



PRESS RELEASE

Federal Deposit Insurance Corporation • Each Depositor insured to at least \$250,000

FOR IMMEDIATE RELEASE
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Media Contact:
Frank Gresock (202) 898-6634

FDIC Makes Public August Enforcement Actions; No Administrative Hearings Scheduled

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 15 orders in August. These included seven removal and prohibition orders, one civil money penalty order, one cease and desist order, and six 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/neworders.html>. A list of orders made public today follows.

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

Bank of North Georgia (formerly known as Charter Bank and Trust Company), Alpharetta, GA; FDIC-05-041e; against Frederick E. Vargas; Issued 8/17/05

Columbus Bank and Trust, Columbus, GA; FDIC-05-018e; against Kimberly D. Parquette; Issued 8/17/05

Bank of Guam, Hagatna, GU; FDIC-05-113e; against Esther C. Espangel; Issued 8/17/05



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-95-2005

Farmers State Bank & Trust Co., Mount Sterling, IL; FDIC-05-099e; against Roger L. Wilson; Issued 8/17/05

Farmers State Bank, Yale, IA; FDIC-03-221e; against Brian D. Barber; Issued 8/1/05

Peoples Bank of Commerce, Cambridge, MN; FDIC-05-100e; against Eric J. Blumentritt; Issued 8/17/05

ONB Bank and Trust Company, Tulsa, OK; FDIC-05-085e; against Amanda K. Carder; Issued 8/17/05

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

Home Bank and Trust Company, Eureka, KS; FDIC-05-090k; Order to Pay Civil Money Penalty in the amount of \$2,000; Issued 8/2/05

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

First Security Bank & Trust, McLean, Island, KY; FDIC-05-098b; Issued 8/5/05

ORDERS TERMINATING AN ORDER TO CEASE AND DESIST

California Oaks State Bank, Thousand Oaks, CA; FDIC-04-220b; Order Terminating an Order to Cease and Desist; Issued 8/10/05

State Bank of Hamburg, Hamburg, MN; FDIC-03-203b; Order Terminating Order to Cease and Desist; Issued 8/9/05

Jasper State Bank, Jasper, MN; FDIC-02-153b; Order Terminating Order to Cease and Desist; Issued 8/4/05

First State Bank, Holly Springs, MS; FDIC-03-078b; Order Terminating an Order to Cease and Desist; Issued 8/9/05

Genesee Regional Bank, Rochester, NY; FDIC-02-037b; Order Terminating Order to Cease and Desist; Issued 8/2/05

Capital Community Bank, Inc., Provo, UT; FDIC-03-080b; Order Terminating an Order to Cease and Desist; Issued 8/3/05