



PRESS RELEASE

Federal Deposit Insurance Corporation

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

The FDIC processed a total of 27 orders in May. These included eight cease-and-desist orders, four removal-and-prohibition orders, eight civil money penalty orders, and seven terminations of cease-and-desist orders.

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-72-2004

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

Central Illinois Bank, Champaign, IL; FDIC-04-086b; Issued 5/19/04

CIB Bank, Hillside, IL; FDIC-04-080b; Issued 5/19/04

CIB Bank, Indianapolis, IN; FDIC-04-084b; Issued 5/19/04

Commerce Bank & Trust Company, Worcester, MA; FDIC-04-093b; Issued 5/26/04

The Jefferson Bank, Fayette, MS; FDIC-04-056b; Issued 5/18/04

Hudson United Bank, Mahwah, NJ; FDIC-04-134b; Issued 5/28/04

Asia-Europe-Americas Bank, Seattle, WA; FDIC-04-109b; Issued 5/17/04

Marine Bank, Wauwatosa, WI; FDIC-04-085b; Issued 5/19/04

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

Peoples Community Bank, Columbia, AL; FDIC-03-160e; against Gloria G. Helms; Issued 5/5/04

First Bank of the South, Rainsville, AL; FDIC-04-019e; against Mark W. Wright; Issued 5/27/04

Capital City Bank, Topeka, KS; FDIC-04-041e; against Clinton O. Weidner; Issued 5/25/04

First International Bank & Trust, Watford City, ND; FDIC-04-059e; against Dean K. Hayek; Issued 5/24/04

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

Peoples Community Bank, Columbia, AL; FDIC-03-161k; Order to Pay Civil Money Penalty against Gloria G. Helms in the amount of \$7,500; Issued 5/5/04

First Bank of the South, Rainsville, AL; FDIC-04-033k; Order to Pay a Civil Money Penalty against Mark W. Wright in the amount of \$2,500; Issued 5/27/04

Peoples State Bank of Chandlerville, Chandlerville, IL; FDIC-04-050k; Order to Pay Civil Money Penalty in the amount of \$3,700; Issued 5/21/04

The Citizens Exchange Bank, Fairmont, IN; FDIC-04-034k; Order to Pay Civil Money Penalty in the amount of \$4,000; Issued 5/12/04

Oconee State Bank, Watkinsville, GA; FDIC-04-079k; Order to Pay Civil Money Penalty in the amount of \$4,500; Issued 5/11/04

Capital City Bank, Topeka, KS; FDIC-04-044k; Order to Pay Civil Money Penalty against Clinton O. Weidner in the amount of \$3,500; Issued 5/25/04

First Peoples Bank of Tennessee, Jefferson City, TN; FDIC-04-090k; Order to Pay Civil Money Penalty in the amount of \$6,000; Issued 5/11/04

Pioneer Bank, Auburndale, WI; FDIC-04-077k; Order to Pay Civil Money Penalty in the amount of \$1,200; Issued 5/18/04

ORDERS TERMINATING AN ORDER TO CEASE AND DESIST

Peoples Bank, Paragould, AR; FDIC-01-124b; Issued 5/4/04

First International Bank, Chula Vista, CA; FDIC-01-089b; Issued 5/17/04

Saehan Bank, Los Angeles, CA; FDIC-02-100b; Issued 5/10/04

First American Bank, Carpentersville, IL; FDIC-03-190b; Issued 5/19/04

Reading State Bank, Reading, KS; FDIC-02-086b; Issued 5/19/04

Elderton State Bank, Elderton, PA; FDIC-03-131b; Issued 5/26/04

Spencer State Bank, Spencer, WI (now known as Heritage Bank, Spencer, WI); FDIC-02-091b; Issued 5/28/04