



PRESS RELEASE

Federal Deposit Insurance Corporation

FOR IMMEDIATE RELEASE
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FDIC Makes Public August 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 August. No administrative hearings are scheduled for October.

The FDIC processed a total of eight orders in August. These included five removal and prohibition orders, one civil money penalty order, one cease and desist order, and one termination of a cease and desist order.

Copies of the orders referred to above can be obtained from or inspected at the FDIC's Public Information Center, 3501 N. Fairfax Drive, Room E1002, Arlington, VA (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.

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

McHenry Savings Bank, McHenry, IL; FDIC-05-159e; against Karl J. Curry; Issued 8/16/06

State Bank of Waterloo, Waterloo, IL; FDIC-05-062e; against Becky L. Paddock; Issued 8/16/06

Commerce Bank (North), Ramsey, NJ; FDIC-05-187e; against Hebba Almonte; Issued 8/16/06



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-87-2006

Firstbank of Puerto Rico, Santurce, PR; FDIC-06-041e; against Elizabeth Sanchez Torres; Issued 8/16/06

State Bank & Trust Company, Beeville, TX and Commercial State Bank, Sinton, TX; FDIC-05-205e; against Lesle Dial; Issued 8/16/06

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

Westsound Bank, Bremerton, WA; FDIC-06-122k; Order to Pay Civil Money Penalty of \$6,000; Issued 8/4/06

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

Firstbank of Puerto Rico, Santurce, PR; FDIC-06-146b; Issued 8/24/06

Order Terminating Modified Order to Cease and Desist

Cross Country Bank, Wilmington, DE (now known as Applied Card Bank); FDIC-02-035b; Order Terminating Modified Order to Cease and Desist; Issued 8/31/06