



PRESS RELEASE

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

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

The FDIC processed a total of 19 orders in May. These included one cease-and-desist order, nine removal-and-prohibition orders, seven civil money penalty orders, one termination of insurance order 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). 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 <http://www.fdic.gov/bank/individual/enforcement/neworders.html>. A list of orders made public today follows.

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

Muskegon Commerce Bank, Muskegon, MI; FDIC-05-031b; Issued 5/12/05

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

Fremont Bank, Fremont, CA; FDIC-05-052e; against Manuel T. Villamejor; Issued 5/3/05



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-67-2005

Montecito Bank & Trust, Santa Barbara, CA; FDIC-05-039e; against Robert S. Flanagan; Issued 5/26/05

County Bank, Rehoboth Beach, DE; FDIC-05-053e; against Johanna V. Noble; Issued 5/26/05

Jackson County Bank, Seymour, IN; FDIC-03-197e; against Judith Rohr; Issued 5/26/05
Liberty Trust & Savings Bank, Durant, IA; FDIC-05-029e; against Gayla A. Starcher; Issued 5/26/05

Garnavillo Savings Bank, Garnavillo, IA; FDIC-04-293e; against Kurt W. Kuenzel; Issued 5/3/05

The Bank, Oberlin, KS; FDIC-04-261e; against Sumner V. Schlenk; Issued 5/3/05
RFC Banking Company, Findlay, OH; FDIC-04-302e; against Bryan D. Jackson; Issued 5/31/05

The First State Bank, Canute, OK; FDIC-04-138e; against Carol S. Simpson; Issued 5/3/05

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

Security State Bank, Anamosa, IA; FDIC-05-032k; Order to Pay Civil Money Penalty in the amount of \$8,000; Issued 5/24/05

Garnavillo Savings Bank, Garnavillo, IA; FDIC-04-294k; Order to Pay Civil Money Penalty against Kurt W. Kuenzel in the amount of \$3,000; Issued 5/3/05

The Bank, Oberlin, KS; FDIC-05-038k; Order to Pay Civil Money Penalty against Sumner V. Schlenk in the amount of \$10,000; Issued 5/3/05

Berkshire Bank; Pittsfield, MA; FDIC-04-130k; Order to Pay Civil Money Penalty in amount of \$3,000; Issued 5/10/05

North Country Bank and Trust, Manistique, MI; FDIC-05-013k; Order to Pay in the amount of \$2,700; Issued 5/24/05

RFC Banking Company, Findlay, OH; FDIC-04-303k; Order to Pay against Bryan D. Jackson in the amount of \$15,000; Issued 5/31/05

AmericanWest Bank, Spokane, WA; FDIC-05-047k; Order to Pay Civil Money Penalty in the amount of \$9,000; Issued 5/23/05

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

Riggs Bank National Association, McLean, VA; FDIC-05-068q; Order of Approval of Termination of Insurance; Issued 5/18/05

ORDER TERMINATING AN ORDER TO CEASE AND DESIST

The Farmers Bank, Frankfort, IN; FDIC-05-010b; Issued 5/26/05