



PRESS RELEASE

Federal Deposit Insurance Corporation

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FDIC MAKES PUBLIC JULY 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 July. No administrative hearings are scheduled for September.

The FDIC processed a total of eight orders in July. These included three cease-and-desist orders, one removal and prohibition order, two civil money penalties, one voluntary termination of deposit insurance 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 8(b), 12 U.S.C. § 1818(b) (Cease-and-Desist Orders)

McClave State Bank, McClave, CO; FDIC-01-065b; Issued 7/2/01

Rantoul First Bank, s. b., Rantoul, IL; FDIC-01-068b; Issued 7/26/01

vBank, A Savings Bank, Philadelphia, PA; FDIC-01-080b; Issued 7/13/01



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-58-2001

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

Synergy Bank, S.S.B., Waco, TX; FDIC-00-055e; against Charles S. "Sam" Smith;
Issued 7/2/01

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

West Des Moines State Bank, West Des Moines, IA; FDIC-01-082k, Order to Pay Civil
Money Penalty in the amount of \$5,000; Issued 7/26/01

Western State Bank, Waterloo, NE; FDIC-01-074k; Order to Pay Civil Money Penalty in
the amount of \$6,000; Issued 7/30/01

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

First USA Financial Services, Inc., Salt Lake City, UT; FDIC-01-091q; Issued 7/20/01

TERMINATION OF A CEASE-AND-DESIST ORDER

First State Bank, Waukomis, OK; FDIC-99-089b; Issued 7/9/01
