



PRESS RELEASE

Federal Deposit Insurance Corporation

FOR IMMEDIATE RELEASE
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FDIC Makes Public September 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 September. No administrative hearing is scheduled for November.

The FDIC processed a total of 26 orders in September. These included 14 removal and prohibition orders, nine civil money penalty orders, one cease and desist order, and two 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 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.

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

Bank of the Sierra, Porterville, CA; FDIC-05-094e; against Aurora B. Carlos; Issued 9/30/05

New Frontier Bank, Greeley, CO; FDIC-05-125e; against Fred S. Allison; Issued 9/16/05



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-113-2005

Citizens Bank & Trust Company, Eastman, GA; FDIC-05-127e; against William H. Hunt, Jr.; Issued 9/16/05

Central Pacific Bank, Honolulu, HI; FDIC-05-152e; against Anne Li; Issued 9/16/05

Cumberland Security Bank, Inc., Somerset, KY; FDIC-05-122e; against Oneida Bell; Issued 9/30/05

Cross Keys Bank, St. Joseph, LA; FDIC-05-145e; against Deborah Ann Mackey; Issued 9/30/05

Alliance Banking Company, New Buffalo, MI; FDIC-05-055e; against Marian L. Dobleski; Issued 9/16/05

Citizens Bank, Farmington, NM; FDIC-04-094e; against Mary Woods; Issued 9/16/05

Smithfield State Bank of Smithfield, Pa., Smithfield, PA; FDIC-05-069e; against Clyde M. Tewell; Issued 9/30/05

Smithfield State Bank of Smithfield, Pa., Smithfield, PA; FDIC-05-071e; against H. Wayne Reese; Issued 9/30/05

First Bank & Trust East Texas, Diboll, TX; FDIC-05-087e; against Bessie Lindsay; Issued 9/16/05

The First State Bank, Hallsville, TX; FDIC-05-091e; against April Gray; Issued 9/30/05

First State Bank Central Texas, Temple, TX; FDIC-05-081e; against Evelyn Diane Ahearn; Issued 9/30/05

Peoples Bank, Lynden, WA; FDIC-05-105e; against Deanne Husted; Issued 9/30/05

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

Main Street Bank, Covington, GA; FDIC-05-097k; Order to Pay in the amount of \$6,600; Issued 9/9/05

Citizens Bank, Mooresville, IN; FDIC-05-102k; Order to Pay in the amount of \$1,500; Issued 9/22/05

Farmers Savings Bank & Trust-Vinton, Vinton, IA; FDIC-05-121k; Order to Pay Civil Money Penalty in the amount of \$2,000; Issued 9/19/05

Sun Security Bank, Ellington, MO; FDIC-05-044k; Order to Pay Civil Money Penalty in the amount of \$4,000; Issued 9/16/05

Hudson Valley Bank, Yonkers, NY; FDIC-05-096k; Order to Pay Civil Money Penalty in the amount of \$5,000; Issued 9/20/05

Smithfield State Bank of Smithfield, Pa.; Smithfield, PA; FDIC-05-070k; Order to Pay against Clyde M. Tewell in the amount of \$160,000; Issued 9/30/05

Smithfield State Bank of Smithfield, Pa.; Smithfield, PA; FDIC-05-072k; Order to Pay against H. Wayne Reese in the amount of \$100,000; Issued 9/30/05

The Peoples State Bank (now known as The Peoples Community Bank), Mazomanie, WI; FDIC-05-093k; Order to Pay in the amount of \$2,150; Issued 9/20/05

The Bank of Spring Valley, Spring Valley, WI; FDIC-05-128k; Order to Pay in the amount of \$2,700; Issued 9/22/05

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

Wilcox County State Bank, Abbeville, GA; FDIC-05-120b; Issued 9/20/05

TERMINATIONS OF ORDERS TO CEASE AND DESIST

First Bank, Inc., Louisville, KY; FDIC-04-176b; Issued 9/29/05

Hudson United Bank, Mahwah, NJ; FDIC-04-134b; Issued 9/9/05