



PRESS RELEASE

Federal Deposit Insurance Corporation

FOR IMMEDIATE RELEASE
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FDIC Makes Public July 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 July. No administrative hearings are scheduled for September.

The FDIC processed a total of 24 orders in July. These included five removal-and-prohibition orders, 11 civil money penalty orders, three cease-and-desist orders, and five 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, 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)

Community Bank, Blountsville, AL; FDIC-03-035e; FDIC-03-033k; FDIC-02-198b; FDIC-02-127e; FDIC-03-032k; FDIC-03-090k; against Larry E. Bishop; Issued 7/26/06

Main Street Bank, Covington, GA; FDIC-05-188e; against Ellen Marie Dooley; Issued 7/26/06

Banterra Bank, Marion, IL; FDIC-05-156e; against Susan M. Furlow; Issued 7/26/06



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-81-2006

Mainstreet Bank, Forest Lake, MN; FDIC-06-056e; against Rebecca A. Ullmann; Issued 7/26/06

United Prairie Bank, Mountain Lake, MN; FDIC-06-002e; against Theodore P. Devine; Issued 7/26/06

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

Mountain Heritage Bank, Clayton, GA; FDIC-06-093k; Order to Pay in the amount of \$1,800;
Issued 7/21/06

Southern Community Bank, Fayetteville, GA; FDIC-05-234k; Order to Pay in the amount of \$2,400; Issued 7/5/06

First Bank of the South, Lawrenceville, GA; FDIC-06-018k; Order to Pay in the amount of \$1,900;
Issued 7/5/06

Blackhawk State Bank, Milan, IL; FDIC-05-218k; Order to Pay in the amount of \$3,400;
Issued 7/21/06

West Bank, West Des Moines, IA; FDIC-06-055k; Order to Pay Civil Money Penalty of \$5,440;
Issued 7/5/06

Commerce Bank & Trust Company, Worcester, MA; FDIC-06-047k; Order to Pay against R. Norman Peters in the amount of \$7,500; Issued 7/3/06

United Bank of Michigan, Grand Rapids, MI; FDIC-06-088k; Order to Pay in the amount of \$1,750; Issued 7/15/06

Union State Bank, Nanuet, NY; FDIC-06-109k; Order to Pay against James A. Martin in the amount of \$75,000; Issued 7/26/06

The Business Bank of Fox River Valley, Appleton, WI; FDIC-06-024k; Order to Pay in the amount of \$2,200; Issued 7/20/06

Farmers & Merchants Bank of Kendall, Kendall, WI; FDIC-06-057k; Order to Pay in the amount of \$5,555; Issued 7/5/06

Bank of Wisconsin Dells, Wisconsin Dells, WI; FDIC-06-069k; Order to Pay in the amount of \$7,900; Issued 7/15/06

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

First State Bank of Kensington, Kensington, MN; FDIC-06-101b; Issued 7/17/06

Bank of Paxton, Paxton, NE; FDIC-06-112b; Issued 7/28/06

Elsa State Bank & Trust Co., Elsa, TX; FDIC-06-117b; Issued 7/7/06

ORDERS TERMINATING AN ORDER TO CEASE AND DESIST

Bank of Wedowee, Wedowee, AL; FDIC-04-165b; Issued 7/27/06

Heritage Bank of Ashland, Inc., Ashland, KY; FDIC-04-032b; Issued 7/11/06

First Security Bank & Trust, McLean, Island, KY; FDIC-05-098b; Issued 7/14/06

Lakeside Community Bank, Sterling Heights, MI; FDIC-03-079b; Issued 7/25/06

Western State Bank, Waterloo, NE; FDIC-02-014b; Issued 7/31/06