



PRESS RELEASE

Federal Deposit Insurance Corporation

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Media Contact:
Frank Gresock (202) 898-6634

FDIC MAKES PUBLIC DECEMBER 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 December. No administrative hearings are scheduled for February.

The FDIC processed a total of 22 orders in December. These included two cease-and-desist orders, six removal and prohibition orders, six civil money penalty orders, seven voluntary terminations of deposit insurance, and one termination of a cease-and-desist order.

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.



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-7-2003

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

Bank of Pocahontas, Pocahontas, Arkansas; FDIC-02-119b; Issued 12/12/02

Jasper State Bank, Jasper, Minnesota; FDIC-02-153b; Issued 12/19/02

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

Bank of Calhoun County, Hardin, Illinois; FDIC-01-180e; against Larry R. Eberlin;
Issued 12/17/02

Home State Bank, Louisville, Nebraska; FDIC-01-140e; against Philip L. Pankonin;
Issued 12/6/02

Western State Bank, Devils Lake, North Dakota; FDIC-01-156e; against Todd B.
Thompson; Issued 12/6/02

Chickasha Bank & Trust Company, Chickasha, Oklahoma; FDIC-01-104e; against
Donna G. Otey; Issued 12/4/02

First Security State Bank, Cranfills Gap, Texas; FDIC-02-146e; against Bobby H.
Viertel; Issued 12/17/02

Home State Bank, Rochester, Texas; FDIC-01-047e; against George A. Mullino, Sr.;
Issued 12/4/02

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

Bank of Calhoun County, Hardin, Illinois; FDIC-02-015k; Order to Pay Civil Money
Penalty in the amount of \$1,000 against Larry R. Eberlin; Issued 12/17/02

First Security State Bank, Cranfills Gap, Texas; FDIC-01-060k; Order to Pay Civil
Money Penalty in the amount of \$25,000 against Bobby H. Viertel; Issued 12/17/02

The Peoples Bank of Bullitt County, Shepherdsville, Kentucky; FDIC-02-120k; Order to
Pay Civil Money Penalty in the amount of \$9,800; Issued 12/17/02

Strata Bank, Medway, Massachusetts; FDIC-01-187k; Order to Pay Civil Money Penalty
in the amount of \$2,500; Issued 12/13/02

Home State Bank, Louisville, Nebraska; FDIC-01-141k; Order to Pay Civil Money
Penalty in the amount of \$15,000 against Philip L. Pankonin; Issued 12/6/02

Western State Bank, Devils Lake, North Dakota; FDIC-02-109k; Order to Pay Civil Money Penalty in the amount of \$3,000 against Todd B. Thompson; Issued 12/6/02

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

oesbank, San Mateo, California; FDIC-02-185p; Issued 12/12/02

G & L Bank, Pensacola, Florida; FDIC-02-084p; Issued 12/20/02

State Bank of India, Flushing, New York; FDIC-02-144p; Issued 12/9/02

LBS Bank - New York, New York City, New York; FDIC-02-205p; Issued 12/26/02

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

The First National Bank of Sumner, Olney, Illinois; FDIC-02-191q; Issued 12/26/02

Peoples Bank of Northern Kentucky, Inc, Crestview Hills, Kentucky; FDIC-02-208q;
Issued 12/30/02

Industrial Bank of Korea, New York Branch; New York City, New York; FDIC-02-204q;
Issued 12/26/02

TERMINATION OF CEASE-AND-DESIST ORDER

Maryland Permanent Bank and Trust Company, Owings Mills, Maryland; FDIC-00-107b;
Issued 12/19/02