



PRESS RELEASE

Federal Deposit Insurance Corporation

FOR IMMEDIATE RELEASE
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FDIC Makes Public November Enforcement Actions: No Administrative Hearings Scheduled for January

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 hearings are scheduled for January.

The FDIC processed a total of 18 orders in November. These included one cease-and-desist order, five removal and prohibition orders, four civil money penalty orders, four terminations of insurance, one modification of a removal and prohibition order, and three terminations of orders to cease and desist.

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.

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

First Bank of Northern Kentucky, Inc., Fort Mitchell, KY; FDIC-05-180b; Issued 11/17/05

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

Geneva State Bank, Geneva, NE; FDIC-05-168e; against Joseph R. Kamler; Issued 11/4/05



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-07-2006

American Heritage Bank, Clovis, NM; FDIC-05-148e; against Joel B. Burdell; Issued 11/4/05

Elsa State Bank and Trust Company, Elsa, TX; FDIC-04-122e; against Jorge Gomez; Issued 11/4/05

Washington Mutual Bank, Seattle, WA; FDIC-05-151e; against Kenneth D. Dawson; Issued 11/4/05

Washington Mutual Bank, Seattle, WA; FDIC-05-154e; against Joan Marie Capo; Issued 11/17/05

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

Republic Bank of Chicago, Darien, IL; FDIC-05-131k; Order to Pay in the amount of \$11,000; Issued 11/29/05

Town and Country Bank, Salem, MO; FDIC-05-144k; Order to Pay Civil Money Penalty in the amount of \$4,400; Issued 11/18/05

Geneva State Bank, Geneva, NE; FDIC-05-169k; Order to Pay Civil Money Penalty against Joseph R. Kamler in the amount of \$10,000; Issued 11/4/05

American Heritage Bank, Clovis, NM; FDIC-05-149k; Order to Pay Civil Money Penalty against Joel B. Burdell in the amount of \$20,000; Issued 11/4/05

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

First Heights Bank, a FSB, Houston, TX; FDIC-05-174p; Order of Termination of Insurance; Issued 11/9/05

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

The First National Bank of Fremont, Fremont, IN; FDIC-05-167q; Order of Approval of Termination of Insurance; Issued 11/1/05

May National Bank of Ohio, Lorain, OH; FDIC-05-183q; Order of Approval of Termination of Insurance; Issued 11/10/05

First Consumers National Bank, Lake Oswego, OR; FDIC-05-181q; Order of Approval of Termination of Insurance; Issued 11/28/05

MODIFICATION

Tennessee State Bank, Pigeon Forge, TN; FDIC-96-105e; Order Modifying Order of Removal From Office and Prohibition From Further Participation against Billy Proffitt; Issued 11/2/05

ORDERS TERMINATING AN ORDER TO CEASE AND DESIST

First Bank of Northern Kentucky, Inc., Fort Mitchell, KY; FDIC-03-215b; Issued 11/17/05

Security State Bank, Stockdale, TX; FDIC-04-232b; Issued 11/23/05

Asia-Europe-Americas Bank, Seattle, WA; Merged Into and Now Known as: The Cowlitz Bank, Longview, WA; FDIC-04-109b; Issued 11/8/05