



PRESS RELEASE

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

FOR IMMEDIATE RELEASE
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FDIC MAKES PUBLIC JANUARY 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 January. No administrative hearings are scheduled for March.

The FDIC processed a total of 15 orders in January. These included three cease-and-desist orders, one removal and prohibition order, five civil money penalties, one voluntary order terminating deposit insurance, four terminations of cease-and-desist orders, and one modification of an order to cease-and-desist.

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 Orders)

First Commercial Bank (USA), Alhambra, CA; FDIC-01-146b; Issued 1/3/02

Elkhorn Valley Bank & Trust, Norfolk, NE; FDIC-01-171b; Issued 1/2/02

Harwood State Bank, Harwood, ND; FDIC-01-172b; Issued 1/8/02



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-24-2002**

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

The Felton Bank, Felton, DE; FDIC-01-116e; against Barbara C. Jarvis; Issued 1/25/02

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

First State Bank of Warren, Warren, AR; FDIC-01-113k; Order to Pay Civil Money Penalty in the amount of \$1,200; Issued 1/16/02

State Bank of Medora, Medora, IN; FDIC-01-137k; Order to Pay Civil Money Penalty in the amount of \$4,325; Issued 1/22/02

First Farmers State Bank, Sullivan, IN; FDIC-01-085k; Order to Pay Civil Money Penalty in the amount of \$1,200; Issued 1/16/02

Bank Star of the Bootheel, Steele, MO; FDIC-01-126k; Order to Pay Civil Money Penalty in the amount of \$1,750; Issued 1/16/02

DeKalb Community Bank, Smithville, TN; FDIC-01-158k; Order to Pay Civil Money Penalty in the amount of \$1,600; Issued 1/16/02

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

Commercial Bank of New York, New York City, NY; FDIC-01-169q; Issued 1/7/02

TERMINATIONS OF CEASE-AND-DESIST ORDERS

First Mountain Bank, Big Bear Lake, CA; FDIC-98-050b; Issued 1/17/02

Admire Bank, Emporia, KS; FDIC-00-117b; Issued 1/18/02

Unity Bank, Clinton, NJ; FDIC-00-082b; Issued 1/25/02

Walhalla State Bank, Walhalla, ND; FDIC-00-125b; Issued 1/25/02

MODIFICATION OF CEASE-AND-DESIST ORDER

Citizens Community Bank of Decatur, Decatur, IL; FDIC-01-131b; Issued 1/22/02