



PRESS RELEASE

Federal Deposit Insurance Corporation • Each Depositor insured to at least \$250,000

FOR IMMEDIATE RELEASE
December 29, 2008

Media Contact:
LaJuan Williams-Dickerson
(202) 898-3876 (office)

FDIC Makes Public November Enforcement Actions; No Administrative Hearings are Scheduled

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.

The FDIC processed a total of 21 orders in November. These included eight cease and desist orders; eight civil money penalties; one Section 19 (Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution); and four orders terminating temporary order to cease and desist.

Copies of the orders referred to above can be obtained from or inspected at the FDIC's Public Information Center, 3501 Fairfax Drive, Room E-1002, Arlington, VA (telephone 703-562-2200 or 1-877-275-3342). 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(b), 12 U.S.C. § 1818(b) (Cease-and-Desist)

First Tuskegee Bank, Tuskegee, AL; FDIC-08-159b; [Issued 11/19/08 - PDF](#) ([PDF Help](#))

Pacific Valley Bank, Salinas, CA; FDIC-08-235b; [Issued 11/7/08 - PDF](#) ([PDF Help](#))

Community Bank of San Joaquin, Stockton, CA; FDIC-08-302b; [Issued 11/19/08 - PDF](#) ([PDF Help](#))

State Bank of Park Rapids, Park Rapids, MN; FDIC-08-107b; [Issued 11/19/08 - PDF](#) ([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, 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-145-2008**

Blue Ridge Savings Bank, Inc., Asheville, N C; FDIC-08-293b; [Issued 11/3/08 - PDF \(PDF Help\)](#)

Silver Falls Bank, Silverton, OR; FDIC-08-272b; [Issued 11/25/08 - PDF \(PDF Help\)](#)

Mountain Commerce Bank, Erwin, TN; FDIC-08-213b; [Issued 11/13/08 - PDF \(PDF Help\)](#)

Franklin Bank, S.S.B., Houston, TX; FDIC-08-297b; [Issued 11/4/08 - PDF \(PDF Help\)](#)

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

Central State Bank, Clayton, IL; FDIC-08-089k; in the amount of \$2,695.00; [Issued 11/13/08 - PDF \(PDF Help\)](#)

Valley Bank, Moline, IL; FDIC-07-113k; in the amount of \$12,000; [Issued 11/12/08 - PDF \(PDF Help\)](#)

The Farmers Bank, Frankfort, IN; FDIC-07-262k; in the amount of \$8,450.00; [Issued 11/14/08 - PDF \(PDF Help\)](#)

The RiverBank, Wyoming, MN; FDIC-08-292k; in the amount of \$3,750.00; [Issued 11/21/08 - PDF \(PDF Help\)](#)

Willamette Valley Bank, Salem, OR; FDIC-08-284k; in the amount of \$4,900.00; [Issued 11/26/08 - PDF \(PDF Help\)](#)

Frontier Bank, Everett, WA; FDIC-08-264k; in the amount of \$48,895.00; [Issued 11/17/08 - PDF \(PDF Help\)](#)

Citizens State Bank, Cadott, WI; FDIC-07-268k; in the amount of \$4,800.00; [Issued 11/14/08 - PDF \(PDF Help\)](#)

State Bank of Newburg, Newburg, WI; FDIC-07-264k; in the amount of \$1,800.00; [Issued 11/6/08 - PDF \(PDF Help\)](#)

FINAL ORDERS ISSUED PURSUANT TO SECTION 19, 12 U.S.C. § 1829 (Section 19)

Hollis J. Leon; FDIC-08-233L; [Issued 11/20/08 - PDF \(PDF Help\)](#)

TERMINATIONS

Orders Terminating an Order to Cease and Desist

The Patterson Bank, Patterson, GA; FDIC-03-156b; [Issued 11/6/08 - PDF \(PDF Help\)](#)

Indian Village Community Bank, Gnadenhutten, OH; Now known as The Commercial and Savings Bank of Millersburg, Millersburg, OH; FDIC-07-243b; [Issued 11/5/08 - PDF \(PDF Help\)](#)

First BankAmericano, Elizabeth, NJ; FDIC-07-177b; [Issued 11/10/08 - PDF \(PDF Help\)](#)

United Bank of Philadelphia, Philadelphia, PA; FDIC-07-272b; [Issued 11/7/08 - PDF \(PDF Help\)](#)