



PRESS RELEASE

Federal Deposit Insurance Corporation

FOR IMMEDIATE RELEASE
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FDIC Makes Public January 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 January. No administrative hearings are scheduled for March.

The FDIC processed a total of 24 orders in January. These included eight removal and prohibition orders, 12 civil money penalty orders, one cease and desist order, one termination of insurance order, 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, 877-275-3342 or e-mail at: publicinfo@fdic.gov. 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.

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

Liberty Bank, Alton, IL; FDIC-03-193e; against Mark L. Repking; Issued 1/10/06

American State Bank, Sioux Center, IA; FDIC-05-108e; against Calvin D. Cleveringa; Issued 1/10/06

Citizens Union Savings Bank, Fall River, MA; FDIC-05-164e; against Darlene M. Pacheco; Issued 1/10/06



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-26-2006

United Nebraska Bank, Grand Island, NE (merged into TierOne Bank, Lincoln, NE); FDIC-05-206e; against Neil S. Jensen; Issued 1/10/06

First Republic Bank, Las Vegas, NV; FDIC-05-089e; against V. Michelle Titus; Issued 1/10/06

Carolina First Bank, Greenville, SC; FDIC-05-221e; against Howard D. Barnard; Issued 1/10/06

Grand Bank of Texas, Grand Prairie, TX; FDIC-05-135e; against Toni Mills; Issued 1/10/06

Branch Banking and Trust Company of Virginia, Richmond, VA; FDIC-05-213e; against Darrell W. Dyson; Issued 1/10/06

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

First Bank and Trust Company of Illinois, Palatine, IL; FDIC-02-036k; Order to Pay against Michael C. Winter in the amount of \$40,000; Issued 1/10/06

Security State Bank, Guttenberg, IA; FDIC-05-146k; Order to Pay Civil Money Penalty in the amount of \$7,000; Issued 1/11/06

American State Bank, Sioux Center, IA; FDIC-05-109k; Order to Pay Civil Money Penalty against Calvin D. Cleveringa in the amount of \$5,000; Issued 1/10/06

Valley Bank Minnesota, Jordan, MN; FDIC-05-215k; Order to Pay Civil Money Penalty in the amount of \$2,900; Issued 1/20/06

The Richland Trust Company, Mansfield, OH; FDIC-05-222k; Order to Pay in the amount of \$11,100; Issued 1/17/06;

Smithfield State Bank of Smithfield, PA, Smithfield, PA; FDIC-05-073k; Order to Pay against William O. Burchinal in the amount of \$10,000; Issued 1/10/06

Smithfield State Bank of Smithfield, PA, Smithfield, PA; FDIC-05-074k; Order to Pay against Cynthia H. Cale in the amount of \$10,000; Issued 1/10/06

Smithfield State Bank of Smithfield, PA, Smithfield, PA; FDIC-05-075k; Order to Pay against David M. Callahan in the amount of \$5,000; Issued 1/10/06

Smithfield State Bank of Smithfield, PA, Smithfield, PA; FDIC-05-076k; Order to Pay against Fred A. Chipps in the amount of \$10,000; Issued 1/10/06

Smithfield State Bank of Smithfield, PA, Smithfield, PA; FDIC-05-077k; Order to Pay against Charles J. Cieszynski, Jr. in the amount of \$10,000; Issued 1/10/06

Smithfield State Bank of Smithfield, PA, Smithfield, PA; FDIC-05-078k; Order to Pay against Robert F. Danko in the amount of \$10,000; Issued 1/10/06

First Bank of Charleston, Inc., Charleston, WV; FDIC-05-223k; Order to Pay in the amount of \$3,400; Issued 1/18/06

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

Citizens Bank of Newburg, Rolla, MO; FDIC-05-239b; Issued 1/4/06

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

Belk National Bank, Lawrenceville, GA; FDIC-06-004q; Order of Approval of Termination of Insurance; Issued 1/30/06

ORDERS TERMINATING ORDERS TO CEASE AND DESIST

United Pacific Bank, City of Industry, CA; FDIC-02-152b; FDIC-03-192b; Issued 1/4/06

Cleveland Community Bank, S. S. B., Cleveland, MS; FDIC-04-260b; Issued 1/25/06