PRESS RELEASE

Federal Deposit Insurance Corporation

FDIC MAKES PUBLIC AUGUST 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 August. No administrative hearings are scheduled for October.

The FDIC processed a total of 22 orders in August. These included five cease-and-desist orders, three removal-and-prohibition orders, 11 civil money penalty orders, two terminations of cease-and-desist orders, 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.

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

Bank of Calhoun County, Hardin, IL; FDIC-00-097b; Issued 8/19/03

Security State Bank, Scott City, KS; FDIC-03-138b; Issued 8/29/03

North Oakland Community Bank, Rochester Hills, MI; FDIC-03-092b; Issued 8/12/03

Lakeside Community Bank, Sterling Heights, MI; FDIC-03-079b; Issued 8/12/03

Centennial Bank, Ogden, UT; FDIC-03-163b; Issued 8/27/03

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

Genesee Regional Bank, Rochester, NY; FDIC-03-051e; against Joseph D. Bellanca; Issued 8/27/03

Millennia Community Bank, Greenville, NC; FDIC-03-128e; against Herbert A. Gardner, Jr.; Issued 8/27/03

Clay County Bank, Clay, WV; FDIC-03-024e; against Jimmy D. Morris; Issued 8/27/03

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

The Halstead Bank, Halstead, KS; FDIC-03-060k; Order to Pay Civil Money Penalty in the amount of $6,300; Issued 8/22/03

Hudson United Bank, Mahwah, NJ; FDIC-03-123k; Order to Pay Civil Money Penalty in the amount of $10,000; Issued 8/20/03

Genesee Regional Bank, Rochester, NY; FDIC-03-052k; Order to Pay against Joseph D. Bellanca in the amount of $1,000; Issued 8/27/03

United-American Savings Bank, Pittsburgh, PA; FDIC-03-083k; against Thomas J. Gmiter in the amount of $1,000; Issued 8/28/03

United-American Savings Bank, Pittsburgh, PA; FDIC-03-084k; against Mary Ann Guernsey in the amount of $1,000; Issued 8/28/03

United-American Savings Bank, Pittsburgh, PA; FDIC-03-085k; against Theodore E. Javorsky in the amount of $1,000; Issued 8/28/03

United-American Savings Bank, Pittsburgh, PA; FDIC-03-086k; against Michael Kostko in the amount of $1,000; Issued 8/28/03

United-American Savings Bank, Pittsburgh, PA; FDIC-03-087k; against Edward A. Savikas in the amount of $ 1,000; Issued 8/28/03

United-American Savings Bank, Pittsburgh, PA; FDIC-03-088k; against Marian J. Speicher in the amount of $ 1,000; Issued 8/28/03

United-American Savings Bank, Pittsburgh, PA; FDIC-03-089k; against Leonard P. Wanzco in the amount of $ 1,000; Issued 8/28/03

Clay County Bank, Clay, WV; FDIC-03-045k; against Jimmy D. Morris in the amount of $5,000; Issued 8/27/03

TERMINATIONS OF CEASE-AND-DESIST ORDERS

First Bank of Jacksonville, Jacksonville, FL; FDIC-96-155b; Issued 8/13/03

Peoples State Bank, Hodgenville, KY; FDIC-02-077b; Issued 8/14/03

ADJUDICATED DECISION

First State Bank, Crossett, AR; FDIC-02-069b; Decision and Order to Cease and Desist; Issued 8/4/03