



PRESS RELEASE

Federal Deposit Insurance Corporation

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FDIC Makes Public July 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 July. No administrative hearings are scheduled for September.

The FDIC processed a total of 19 orders in July. These included two cease-and-desist orders, nine removal-and-prohibition orders, seven civil money penalty orders, 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 877-275-3342). 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-87-2004

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

Smithfield State Bank of Smithfield, PA, Smithfield, PA; FDIC-04-117b; Issued 7/27/04

MemphisFirst Community Bank, Memphis, TN; FDIC-04-132b; Issued 7/12/04

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

1st United Bank (formerly known as Advantage Bank), Boca Raton, FL; FDIC-04-100e; against Eduardo A. Godoy; Issued 7/14/04

Citizens First Bank, Rome, GA; FDIC-04-129e; against Cooper C. Crawford; Issued 7/14/04

Frances Slocum Bank and Trust Company (now doing business as Frances Slocum Bank and Trust Company, National Association), Wabash, IN; FDIC-04-070e; against Roger D. Dyson; Issued 7/6/04

First BankCentre, Broken Arrow, OK; FDIC-04-102e; against Kimberly Seay; Issued 7/29/04

Rock Hill Bank and Trust, Rock Hill, SC; FDIC-04-088e; against Michelle D. Walling; Issued 7/6/04

First American Bank, SSB, Bryan, TX; FDIC-04-104e; against Dan W. Garlington; Issued 7/14/04

American State Bank, Lubbock, TX; FDIC-04-014e; against Danny Craig Blackwell; Issued 7/14/04

Bank of Sierra Blanca, Sierra Blanca, TX; FDIC-02-070e; against Rosa P. Sullivan; Issued 7/14/04

West Texas State Bank, Snyder, TX; FDIC-04-029e; against Anita Clinkinbeard; Issued 7/14/04

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

Peoples Bank, Paragould, AR; FDIC-03-120k; Order to Pay against Tim S. Wells in the amount of \$8,000; Issued 7/14/04

Central State Bank, Clayton, IL; FDIC-03-157k; Order to Pay Civil Money Penalty in the amount of \$8,050; Issued 7/21/04

Frances Slocum Bank and Trust Company (now doing business as Frances Slocum Bank and Trust Company, National Association), Wabash, IN; FDIC-04-071k; Order to Pay in the amount of \$5,000; Issued 7/6/04

Elderton State Bank, Elderton, PA; FDIC-04-121k; Order to Pay Civil Money Penalty in the amount of \$6,300; Issued 7/29/04

Rock Hill Bank and Trust, Rock Hill, SC; FDIC-04-089k; Order to Pay a Civil Money Penalty against Michelle D. Walling in the amount of \$5,000; Issued 7/6/04

American State Bank, Lubbock, TX; FDIC-04-015k; Order to Pay Civil Money Penalty against Danny Craig Blackwell in the amount of \$5,000; Issued 7/14/04

Bank of Lake Mills, Lake Mills, WI; FDIC-04-125k; Order to Pay Civil Money Penalty in the amount of \$2,875; Issued 7/29/04

ORDER TERMINATING AN ORDER TO CEASE AND DESIST

First Southern Bank, Florence, AL; FDIC-02-023b; Issued 7/22/04