



# PRESS RELEASE

Federal Deposit Insurance Corporation

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## **FDIC Makes Public October 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 October. No administrative hearings are scheduled for December.

The FDIC processed a total of 27 orders in October. These included four cease and desist orders, seven removal and prohibition orders, eight civil money penalty orders, one termination of insurance order, and seven orders terminating orders to cease and desist.

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 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](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-124-2004

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

Bank of Wedowee, Wedowee, AL; FDIC-04-165b; Issued 10/29/04

Amerika Samoa Bank, Pago Pago, AS; FDIC-04-215b; Issued 10/4/04

Citizens Community Bank of Decatur, Decatur, IL; FDIC-04-213b; Issued 10/6/04

First Community Bank, Vanceburg, KY; FDIC-04-170b; Issued 10/4/04

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

BestBank, Boulder, CO; FDIC-00-007e; Decision and Order Denying Termination of Order of Prohibition From Further Participation Against John J. Schmalzer; Issued 10/21/04

Spivey State Bank, Swainsboro, GA; FDIC-04-177e; Order of Prohibition From Further Participation against Larry W. Scott; Issued 10/4/04

Hawkeye State Bank, Iowa City, IA; FDIC-04-023e; Order of Prohibition From Further Participation against Raymond G. Glass; Issued 10/4/04

Oakland State Bank, Oakland, IA; FDIC-04-099e; Order of Prohibition From Further Participation against Rick D. Waymaster; Issued 10/21/04

Peoples Bank of Northern Kentucky, Inc., Crestview Hills, KY; FDIC-03-176e; Order of Prohibition From Further Participation against John O. Finnan; Issued 10/21/04

Peoples Bank of Northern Kentucky, Inc., Crestview Hills, KY; FDIC-03-176e; Order of Prohibition From Further Participation against Marc C. Menne; Issued 10/21/04

First Bank of Central Jersey, North Brunswick, NJ; FDIC-04-113e; Order of Prohibition From Further Participation against Walter J. Smith; Issued 10/4/04

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

Washington State Bank, Washington, LA; FDIC-03-109k; Order to Pay against David Creig Brignac in the amount of \$3,000; Issued 10/22/04

Washington State Bank, Washington, LA; FDIC-03-110k; Order to Pay against Sue S. Brignac in the amount of \$5,000; Issued 10/22/04

Washington State Bank, Washington, LA; FDIC-03-111k; Order to Pay against John A. Andries in the amount of \$1,500; Issued 10/22/04

Washington State Bank, Washington, LA; FDIC-03-112k; Order to Pay against Abel A. Caillouet in the amount of \$1,500; Issued 10/22/04

Washington State Bank, Washington, LA; FDIC-03-113k; Order to Pay against Melvin B. Darby in the amount of \$1,500; Issued 10/22/04

Washington State Bank, Washington, LA; FDIC-03-114k; Order to Pay against Richard M. Hollier, Jr., in the amount of \$1,500; Issued 10/22/04

Wood & Huston Bank, Marshall, MO; FDIC-04-161k; Order to Pay Civil Money Penalty in the amount of \$2,100; Issued 10/28/04

First Bank of Central Jersey, North Brunswick, NJ; FDIC-04-114k; Order to Pay against Walter J. Smith in the amount of \$2,500; Issued 10/4/04

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

National Bank of the Great Lakes, Oak Brook, IL; FDIC-04-057p; Issued 10/13/04

**ORDERS TERMINATING ORDERS to CEASE and DESIST**

Community Bank of the Bay, Oakland, CA; FDIC-02-098b; Issued 10/26/04

Citizens Community Bank of Decatur, Decatur, IL; FDIC-01-131b; Issued 10/8/04

Illinois Community Bank, Effingham, IL; FDIC-01-010b; Issued 10/25/04

Bank of Calhoun County, Hardin, IL; FDIC-00-097b; Issued 10/14/04

State Bank of India, Mumbai, India; and State Bank of India, Broadway Branch, New York, NY; Flushing Branch, Flushing, NY; Park Avenue Branch, New York, NY; Chicago Branch, Chicago, IL; Los Angeles Agency, Los Angeles, CA; FDIC-01-127b; Issued 10/13/04

United Community Bank, Glasgow, KY; FDIC-04-001b; 10/25/04

First Security Bank & Trust, McLean, Island, KY; FDIC-02-065b; Issued 10/13/04