



PRESS RELEASE

Federal Deposit Insurance Corporation • Each Depositor insured to at least \$250,000

June 29, 2001

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FDIC MAKES PUBLIC MAY 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 May. No administrative hearings are scheduled for July.

The FDIC processed a total of 13 orders in May. These included two cease-and-desist orders, eight civil money penalties, one voluntary termination of insurance and two call report penalties.

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)

Metropolitan Bank, Oakland, CA; FDIC-01-066b; Issued 5/18/01

Citizens State Bank of Clara City, Clara City, MN; FDIC-00-127b; Issued 5/9/01

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



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-48-2001

First Mountain Bank, Big Bear Lake, CA; FDIC-01-048k; Order to Pay \$1,400; Issued 5/17/01

Novato Community Bank, Novato, CA; FDIC-01-028k; Order to Pay \$7,500; Issued 5/25/01

United Southern Bank, Umatilla, FL; FDIC-01-002k; Order to Pay \$13,500; Issued 5/21/01

The Peoples Bank, Winder, GA; FDIC-01-01

8k; Order to Pay \$4,000; Issued 5/17/01

Simmesport State Bank, Simmesport, LA; FDIC-00-119k; Order to Pay \$10,400; Issued 5/14/01

R-G Premier Bank of Puerto Rico, Hato Rey, PR; FDIC-00-130k; Order to Pay \$5,000; Issued 5/17/01

Citizens Bank, Kilgore, TX; FDIC-01-017k; Order to Pay \$2,500; Issued 5/17/01

Secured Trust Bank, Tyler, TX; FDIC-01-023k; Order to Pay \$3,500; Issued 5/7/01

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

West Coast Guaranty Bank, National Association, Hermitage, PA; FDIC-01-031q; Issued 5/4/01

**FINAL ORDERS ISSUED PURSUANT TO SECTION 7(a), 12 U.S.C. § 1817(a)
(Call Report Penalties)**

Rivoli Bank & Trust, Macon, GA; CR-01-0003-001; Stipulation and Consent Order to Pay \$2,100; Issued 5/14/01

Heritage Bank, Clarksville, Tennessee; CR-01-0003-002; Stipulation and Consent Order to Pay \$2,700; Issued 5/14/01
