



PRESS RELEASE

Federal Deposit Insurance Corporation

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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 18 orders in December. These included two cease-and-desist orders, one removal-and-prohibition order, three civil money penalty orders, five terminations of cease-and-desist orders, six terminations of insurance, 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-07-2004

Final Orders Issued Pursuant to Section 8(b), 12 U.S.C. § 1818(b) (Cease-and-Desist)

First American Bank, Carpentersville, IL; FDIC-03-190b; Issued 12/9/03

Farmers Deposit Bank, Eminence, KY; FDIC-03-201b; Issued 12/22/03

Final Order Issued Pursuant to Section 8(e), 12 U.S.C. § 1818(e) (Removal and Prohibition Order)

Heartland Community Bank, Franklin, IN; FDIC-02-025e; against Kenneth Keith Fox; Issued 12/17/03

Final Order Issued Pursuant to Section 8(i), 12 U.S.C. § 1818(i) (Civil Money Penalties)

Heartland Community Bank, Franklin, IN; FDIC-02-147k; Order to Pay Civil Money Penalty against Kenneth Keith Fox in the amount of \$5,000; Issued 12/17/03

The Provident Bank, Jersey City, NJ; FDIC-03-154k; Order to Pay Civil Money Penalty in the amount of \$10,000; Issued 12/12/03

ScotiaBank de Puerto Rico, Hato Rey, PR; FDIC-03-164k; Order to Pay Civil Money Penalty in the amount of \$8,000; Issued 12/18/03

Terminations of Orders to Cease-and-Desist

Community Spirit Bank, Red Bay, AL; FDIC-01-122b; Issued 12/29/03

Banner County Bank, Inc., Harrisburg, NE; FDIC-01-036b; Issued 12/4/03

First State Bank, Tahlequah, OK; FDIC-01-166b; Issued 12/23/03

Dorchester State Bank, Dorchester, WI; FDIC-01-118b; Issued 12/24/03

Dorchester State Bank, Dorchester, WI; FDIC-02-073b; Issued 12/24/03

Final Order Issued Pursuant to Section 8(p), 12 U.S.C. § 1818(p) (Termination of Insurance)

Deutsche Bank Florida, National Association, Palm Beach, FL; FDIC-03-093p; Issued 12/15/03

Final Order Issued Pursuant to Section 8(q), 12 U.S.C. § 1818(q) (Terminations of Insurance)

Modesto Commerce Bank, Modesto, CA; FDIC-03-212q; Issued 12/24/03

Asiana Bank, Sunnyvale, CA; FDIC-03-207q; Issued 12/16/03

Korea Exchange Bank, Broadway Branch; New York City, NY; FDIC-03-220q; Issued 12/23/03

Pioneer Bank, A FSB, Baker City, OR; FDIC-03-210q; Issued 12/16/03

Providian Bank, Salt Lake City, UT; FDIC-03-223q; Issued 12/31/03

Adjudicated Decision

Connecticut Bank of Commerce, Stamford, CT; FDIC-02-174e, FDIC-02-158e, FDIC-02-160c&b, FDIC-02-161c&b, FDIC-02-175k, FDIC-02-176k, FDIC-02-177k, FDIC-02-178k, FDIC-02-179k, FDIC-02-180k, FDIC-02-181k, FDIC-02-182k; Decision and Order on Interlocutory Review; Issued 12/4/03