



PRESS RELEASE

Federal Deposit Insurance Corporation

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**FDIC MAKES PUBLIC SEPTEMBER ENFORCEMENT ACTIONS;
NO ADMINISTRATIVE HEARINGS SCHEDULED
FOR IMMEDIATE RELEASE**

The Federal Deposit Insurance Corporation (FDIC) today released a list of orders of administrative enforcement actions taken against banks and individuals in September. No administrative hearings are scheduled for November.

The FDIC processed a total of 14 orders in September. These included three cease-and-desist orders, two removal-and-prohibition orders, two civil money penalty orders, four terminations of cease-and-desist orders, two terminations of insurance, and one adjudicated decision. 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 877-275-3342). The orders will also be made available online within a week of the issuance of this news release. To view the orders online, visit the FDIC's Web page at <http://www.fdic.gov/bank/individual/enforcement/index.html>. A list of orders made public today follows.



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-102-2003

**FINAL ORDERS ISSUED PURSUANT TO SECTION 8(b), 12 U.S.C. § 1818(b)
(Cease-and-Desist)**

Oakland State Bank, Oakland, IA; FDIC-03-144b; Issued 9/16/03
United Orient Bank, New York, NY; FDIC-03-130b; Issued 9/30/03

The Bank and Trust of Puerto Rico, Hato Rey, PR; FDIC-03-075b; Issued 9/16/03

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

American Commercial Bank, Ventura, CA, Merged Into and Now Known as Mid-State Bank & Trust; Arroyo Grande, CA; FDIC-01-170e; against Joyce R. Touchette; Issued 9/3/03
Carolina First Bank, Greenville, SC; FDIC-03-015e; against Christopher D. Williams; Issued 9/30/03

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

Senath State Bank, Senath, MO; FDIC-03-100k; Order to Pay Civil Money Penalty in the amount of \$25,000; Issued 9/24/03
Carolina First Bank, Greenville, SC; FDIC-03-016k; Order to Pay Civil Money Penalty against Christopher D. Williams in the amount \$10,000; Issued 9/30/03

TERMINATIONS OF CEASE-and-DESIST ORDERS

Asiana Bank, Sunnyvale, CA, Merged Into and Now Known as Nara Bank, Sunnyvale, CA; FDIC-02-071b; Issued 9/15/03
First American Bank, Jackson, MS; FDIC-02-032b; Issued 9/16/03

Harwood State Bank, Harwood, ND; FDIC-01-172b; Issued 9/23/03

Planters Bank of Maury City, Maury City, TN; FDIC-91-169b; Issued 9/19/03

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

RFC Banking Company, Findlay, OH; FDIC-03-143q; Issued 9/17/03
Mill Creek Bank, Salt Lake City, UT; FDIC-03-103q; Issued 9/17/03

ADJUDICATED DECISION

First Mountain Bank, Big Bear Lake, CA; FDIC-99-070e; Decision and Order Denying Application to Modify or Terminate Order of Prohibition From Further Participation against Richard A. Lawson; Issued 9/8/03