



PRESS RELEASE

Federal Deposit Insurance Corporation

FOR IMMEDIATE RELEASE
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Media Contact:
David Barr (202) 898-6992

FDIC MAKES PUBLIC NOVEMBER 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 November. One administrative hearing is scheduled for January 2003.

The FDIC processed a total of 12 orders in November. These included two cease-and-desist orders, three removal and prohibition orders, three civil money penalty orders, one modification of a cease-and-desist order, 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 877-ASK-FDIC). 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)

Connecticut Bank of Commerce, Stamford, CT; FDIC-02-160c&b; FDIC-02-161c&b;
against Respondent Randolph W. Lenz and Respondent J. Donald Weand, Jr.; Issued
11/22/02

Southern Commerce Bank, Tampa, FL; FDIC-02-105b; Issued 11/22/02



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-135-2002

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

First Trust Bank of Illinois, Kankakee, IL; FDIC-02-038e; against Daniel P. Reid; Issued 11/18/02

The Union State Bank of Everest, Everest, KS; FDIC-01-136e; against John C. Atwater; Issued 11/8/02

Shelby Savings Bank, SSB, Center, TX; FDIC-01-012e; against Joe Brad Bass; Issued 11/18/02

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

First Trust Bank of Illinois, Kankakee, IL; FDIC-02-039k; Order to Pay Civil Money Penalty against Daniel P. Reid in the amount of \$5,000; Issued 11/18/02

The Union State Bank of Everest, Everest, KS; FDIC-02-067k; Order to Pay Civil Money Penalty against John C. Atwater in the amount of \$12,500; Issued 11/8/02

Shelby Savings Bank, SSB, Center, TX; FDIC-01-013k; Order to Pay Civil Money Penalty against Joe Brad Bass in the amount of \$2,500; Issued 11/18/02

MODIFICATION OF A CEASE-AND-DESIST ORDER

Bank of Calhoun County, Hardin, IL; FDIC-00-097b; Issued 11/27/02

TERMINATIONS OF CEASE-AND-DESIST ORDERS

First Commercial Bank (USA), Alhambra, CA; FDIC-01-146b; Issued 11/13/02

Pan American Bank, Chicago, IL; FDIC-01-177b; Issued 11/7/02

Elkhorn Valley Bank & Trust, Norfolk, NE; FDIC-01-171b; Issued 11/8/02

ADMINISTRATIVE HEARING SCHEDULED FOR JANUARY 2003

Farmers Bank
Hamburg, AR
FDIC-02-097b; Section 8(b) Proceeding

Date: January 28, 2003

Location: Memphis, TN

FDIC contact: Anne D. Davenport, Deputy Regional Counsel, Memphis Area Office