



# PRESS RELEASE

Federal Deposit Insurance Corporation

FOR IMMEDIATE RELEASE  
February 8, 2007

**Media Contact:**  
Frank Gresock (202) 898-6634

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

The FDIC processed a total of 26 orders in December. These included seven removal and prohibition orders, 11 civil money penalty orders, five cease and desist orders, one termination of an order to cease and desist, one order terminating insurance and one modification of 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 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.

\*\*\*\*\*

### **Final Orders Issued Pursuant to Section 8(e), 12 U.S.C. § 1818(e) (Removal and Prohibition Orders)**

Desert Hills Bank, Phoenix, AZ; FDIC-05-058e; Order of Prohibition From Further Participation against Michelle D. Chavez; Issued 12/14/06 -- PDF 19k (PDF Help)

Gibsland Bank & Trust Company, Gibsland, LA; FDIC-06-172e; Order of Prohibition From Further Participation against Sherry V. Ebarb; Issued 12/14/06 -- PDF 24k (PDF Help)



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-12-2007

Independence Community Bank, Brooklyn, NY; FDIC-06-132e; Order of Prohibition From Further Participation against Joanne Simonetti; [Issued 12/14/06 -- PDF 25k \(PDF Help\)](#)

Sooner State Bank, Tuttle, OK; FDIC-06-178e; Order of Prohibition From Further Participation against Marsha G. King; [Issued 12/14/06 -- PDF 25k \(PDF Help\)](#)

Citizens Bank of Pennsylvania, Philadelphia, PA; FDIC-06-116e; Order of Prohibition From Further Participation against John C. Kile; [Issued 12/14/06 -- PDF 20k \(PDF Help\)](#)

Citizens Bank of Rhode Island, Providence, RI; FDIC-06-121e; Order of Prohibition From Further Participation against Roxane M. Anania; [Issued 12/14/06 -- PDF 19k \(PDF Help\)](#)

Independent Bank, Waco, TX; FDIC-06-067e; Order of Prohibition From Further Participation against Natalie J. Duncan-Smith; [Issued 12/14/06 -- PDF 25k \(PDF Help\)](#)

### **Final Orders Issued Pursuant to Section 8(i), 12 U.S.C. § 1818(i) (Civil Money Penalties)**

Beach Bank, Miami Beach, FL; FDIC-06-239k; Order to Pay in the amount of \$800,000; [Issued 12/27/06 -- PDF 107k \(PDF Help\)](#)

Union Credit Bank, Miami, FL; FDIC-06-147k; Order to Pay in the amount of \$70,000; [Issued 12/14/06 -- PDF 14k \(PDF Help\)](#)

State Bank of Countryside, Countryside, IL; FDIC-06-053k; Order to Pay in the amount of \$2,600; [Issued 12/8/06 -- PDF 18k \(PDF Help\)](#)

First United Bank, Crete, IL; FDIC-06-135k; Order to Pay Civil Money Penalty in the amount of \$5,500; [Issued 12/5/06 -- PDF 18k \(PDF Help\)](#)

Busey Bank, Urbana, IL; FDIC-06-103k; Order to Pay in the amount of \$5,200; [Issued 12/8/06 -- PDF 15k \(PDF Help\)](#)

Solon State Bank, Solon, IA; FDIC-06-164k; Order to Pay Civil Money Penalty in the amount of \$3,000; [Issued 12/15/06 -- PDF 16k \(PDF Help\)](#)

Union Bank, Kansas City, MO; FDIC-06-160k; Order to Pay Civil Money Penalty in the amount of \$3,500; [Issued 12/8/06 -- PDF 16k \(PDF Help\)](#)

Bank of Lee's Summit, Lee's Summit, MO; FDIC-06-166k; Order to Pay Civil Money Penalty in the amount of \$6,000; [Issued 12/8/06 -- PDF 18k \(PDF Help\)](#)

American Bank Center First (formerly known as Bank Center First), Bismarck, ND; FDIC-06-137k and FDIC-06-138k; Order to Pay Civil Money Penalties in the amount of \$7,050; [Issued 12/8/06 -- PDF 19k \(PDF Help\)](#)

Northland Financial, Steele, ND; FDIC-06-140k; Order to Pay Civil Money Penalty in the amount of \$800; Issued 12/8/06 -- PDF 16k (PDF Help)

PremierBank, Fort Atkinson, WI; FDIC-06-025k; Order to Pay in the amount of \$14,455; Issued 12/8/06 -- PDF 15k (PDF Help)

### **Final Orders Issued Pursuant to Section 8(b), 12 U.S.C. § 1818(b) (Cease-and-Desist)**

Silvergate Bank, La Jolla, CA; FDIC-06-200b; Order to Cease and Desist; Issued 12/18/06 -- PDF 45k (PDF Help)

First Vietnamese American Bank, Westminster, CA; FDIC-06-195b; Order to Cease and Desist; Issued 12/22/06 -- PDF 46k (PDF Help)

Farmers State Bank, S/B, Schell City, MO; FDIC-06-229b; Order to Cease and Desist; Issued 12/13/06 -- PDF 52k (PDF Help)

Mesilla Valley Bank, Las Cruces, NM; FDIC-06-168b; Order to Cease and Desist; Issued 12/7/06 -- PDF 46k (PDF Help)

Bank of Tokyo-Mitsubishi UFJ Trust Company, New York, NY; FDIC-06-184b; Order to Cease and Desist; Issued 12/18/06 -- PDF 544k (PDF Help)

### **Order Terminating Orders to Cease and Desist**

Western State Bank, Duarte, CA; (merged into and now known as Inland Community Bank, N.A.), Ontario, CA; FDIC-02-110b and FDIC-03-200b; Order Terminating Orders to Cease and Desist; Issued 12/1/06 -- -- PDF 8k (PDF Help)

### **Final Orders Issued Pursuant to Section 8(q), 12 U.S.C. § 1818(q) (Termination of Insurance)**

Universal Financial Corp., Salt Lake City, UT; FDIC-06-198q; Issued 12/15/06 -- PDF 14k (PDF Help)

### **Modification**

The Arkansas Valley State Bank, Broken Arrow, OK; FDIC-06-235e&j; Order Modifying Order of Prohibition From Further Participation against James Douglas Kimbrough; Issued 12/27/06 -- PDF 13k (PDF Help)