



PRESS RELEASE

Federal Deposit Insurance Corporation

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

The FDIC processed a total of 16 orders in November. These included three cease and desist orders, four removal and prohibition orders, seven civil money penalty orders, and two terminations of insurance.

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/index.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)

Farmers Bank, Hamburg, AR; FDIC-04-252b; Issued 11/3/04

Beach Bank, Miami Beach, FL; FDIC-04-233b; Issued 11/5/04

Liberty Bank of New York, New York, NY; FDIC-04-253b; Issued 11/30/04

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



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-2-2005

United Mizrahi Bank, LTD., Los Angeles, CA; FDIC-04-217e; against Isabel Pacoli; Issued 11/4/04

State Bank of Kimball, Kimball, MN; FDIC-04-171e; against Gary R. Goebel; Issued 11/19/04

First Republic Bank, Las Vegas, NV; FDIC-04-246e, against Siu Kuen Ma; Issued 11/19/04

Cattaraugus County Bank, Little Valley, NY; FDIC-03-224e; against Richard C. Fitzgerald; Issued 11/19/04

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

United Mizrahi Bank, LTD, Los Angeles, CA; FDIC-04-216k; Order to Pay against Isabel Pacoli in the amount of \$5,000; Issued 11/4/04

Hills Bank and Trust Company, Hills, IA; FDIC-04-183k; Order to Pay Civil Money Penalty in the amount of \$43,700; Issued 11/29/04

Hills Bank and Trust Company, Hills, IA; FDIC-04-205k; Order to Pay Civil Money Penalty in the amount of \$15,000; Issued 11/23/04

State Bank of Hamburg, Hamburg, MN; FDIC-04-221k; Order to Pay Civil Money Penalty against Howard C. Reget in the amount of \$ 7,500; Issued 11/19/04

The Waterford Commercial & Savings Bank, Waterford, OH; FDIC-04-174k; Order to Pay Civil Money Penalty in the amount of \$2,850; Issued 11/10/04

Southport Bank, Kenosha, WI; FDIC-04-156k; Order to Pay in the amount of \$1,400; Issued 11/24/04

Farmers & Merchants Bank, Tomah, WI; FDIC-04-143k; Order to Pay Civil Money Penalty in the amount of \$2,800; Issued 11/29/04

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

Dillard National Bank, Gilbert, AZ; FDIC-04-237q; Issued 11/1/04

Howard Savings Bank, Glenview, IL; FDIC-04-235q; Issued 11/8/04