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FDIC Makes Public August 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 August. No administrative hearings are scheduled for October.

The FDIC processed a total of 18 orders in August. These included four removal and prohibition orders, two suspension and prohibition orders, nine civil money penalty orders, one termination of insurance, one termination of a cease and desist order, 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-105-2004

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

Douglas County Bank, Douglasville, GA; FDIC-04-096e; against Deborah A. Hayes; Issued 8/2/04

First Bank of Georgia, Thomson, GA; FDIC-04-115e; against Brenda G. Bland; Issued 8/13/04

Oklahoma State Bank, Oklahoma City, OK; FDIC-04-137e; against Johnnie Raye Branch; Issued 8/2/04

United Community Bank (formerly known as First Central Bank), Lenoir City, TN; FDIC-04-013e; against Joseph Brian Hartley; Issued 8/13/04

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

Garden City Bank, Garden City, MO; FDIC-04-172g; Notice and Order of Suspension and Prohibition From Further Participation against Kenneth M. Matzdorff; Issued 8/13/04

NorCrown Bank, Livingston, NJ; FDIC-04-167g; Notice and Order of Suspension and Prohibition From Further Participation against Charles Kushner; Issued 8/13/04

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

Farmers State Bank of Hoffman, Hoffman, IL; FDIC-04-162k; in the amount of \$5,500; Issued 8/31/04

New York Community Bank, Westbury, NY; FDIC-04-147k; in the amount of \$8,000; Issued 8/18/04

First Community Bank of Palm Beach County, Pahokee, FL; FDIC-04-152k; in the amount of \$2,000; Issued 8/18/04

The Citizens Bank, Hickman, KY; FDIC-04-135k; in the amount of \$3,300; Issued 8/17/04

Bullitt County Bank, Shepherdsville, KY; FDIC-04-128e; in the amount of \$4,300; Issued 8/19/04

Benjamin Franklin Savings Bank, Franklin, MA; FDIC-03-216k; amended order against George A. Danello in the amount of \$30,000; Issued 8/2/04

United Community Bank (formerly known as First Central Bank), Lenoir City, TN; FDIC-04-037k; against Joseph Brian Hartley in the amount of \$1,500; Issued 8/13/04

Community State Bank, Union Grove, WI; FDIC-04-145k; in the amount of \$1,925; Issued 8/23/04

Waumandee State Bank, Waumandee, Wisconsin; FDIC-04-131k; in the amount of \$2,700; Issued 8/19/04

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

Issaquah Bank, Issaquah, WA; FDIC-04-157q; Issued 8/11/04

TERMINATION OF AN ORDER TO CEASE-AND-DESIST

First Enterprise Bank, Oklahoma City, OK; FDIC-02-053b; Issued 8/20/04

ADJUDICATED DECISION

Soy Capital Bank and Trust Company, Decatur, IL; FDIC-02-206e; Decision and Order to Prohibit From Further Participation against Leann Bennett; Issued 8/16/04