



PRESS RELEASE

Federal Deposit Insurance Corporation

FOR IMMEDIATE RELEASE
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FDIC Makes Public April 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 April. No administrative hearings are scheduled for June.

The FDIC processed a total of 13 orders in April. These included three cease and desist orders, two removal and prohibition orders, four civil money penalty orders, three terminations of cease and desist orders, and one termination of a suspension and prohibition 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 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(b), 12 U.S.C. § 1818(b) (Cease-and-Desist)

American State Bank, Lawrenceburg, IN; FDIC-04-287b; Issued 4/28/05

Pepperell Bank & Trust, Biddeford, ME; FDIC-05-045b; Issued 4/5/05

EastBank, Minneapolis, MN; FDIC-05-046b; Issued 4/26/05



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-50-2005

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

Calvert Bank, Calvert City, KY; FDIC-03-182e; against Lynn B. Jones; Issued 4/21/05

Farmers Deposit Bank, Eminence, KY; FDIC-04-149e; against Billy Joe Covington;
Issued 4/21/05

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

Calvert Bank, Calvert City, KY; FDIC-03-181k; Order to Pay against Lynn B. Jones in
the amount of \$25,000; Issued 4/21/05

Farmers Deposit Bank, Eminence, KY; FDIC-04-148k; Order to Pay Civil Money Penalty
against Billy Joe Covington in the amount of \$125,000; Issued 4/21/05

Millennia Community Bank, Greenville, NC; FDIC-04-053k; Order to Pay Civil Money
Penalty against Tiwarda F. Congleton in the amount of \$15,000; Issued 4/21/05

AmericanWest Bank, Spokane, WA; FDIC-05-020k; Order to Pay Civil Money Penalty in
the amount of \$9,000; Issued 4/5/05

ORDERS TERMINATING ORDERS TO CEASE AND DESIST

CIB Bank, Indianapolis, IN; FDIC-04-084b; Order Terminating Order to Cease and
Desist; Issued 4/14/05

First Security Bank & Trust Company, Norton, KS; FDIC-04-047b; Order Terminating
Order to Cease and Desist; Issued 4/14/05

Marine Bank, Wauwatosa, WI; FDIC-04-085b; Order Terminating Order to Cease and
Desist; Issued 4/15/05

ORDER TERMINATING ORDER OF SUSPENSION AND PROHIBITION

Norcrown Bank, Livingston, NJ; FDIC-04-167g; Order Terminating Order of Suspension
and Prohibition against Charles Kushner; Issued 4/20/05