



PRESS RELEASE

Federal Deposit Insurance Corporation

FOR IMMEDIATE RELEASE
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FDIC Makes Public October Enforcement Actions;

No Administrative Hearing Scheduled

The Federal Deposit Insurance Corporation (FDIC) today released a list of orders of administrative enforcement actions taken against banks and individuals in October. No administrative hearing is scheduled for December.

The FDIC processed a total of 20 orders in October. These included eight removal and prohibition orders, four civil money penalty orders, four terminations of insurance, one capital directive termination, and three terminations of orders to cease and desist.

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 on-line within a week of the issuance of this news release. To view the orders on-line, visit the FDIC's Web page at <http://www.fdic.gov/bank/individual/enforcement/neworders.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-125-2005

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

PeoplesSouth Bank, Colquitt, GA (formerly known as Peoples Community Bank, Columbia, AL); FDIC-05-042e; against James K. Potthoff; Issued 10/24/05

The Commercial Bank, Crawford, GA; FDIC-05-157e; against Milton P. Massey; Issued 10/11/05

Farmers & Merchants Community Bank, Senoia, GA; and Southern Community Bank, Fayetteville, GA; FDIC-05-153e; against Mary L. Roller; Issued 10/11/05

Apple River State Bank, Apple River, IL; FDIC-05-007e; against Lisa A. Wullweber; Issued 10/11/05

Exchange Bank, Gibbon, NE; FDIC-05-064e; against Scott Hobson; Issued 10/11/05
First Commercial Bank, Edmond, OK; FDIC-05-163e; against Connie L. Furry; Issued 10/11/05

Farmers and Merchants State Bank, Plankinton, SD; FDIC-05-123e; against Ryan T. Lambley; Issued 10/12/05

International Bank of Commerce, Brownsville, TX; FDIC-05-137e; against Gloria R. Martinez; Issued 10/24/05

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

PeoplesSouth Bank, Colquitt, GA (formerly known as Peoples Community Bank, Columbia, AL); FDIC-05-066k; Order to Pay a Civil Money Penalty against James K. Potthoff in the amount of \$3,000; Issued 10/24/05

Exchange Bank, Gibbon, NE; FDIC-05-065k; Order to Pay Civil Money Penalty against Scott Hobson in the amount of \$2,500; Issued 10/11/05

Oriental Bank and Trust, San Juan, PR; FDIC-05-086k; Order to Pay Civil Money Penalty in the amount of \$10,000; Issued 10/28/05

Farmers and Merchants State Bank, Plankinton, SD; FDIC-05-124k; Order to Pay Civil Money Penalty against Ryan T. Lambley in the amount of \$1,000; Issued 10/12/05

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

First Heritage Bank, Albuquerque, NM; FDIC-05-150p; Issued 10/4/05

The New York Branch of Arab Bank PLC, New York, NY; FDIC-05-059p; Issued 10/26/05

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

American Pacific Bank, Portland, OR; FDIC-05-182q; Issued 10/26/05

Associates Capital Bank, Inc., Salt Lake City, UT; FDIC-05-178q; Issued 10/3/05

ORDER TERMINATING CAPITAL DIRECTIVE

Farmers Bank, Hamburg, AR; FDIC-03-013bb; Issued 10/25/05

ORDERS TERMINATING ORDERS TO CEASE AND DESIST

Southern Commerce Bank, Tampa, FL; FDIC-02-105b; Issued 10/14/05

Security State Bank, Scott City, KS; FDIC-03-138b; Issued 10/7/05

First Community Bank, Vanceburg, KY; FDIC-04-170b; Issued 10/3/05