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FDIC MAKES PUBLIC APRIL 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 April. No administrative hearings are scheduled for June.

The FDIC processed a total of 17 orders in April. These included three cease-and-desist orders, one written agreement, two removal and prohibition orders, three orders to pay civil money penalties, one prompt corrective action, four voluntary terminations of insurance and three terminations of cease-and-desist orders.

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.

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

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Valley Bank, Moreno Valley, CA; FDIC-01-055b; Issued 4/27/01

State Bank of Eldred, Eldred, IL; FDIC-01-027b and OBRE No. 2001-BBTC-09; Issued 4/20/01

Chohung Bank of New York, New York, NY; FDIC-01-032b; Issued 4/10/01



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-39-2001

FINAL ORDERS ISSUED PURSUANT TO SECTION 8(b), 12 U.S.C. § 1818(b) (Written Agreement)

Finance Factors, Ltd., Honolulu, HI; FDIC-01-034wa; Written Agreement Between Finance Factors, Ltd., the Federal Deposit Insurance Corporation and the Commissioner of Financial Institutions; Issued 4/13/01

FINAL ORDERS ISSUED PURSUANT TO SECTION 8(e), 12 U.S.C. § 1818(e) (Removal and Prohibition Orders)

People's Savings Bank of Brockton, South Easton, MA; FDIC-00-068e; against John A. Williams, Jr.; Issued 4/12/01

The Peoples Savings Bank, Urbana, OH; FDIC-00-020e; against Richard L. Wilson; Issued 4/12/01

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

People's Savings Bank of Brockton, South Easton, MA; FDIC-00-113k; Order to Pay against John A. Williams in the amount of \$25,000; Issued 4/12/01

Fulton Bank, Lancaster, PA; FDIC-00-140k; Order to Pay Civil Money Penalty in the amount of \$2,500; Issued 4/19/01

TSB Bank, Lomira, WI; FDIC-00-132k; Order to Pay Civil Money Penalty in the amount of \$1,700; Issued 4/4/01

FINAL ORDERS ISSUED PURSUANT TO SECTION 38, 12 U.S.C. § 18310 (Prompt Corrective Actions)

The Salt Lick Deposit Bank, Salt Lick, KY; FDIC-01-049pcas; Issued 4/17/01

ORDERS ISSUED PURSUANT TO SECTION 8(p), 12 U.S.C. § 1818(p) (Voluntary Terminations of Insurance)

Pacific Southwest Bank, Corpus Christi, TX; FDIC-01-029p; Issued 4/17/01

eCharge Bank, Salt Lake City, UT; FDIC-01-015p; Issued 4/3/01

FINAL ORDERS ISSUED PURSUANT TO SECTION 8(q), 12 U.S.C. § 1818(q) (Voluntary Terminations of Insurance)

Peoples Bank of Murray, Murray, KY; FDIC-01-030q; Issued 4/03/01

American State Bank, Portland, OR; FDIC-01-004q; Issued 4/3/01

TERMINATIONS OF CEASE-AND-DESIST ORDERS

Finance Factors, Ltd., Honolulu, HI; FDIC-00-001b; Issued 4/13/01

The Farmers State Bank, Ludell, KS; FDIC-98-092b; Issued 4/18/01

Farmers Bank of Vine Grove, Vine Grove, KY; FDIC-98-032b; Issued 4/24/01