



PRESS RELEASE

Federal Deposit Insurance Corporation

FOR IMMEDIATE RELEASE
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FDIC Makes Public January Enforcement Actions; One 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 January. One administrative hearing is scheduled for March.

The FDIC processed a total of eight orders in January. These included one cease and desist order, one removal and prohibition order, four civil money penalty orders, 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 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 ORDER ISSUED PURSUANT TO SECTION 8(b), 12 U.S.C. § 1818(b) (Cease-and-Desist)

WebBank, Salt Lake City, UT; FDIC-04-281b; Issued 1/31/05

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

Security Bank & Trust Company of Albany, Albany, GA; FDIC-04-180e; against Henry B. Stern; Issued 1/4/05



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-22-2005

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

Security Bank and Trust Company of Albany, Albany, GA; FDIC-04-179k; Order to Pay a Civil Money Penalty against Henry B. Stern in the amount of \$10,000; Issued 1/4/05

MidWestOne Bank, Burlington, IA; FDIC-04-214k; Order to Pay Civil Money Penalty in the amount \$5,200; Issued 1/24/05

Cornerstone Bank, Moorestown, NJ; FDIC-04-265k; Order to Pay Civil Money Penalty in the amount of \$2,500; Issued 1/18/05

River Bank, Stoddard, WI; FDIC-04-142k; Order to Pay Civil Money Penalty in the amount of \$3,350; Issued 1/18/05

ORDERS TERMINATING ORDERS TO CEASE AND DESIST

The Foster Bank, Chicago, IL; FDIC-03-004b; Issued 1/7/05

Millennia Community Bank, Greenville, NC; FDIC-03-124b; Issued 1/26/05

ADMINISTRATIVE HEARINGS SCHEDULED FOR MARCH 2005

Farmers State Bank, Yale, IA; In the Matter of Brian D. Barber; FDIC-03-221e and FDIC-03-222k; Section 8(e) and Civil Money Penalty Proceedings

Date: March 28, 2005

Location: Federal District Courthouse, Omaha, NE

FDIC contact: Jeffrey Hill, Senior Regional Attorney (Kansas City Regional Office) or Maria Valdez, Counsel (Washington, D.C.) Kansas City Regional Office