



# PRESS RELEASE

Federal Deposit Insurance Corporation

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## **FDIC Makes Public February 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 February. No administrative hearing is scheduled for April.

The FDIC processed a total of 21 orders in February. These included seven removal and prohibition orders, five civil money penalty orders, five cease and desist orders and four orders terminating 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 E-1002, Arlington, VA (telephone 703-562-2200 or 877-275-3342). To view all orders online, visit the FDIC's Web page at <http://www.fdic.gov/bank/individual/enforcement/index.html>. A list of orders made public today follows.

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[PDF Help](#)

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

[Union State Bank, Pell City, AL; FDIC-06-129e; against Kevin Russell Flournoy; Issued 2/23/07 - PDF 42k](#)

[Georgia Bank & Trust, Calhoun, GA; FDIC-06-207e; against Mark R. Gallagher; Issued 2/23/07 - PDF 41k](#)

[Columbus Bank and Trust Company, Columbus, GA; FDIC-06-228e; against Janifer Morgan; Issued 2/23/07 - PDF 38k](#)



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](http://www.fdic.gov), by subscription electronically (go to [www.fdic.gov/about/subscriptions/index.html](http://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-25-2007

[Pioneer Bank, Sergeant Bluff, IA; FDIC-06-188e; against Deborah B. Anderson; Issued 2/23/07 - PDF 37k](#)

[State Bank of Cokato, Cokato, MN; FDIC-06-021e; against Robert N. Aanenson; Issued 2/23/07 - PDF 36k](#)

[Carolina First Bank, Greenville, SC; FDIC-06-141e; against Dirk P. Heiser; Issued 2/23/07 - PDF 35k](#)

[Chittenden Trust Company, Burlington, VT; FDIC-06-234e; against Lisa M. Arnold; Issued 2/23/07 - PDF 36k](#)

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

[Northeast Bank, Minneapolis, MN; FDIC-06-059k; Order to Pay Civil Money Penalty in the amount of \\$1,200; Issued 2/27/07 - PDF 34k](#)

[Jefferson Bank of Missouri, Jefferson City, MO; FDIC-06-249k; Order to Pay Civil Money Penalty in the amount of \\$5,800; Issued 2/27/07 - PDF 34k](#)

[Community Bank of Missouri, Richmond, MO; FDIC-06-243k; Order to Pay Civil Money Penalty in the amount of \\$1,785; Issued 2/27/07 - PDF 34k](#)

[Badger State Bank, Cassville, WI; FDIC-06-152k; Order to Pay in the amount of \\$1,150; Issued 2/14/07 - PDF 32k](#)

[Community Bank & Trust, Sheboygan, WI; FDIC-06-206k; Order to Pay Civil Money Penalty in the amount of \\$8,550; Issued 2/15/07 - PDF 45k](#)

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

[Lafayette Community Bank, Lafayette, IN; FDIC-06-238b; Issued 2/16/07 - PDF 108k](#)

[American Founders Bank, Inc., Frankfort, KY; FDIC-07-026b; Issued 2/22/07 - PDF 68k](#)

[United Bank and Trust Company, New Orleans, LA; FDIC-06-175b; Issued 2/16/07 - PDF 87k](#)

[Richton Bank & Trust Company, Richton, MS; FDIC-06-158b; Issued 2/23/07 - PDF 96k](#)

[Mid State Bank, Waterville, WA; FDIC-07-006b; Issued 2/8/07 - PDF 45k](#)

**ORDERS TERMINATING ORDERS TO CEASE AND DESIST**

[Beach Bank, Miami Beach, FL; FDIC-04-233b; Order Terminating the Order to Cease and Desist; Issued 2/2/07 - PDF 32k](#)

[Central Illinois Bank, Champaign, IL; FDIC-04-086b; Order Terminating Order to Cease and Desist; Issued 2/9/07 - PDF 39k](#)

[United Bank and Trust Company, New Orleans, LA; FDIC-03-172b; Order Terminating Order to Cease and Desist; Issued 2/16/07 - PDF 34k](#)

[MCNB Bank and Trust Company, Welch, WV; FDIC-06-029b; Order Terminating the Order to Cease and Desist; Issued 2/15/07 - PDF 30k](#)