



PRESS RELEASE

Federal Deposit Insurance Corporation

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Media Contact:
Frank Gresock (202) 898-6634

FDIC MAKES PUBLIC JUNE 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 June. No administrative hearings are scheduled for August.

The FDIC processed a total of 15 orders in June. These included three cease-and-desist orders, two civil money penalty orders, three termination of insurance orders, one voluntary termination of insurance order, one modification of a cease-and-desist order, three terminations of cease-and-desist orders, one termination of a written agreement, 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-72-2003

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

The Commercial Bank of Volusia County, Ormond Beach, FL; FDIC-03-050b; Issued 6/5/03

American Heritage Bank, Clovis, NM; FDIC-03-048b; Issued 6/16/03

Capital Community Bank, Inc., Orem, UT; FDIC-03-080b; Issued 6/11/03

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

Central Sierra Bank, San Andreas, CA; FDIC-02-211k; Order to Pay Civil Money Penalty in the amount of \$3,000; Issued 6/10/03

West Gate Bank, Lincoln, NE; FDIC-03-040k; Order to Pay Civil Money Penalty in the amount of \$16,400; Issued 6/11/03

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

GECC Financial Corporation, Honolulu, HI; FDIC-03-017p; Issued 6/24/03

ADP Savings Association, Fort Washington, PA; FDIC-03-118p; Issued 6/27/03

Green Tree Retail Services Bank, Rapid City, SD; FDIC-03-104p; Issued 6/27/03

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

Citic Ka Wah Bank Limited, New York City, NY; FDIC-03-121q; Issued 6/27/03

MODIFICATION

Heartland Community Bank, Franklin, IN; FDIC-02-026b; Modification of Order to Cease and Desist; Issued 6/13/03

TERMINATIONS OF CEASE-AND-DESIST ORDERS

McClave State Bank, McClave, CO; FDIC-01-065b; Issued 6/19/03

Farmers & Merchants Bank, Lakeland, GA; FDIC-00-085b; Issued 6/3/03

The Bank of Bolivar, Bolivar, TN; FDIC-01-125b; Issued 6/23/03

TERMINATION OF A WRITTEN AGREEMENT

Finance Factors, LTD.; Honolulu, HI; FDIC-01-034wa; Issued 6/6/30

ADJUDICATED DECISION

Cornerstone Community Bank, Chattanooga, TN; FDIC-00-050k; Decision and Order of Assessment of Civil Money Penalty against Marsha Yessick in the amount \$5,000; Issued 6/3/03