



PRESS RELEASE

Federal Deposit Insurance Corporation

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FDIC Makes Public April 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 April. No administrative hearings are scheduled for June.

The FDIC processed a total of 36 orders in April. These included four cease-and-desist orders, six removal-and-prohibition orders, ten civil money penalty orders, 13 terminations of insurance orders, two terminations of cease-and-desist orders, and one termination of a consent 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 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 Orders)

United Pacific Bank, City of Industry, CA; FDIC-03-192b; Issued 4/19/04

BAC Florida Bank, Coral Gables, FL; FDIC-04-083b; Issued 4/14/04

First Security Bank & Trust Company, Norton, KS; FDIC-04-047b; Issued 4/19/04



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-56-2004

Heritage Bank of Ashland, Inc., Ashland, KY; FDIC-04-032b; Issued 4/12/04

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

First Peoples Bank, Pine Mountain, GA; FDIC-04-054e; against William F. Talley, III; Issued 4/29/04

Jackson County Bank, Seymour, IN; FDIC-01-110e; against Louis C. Duncan, Jr.; Issued 4/28/04

Elderton State Bank, Elderton, PA; FDIC-04-025e; against Montford W. Miller; Issued 4/30/04

Elderton State Bank, Elderton, PA; FDIC-04-027e; against Connie D. Miller; Issued 4/30/04

Elderton State Bank, Elderton, PA; FDIC-04-048e; against Harold A. Altman; Issued 4/30/04

Rock Hill Bank & Trust, Rock Hill, SC; FDIC-04-040e; against C. Robert Herron; Issued 4/28/04

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

First Peoples Bank, Pine Mountain, GA; FDIC-04-055k; Order to Pay a Civil Money Penalty against William F. Talley, III in the amount of \$1,000; Issued 4/29/04

Commercial Bank & Trust Company, Monticello, AR; FDIC-03-184k; Order to Pay Civil Money Penalty in the amount of \$3,350; Issued 4/1/04

Planters & Citizens Bank, Camilla, GA; FDIC-04-039k; Order to Pay a Civil Money Penalty in the amount of \$1,750; Issued 4/21/04

Elderton State Bank, Elderton, PA; FDIC-04-003k; Order to Pay a Civil Money Penalty against Pamela E. Miller in the amount of \$1,000; Issued 4/30/04

Elderton State Bank, Elderton, PA; FDIC-04-004k; Order to Pay a Civil Money Penalty against Richard E. Pesta in the amount of \$1,000; Issued 4/30/04

Elderton State Bank, Elderton, PA; FDIC-04-005k; Order to Pay a Civil Money Penalty against Frederick M. Heilman in the amount of \$1,000; Issued 4/30/04

Elderton State Bank, Elderton, PA; FDIC-04-006k; Order to Pay a Civil Money Penalty against Chris D. Kimmel in the amount of \$1,000; Issued 4/30/04

Elderton State Bank, Elderton, PA; FDIC-04-007k; Order to Pay a Civil Money Penalty against Robert E. Solinger in the amount of \$1,000; Issued 4/30/04

Elderton State Bank, Elderton, PA; FDIC-04-026k; Order to Pay a Civil Money Penalty against Montford W. Miller in the amount of \$50,000; Issued 4/30/04

Elderton State Bank, Elderton, PA; FDIC-04-028k; Order to Pay a Civil Money Penalty against Connie D. Miller in the amount of \$5,000; Issued 4/30/04

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

Bay View Bank, National Association, San Mateo, CA; FDIC-03-211p; Issued 4/8/04

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

Cupertino National Bank, Cupertino, CA; FDIC-04-065q; Issued 4/7/04

Mount Diablo National Bank, Danville, CA; FDIC-04-067q; Issued 4/7/04

Peninsula Bank of Commerce, Millbrae, CA; FDIC-04-068q; Issued 4/7/04

Bank of Petaluma, Petaluma, CA; FDIC-04-060q; Issued 4/7/04

Mid Valley Bank, Red Bluff, CA; FDIC-04-087q; Issued 4/7/04

Bay Area Bank, Redwood City, CA; FDIC-04-062q; Issued 4/7/04

Golden Gate Bank, San Francisco, CA; FDIC-04-066q; Issued 4/7/04

San Jose National Bank, San Jose, CA; FDIC-04-069q; Issued 4/7/04

Bay Bank of Commerce, San Leandro, CA; FDIC-04-063q; Issued 4/7/04

Bank of Santa Clara, Santa Clara, CA; FDIC-04-061q; Issued 4/7/04

Coast Commercial Bank, Santa Cruz, CA; FDIC-04-064q; Issued 4/7/04

Valley Bank, Auburn, WA; FDIC-04-042q; Issued 4/7/04

TERMINATIONS

Orders Terminating an Order to Cease and Desist

State Bank of Eldred, Eldred, IL; FDIC-01-027b; Issued 4/12/04

High Desert State Bank, Albuquerque, NM; FDIC-02-013b; Issued 4/26/04

Order Terminating a Consent Order

Korea Exchange Bank, Seoul, Korea; and Korea Exchange Bank, Los Angeles Agency, Los Angeles, CA; and Korea Exchange Bank, Chicago Branch, Chicago, IL; and Korea Exchange Bank, Broadway Branch, New York, NY; (Now Known As) Nara Bank, N.A., Los Angeles, CA; and Korea Exchange Bank, New York Branch, New York, NY; and Korea Exchange Bank, Seattle Branch, Seattle, WA; FDIC-00-051b; Issued 4/22/04