



PRESS RELEASE

Federal Deposit Insurance Corporation

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FDIC MAKES PUBLIC SEPTEMBER ENFORCEMENT ACTIONS; ONE ADMINISTRATIVE HEARING SCHEDULED

The Federal Deposit Insurance Corporation (FDIC) today released a list of orders of administrative enforcement actions taken against banks and individuals in September. One administrative hearing is scheduled for November.

The FDIC processed a total of seven orders in September. These included one cease-and-desist order, four civil money penalties, one termination of a cease-and-desist order and one call report penalty.

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 ORDER ISSUED PURSUANT TO SECTION 8(b), 12 U.S.C. § 1818(b)

(Cease-and-Desist)

Farmers and Merchants Bank, Trezevant, TN; FDIC-01-069b; Issued 9/18/01

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

(Civil Money Penalties)

Bank of Commerce, Chanute, KS; FDIC-01-107k; Order to Pay Civil Money Penalty in the amount of \$1,200; Issued 9/3/01



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-77-2001

The Bank of Harlan, Harlan, KY; FDIC-01-008k; Order to Pay Civil Money Penalty in the amount of \$2,600; Issued 9/14/01

Hudson Savings Bank, Hudson, MA; FDIC-01-092k; Order to Pay Civil Money Penalty in the amount of \$1,350; Issued 9/27/01

Ranchers Banks, Belen, NM; FDIC-01-096k; Order to Pay Civil Money Penalty in the amount of \$35,950; Issued 9/24/01

FINAL ORDER ISSUED PURSUANT TO SECTION 7(a), 12 U.S.C. § 1817(a)

(Call Report Penalty)

The Philadelphia Trust Company, Philadelphia, PA; CR-01-0004-005; Stipulation and Consent Order to Pay \$1,344; Issued 9/12/01

TERMINATION

Cease-and Desist Order

Peoples Bank of Mendenhall, Mendenhall, MS; FDIC-00-012b; Issued 9/27/01

ADMINISTRATIVE HEARING SCHEDULED FOR NOVEMBER 2001

First International Bank, Chula Vista, CA; FDIC-01-089b; Section 8(b) Proceeding

Date:	November 12, 2001
Location:	San Diego, CA
FDIC contact:	Lou DiPietro, Senior Attorney San Francisco Regional Office, and Michael Gillaspie, Counsel Senior Litigator Kansas City Regional Office