



# PRESS RELEASE

Federal Deposit Insurance Corporation

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## **FDIC MAKES PUBLIC OCTOBER 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 October. No administrative hearings are scheduled for December.

The FDIC processed a total of 30 orders in October. These included four cease-and-desist orders, 11 removal-and-prohibition orders, five civil money penalty orders, four terminations of insurance, five 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.



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](http://www.fdic.gov), by subscription electronically (go to [www.fdic.gov/about/subscriptions/index.html](http://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-114-2003

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

California Oaks State Bank, Thousand Oaks, CA; FDIC-03-183b; Issued 10/20/03

The Patterson Bank, Patterson, GA; FDIC-03-156b; Issued 10/20/03

Millennia Community Bank, Greenville, NC; FDIC-03-124b; Issued 10/2/03

Elderton State Bank, Elderton, PA; FDIC-03-131b; Issued 10/7/03

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

Durden Banking Company, Inc., Twin City, GA; FDIC-02-117e; against Carolyn N. Mills; Issued 10/15/03

Thomson State Bank, Thomson, IL; FDIC-02-094e; against Todd England; Issued 10/1/03

Savanna State Bank, Savanna, IL and Thomson State Bank, Thomson, IL; FDIC-02-095e; against Floyd England; Issued 10/1/03

Hartford-Carlisle Savings Bank, Carlisle, IA; FDIC-03-126e; against Donn Kevin Thierer; Issued 10/10/03

Hartford-Carlisle Savings Bank, Carlisle, IA; FDIC-03-127e; against Darin Lee Thierer; Issued 10/10/03

Citizens Bank, Georgetown, KY; FDIC-03-061e; against Jeffrey H. Otis; Issued 10/2/03

The Farmers Bank & Trust of Cheneyville; Cheneyville, LA; FDIC-03-135e; against James W. Thibodaux, Jr.; Issued 10/27/03

Jasper State Bank, Jasper, MN; FDIC-03-003e; against Keith G. Eitreim; Issued 10/10/03

Quad County State Bank, Viburnum, MO; FDIC-03-055e; against Sharon C. Miles; Issued 10/10/03

First State Bank, Abernathy, TX; FDIC-02-131e; against Jerry Givens; Issued 10/1/03

International Bank of Commerce, Laredo, TX; FDIC-02-195e; against Aida S. Moreno; Issued 10/1/03

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

Durden Banking Company, Inc., Twin City, GA; FDIC-02-118k; Order to Pay a Civil Money Penalty against Carolyn N. Mills in the amount of \$19,236.97; Issued 10/15/03

Savanna-Thomson State Bank, Savanna, IL and Thomson State Bank, Thomson, IL; FDIC-02-155k; Order to Pay a Civil Money Penalty against Floyd England in the amount of \$18,000 and against Todd England in the amount of \$7,000; Issued 10/1/03

Savanna-Thomson State Bank, Thomson, IL; FDIC-03-081k; Order to Pay a Civil Money Penalty against Diana England in the amount of \$5,000; Issued 10/1/03

First State Bank, Abernathy, TX; FDIC-02-133k; Order to Pay Civil Money Penalty against Jerry Givens in the amount of \$75,000; Issued 10/1/03

International Bank of Commerce, Laredo, TX; FDIC-03-011k; Order to Pay Civil Money Penalty against Aida S. Moreno in the amount of \$5,000; Issued 10/1/03

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

Amicus FSB, Maitland, FL; FDIC-03-133p; Issued 10/28/03

CIBC National Bank, Maitland, FL; FDIC-03-132p; Issued 10/28/03

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

Monterey Bay Bank, Watsonville, CA; FDIC-03-153q; Issued 10/2/03

Today's Bank, Vancouver, WA; FDIC-03-169q; Issued 10/15/03

**TERMINATIONS of ORDERS to CEASE and DESIST**

Bank of Pocahontas, Pocahontas, AR; FDIC-02-119b; Issued 8/28/03

International Finance Bank, Miami, FL; FDIC-02-018b; Issued 10/28/03

First Security Bank of Owensboro, Inc., Owensboro, KY; FDIC-01-154b; Issued 10/16/03

The Bank of Madison, Madison, NE; FDIC-01-176b; Issued 10/2/03

Farmer's and Merchants Bank, Trezevant, TN; FDIC-01-069b; Issued 10/22/03

#### **ADJUDICATED DECISION**

International Bank of Commerce, Laredo, TX; FDIC-00-005e; FDIC-00-092k; Decision and Order to Prohibit From Further Participation and Assessment of Civil Money Penalty against Susan Maddocks in the amount of \$15,000; Issued 10/7/03