



PRESS RELEASE

Federal Deposit Insurance Corporation

FOR IMMEDIATE RELEASE
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FDIC Makes Public October 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 October. No administrative hearing is scheduled for December.

The FDIC processed a total of nine orders in October. These included four removal and prohibition orders, four civil money penalty orders, and one modification to an 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.

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

Independence Community Bank, Brooklyn, NY; FDIC-06-155e; Order of Prohibition From Further Participation against Pamela A. Cruz; Issued 10/31/06

The Hicksville Bank, Hicksville, OH; FDIC-06-091e; Order of Prohibition From Further Participation against Alexandra M. Keating; Issued 10/31/06



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-108-2006

Citizens Bank of Pennsylvania, Philadelphia, PA; FDIC-06-095e; Order of Prohibition From Further Participation against Alia Williams; Issued 10/31/06

Southport Bank, Kenosha, WI; FDIC-06-065e; Order of Prohibition From Further Participation against Kimberly M. Morelli; Issued 10/31/06

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

Midwest Community Bank, Plainville, KS; FDIC-06-111k; Order to Pay Civil Money Penalty in the amount of \$6,335; Issued 10/20/06

Carroll County Trust Company of Carrollton, Missouri, Carrollton, MO; FDIC-06-136k; Order to Pay Civil Money Penalty in the amount of \$2,075; Issued 10/20/06

Citizens Bank and Trust Company, Chillicothe, MO; FDIC-06-060k; Order to Pay Civil Money Penalty in the amount of \$10,800; Issued 10/20/06

Israel Discount Bank of New York, New York, NY; FDIC-06-099k; Order to Pay in the amount of \$12,000,000; Issued 10/31/06

MODIFICATION

Friendship Bank, Friendship, TN; FDIC-05-035e; Order Modifying Order of Prohibition From Further Participation against Benny Fesmire; Issued 10/30/06