



PRESS RELEASE

Federal Deposit Insurance Corporation

FOR IMMEDIATE RELEASE
February 4, 2005

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FDIC Makes Public December 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 December. One administrative hearing is scheduled for February.

The FDIC processed a total of 19 orders in December. These included six cease and desist orders, three removal and prohibition orders, three civil money penalty orders, one termination of insurance order, and six orders terminating 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.

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

San Jose Tri-County Bank, San Jose, IL; FDIC-04-275b; Issued 12/14/04

Heritage Community Bank, Danville, KY; FDIC-04-204b; against John D. Mayes; Issued 12/16/04

Heritage Community Bank, Danville, KY; FDIC-05-005b; Issued 12/28/04



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-5-2005

State Bank of Belle Plaine, Belle Plaine, MN; FDIC-04-208b; Issued 12/14/04

Cleveland Community Bank, S.S.B., Cleveland, MS; FDIC-04-260b; Issued 12/15/04

Security State Bank, Stockdale, TX; FDIC-04-232b; Issued 12/21/04

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

Countryside Bank, Meriden, KS; FDIC-04-228e; against Stephanie R. Smith; Issued 12/16/04

Countryside Bank, Meriden, KS; FDIC-04-229e; against Scott D. Becker; Issued 12/16/04

Heritage Community Bank, Danville, KY; FDIC-04-140e; against John D. Mayes; Issued 12/16/04

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

City State Bank, Central City, IA; FDIC-04-218k; Order to Pay Civil Money Penalty in the amount of \$3,000; Issued 12/8/04

First Bank, Troy, NC; FDIC-04-269k; Order to Pay Civil Money Penalty in the amount of \$12,000; Issued 12/22/04

Wisconsin Community Bank, Cottage Grove, WI; FDIC-04-211k; Order to Pay Civil Money Penalty in the amount of \$1,600; Issued 12/30/04

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

TD Bank USA, FSB, Jersey City, NJ; FDIC-04-259p; Issued 12/21/04

ORDERS TERMINATING AN ORDER TO CEASE AND DESIST

Franklin Bank of California, Orange, CA (merged into and now known as Cass Commercial Bank, Bridgeton, MO); FDIC-00-013b; Issued 12/10/04

Bank of Chestnut, Chestnut, IL; FDIC-02-190b; Issued 12/14/04

The Jefferson Bank, Fayette, MS; FDIC-04-056b; Issued 12/17/04

Liberty Bank of New York, New York, NY; FDIC-01-147b; Issued 12/7/04

Friendship Bank (formerly known as Bank of Friendship) Friendship, TN; FDIC-03-030b; Issued 12/17/04

Centennial Bank, Ogden, UT; FDIC-03-163b; Issued 12/28/04

ADMINISTRATIVE HEARING

Millennia Community Bank, Greenville, NC; In the Matter of Tiwarda F. Congleton; FDIC-04-052e and FDIC-04-063k; Sections 8(e) and 8(i) Proceedings

Date: February 15, 2005

Location: Greenville, NC

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