TERMINATION OF CEASE-AND-DESIST ORDER

Peoples Community Bank, Columbia, AL; FDIC-00-094b; Issued 11/13/01