



PRESS RELEASE

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

November 27, 2009

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FDIC Makes Public October Enforcement Actions; One Administrative Hearing Scheduled for December

The Federal Deposit Insurance Corporation (FDIC) today released a list of orders of administrative enforcement actions taken against banks and individuals in October. No administrative hearings are scheduled.

The FDIC processed a total of 86 matters in October. These included 40 cease and desist orders; seven removal and prohibition orders; 24 civil money penalties; three prompt corrective action directives; one voluntary termination of insurance; two section 19 orders; one modification; one order terminating notice of charges and hearing; one order terminating temporary order to cease and desist; five orders terminating order to cease and desist; one notice of intention to prohibit from further participation, notice of assessment of civil money penalty, findings of fact and conclusions of law, order to pay, and notice of hearing issued under sections 8(e) and 8(i) of the FDI Act.

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 individual orders below, click the link for the PDF next to the order. 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.



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-214-2009

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

Advantage Bank, Loveland, CO; FDIC-09-427b; Issued 10/21/09 - PDF (PDF Help)

The Felton Bank, Felton, DE; FDIC-09-432b; Issued 10/27/09 - PDF (PDF Help)

First City Bank of Florida, Fort Walton Beach, FL; FDIC-09-356b; Issued 10/15/09 - PDF (PDF Help)

Montgomery Bank & Trust, Ailey, GA; FDIC-09-325b; Issued 10/6/09 - PDF (PDF Help)

Eastside Commercial Bank, Conyers, GA; FDIC-09-217b; Issued 10/9/09 - PDF (PDF Help)

American Trust Bank, Roswell, GA; FDIC-09-301b; Issued 10/9/09 - PDF (PDF Help)

Ohana Pacific Bank, Honolulu, HI; FDIC-09-517b; Issued 10/22/09 - PDF (PDF Help)

Benchmark Bank, Aurora, IL; FDIC-09-404b; Issued 10/15/09 - PDF

American Metro Bank, Chicago, IL; FDIC-09-394b; Issued 10/30/09 - PDF (PDF Help)

Edgebrook Bank, Chicago, IL; FDIC-09-092b; Issued 10/23/09 - PDF (PDF Help)

Lincoln Park Savings Bank, Chicago, IL; FDIC-09-250b; Issued 10/6/09 - PDF (PDF Help)

Palos Bank and Trust Company, Palos Heights, IL; FDIC-09-279b; Issued 10/2/09 - PDF (PDF Help)

Peotone Bank and Trust Company, Peotone, IL; FDIC-09-184b; Issued 10/9/09 - PDF (PDF Help)

American Heartland Bank and Trust, Sugar Grove, IL; FDIC-09-345b; Issued 10/30/09 - PDF (PDF Help)

Elkhart Community Bank, Elkhart, IN; FDIC-09-297b; Issued 10/2/09 - PDF (PDF Help)

Hillcrest Bank, Overland Park, KS; FDIC-09-390b; Issued 10/21/09 - PDF (PDF Help)

Peoples Bank and Trust Company of Clinton County, Albany, KY; FDIC-09-405b; Issued 10/22/09 - PDF (PDF Help)

Citizens Bank & Trust Company, Covington, LA; FDIC-09-503b; Issued 10/27/09 - PDF (PDF Help)

Bank of Greensburg, Greensburg, LA; FDIC-09-403b; Issued 10/20/09 - PDF (PDF Help)

Citizens State Bank, New Baltimore, MI; FDIC-09-391b; Issued 10/15/09 - PDF (PDF Help)

Access Bank, Champlin, MN; FDIC-09-440b; Issued 10/22/09 - PDF (PDF Help)

Frontenac Bank, Earth City, MO; FDIC-09-443b; Issued 10/21/09 - PDF (PDF Help)

Union Bank, Kansas City, MO; FDIC-09-441b; Issued 10/5/09 - PDF (PDF Help)

Thayer County Bank, Hebron, NE; FDIC-09-475b; Issued 10/21/09 - PDF (PDF Help)

First State Bank, Cranford, NJ; FDIC-08-166b; Issued 10/2/09 - PDF (PDF Help)

West Coast Bank, Lake Oswego, OR; FDIC-09-453b; Issued 10/22/09 - PDF (PDF Help)

Coatesville Savings Bank, Coatesville, PA; FDIC-09-447b; Issued 10/8/09 - PDF (PDF Help)

R-G Premier Bank of Puerto Rico, Hato Rey, PR; FDIC-06-045b; Issued 10/23/09 - PDF (PDF Help)

Eurobank, San Juan, PR; FDIC-09-317b; Issued 10/9/09 - PDF (PDF Help)

Jefferson Bank, Dallas, TX; FDIC-09-452b; Issued 10/27/09 - PDF (PDF Help)

First Bank, Farmersville, TX; FDIC-09-420b; Issued 10/21/09 - PDF (PDF Help)

North Houston Bank, Houston, TX; FDIC-09-471b; Issued 10/7/09 - PDF (PDF Help)

Oasis Bank, SSB, Houston, TX; FDIC-09-387b; Issued 10/9/09 - PDF (PDF Help)

Madisonville State Bank, Madisonville, TX; FDIC-09-470b; Issued 10/7/09 - PDF (PDF Help)

Bank of South Texas, McAllen, TX; FDIC-09-455b; Issued 10/27/09 - PDF (PDF Help)

Capmark Bank, Midvale, UT; FDIC-09-213b; Issued 10/2/09 - PDF (PDF Help)

SunFirst Bank, St. George, UT; FDIC-09-409b; Issued 10/8/09 - PDF (PDF Help)

Evergreen Bank, Seattle, WA; FDIC-09-451b; Issued 10/23/09 - PDF (PDF Help)

Sterling Savings Bank, Spokane, WA; FDIC-09-507b; Issued 10/9/09 - PDF (PDF Help)

Southport Bank, Kenosha, WI; FDIC-09-435b; Issued 10/2/09 - PDF (PDF Help)

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

Rockland Trust Company, Rockland, MA; (Successor to Slade's Ferry Company Somerset, Massachusetts); FDIC-09-286e; against Kenneth R. Rezendes, Sr.; Issued 10/26/09 - PDF (PDF Help)

Key Community Bank, Inver Grove Heights, MN; FDIC-09-294e; against Tammy Michelle Dunckel; Issued 10/26/09 - PDF (PDF Help)

Bank of India, New York, NY; FDIC-09-381e; against Raghavan K. Sudhakaran; Issued 10/26/09 - PDF (PDF Help)

Bank of Hazelton, Hazelton, ND; FDIC-09-267e; against Esther Huber; Issued 10/26/09 - PDF (PDF Help)

Glencoe State Bank, Glencoe, OK; FDIC-09-211e; against Criss L. McGinty; Issued 10/26/09 - PDF (PDF Help)

First State Bank, Ketchum, OK; FDIC-08-331e; against Jeffrey L. McGlasson; Issued 10/26/09 - PDF (PDF Help)

SpiritBank, Tulsa, OK; FDIC-08-301e; against Larry Collins; Issued 10/26/09 - PDF (PDF Help)

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

Horizon Community Bank, Lake Havasu City, AZ; FDIC-09-436k; in the amount of \$6,740.00; Issued 10/6/09 - PDF (PDF Help)

Summit Bank, Prescott, AZ; FDIC-09-495k; in the amount of \$3,960.00; Issued 10/7/09 - PDF (PDF Help)

Apple River State Bank, Apple River, IL; FDIC-09-039k; in the amount of \$2,695.00; Issued 10/8/09 - PDF (PDF Help)

First Personal Bank, Orland Park, IL; FDIC-09-076k; in the amount of \$1,250.00; Issued 10/9/09 - PDF (PDF Help)

State Central Bank, Keokuk, IA; FDIC-09-487k; in the amount of \$9,500.00; Issued 10/26/09 - PDF (PDF Help)

Farmers Savings Bank, Wever, IA; FDIC-09-446k; in the amount of \$2,640.00; Issued 10/26/09 - PDF (PDF Help)

The First State Bank of Burlingame, Burlingame, KS; FDIC-09-419k; in the amount of \$8,000.00; Issued 10/26/09 - PDF (PDF Help)

The Bank of Kentucky, Inc.; Crestview Hills, KY; FDIC-09-196k; in the amount of \$30,415.00; Issued 10/22/09 - PDF (PDF Help)

The First Commonwealth Bank of Prestonsburg, Inc., Prestonsburg, KY; FDIC-09-243k; in the amount of \$1,650.00; Issued 10/22/09 - PDF (PDF Help)

East Boston Savings Bank, Boston, MA; FDIC-09-526k; in the amount of \$9,430.00; Issued 10/23/09 - PDF (PDF Help)

Rockland Trust Company, Rockland, MA; (Successor to Slade's Ferry Trust Company Somerset, Massachusetts); FDIC-09-287k; against Kenneth R. Rezendes, Sr. in the amount of \$40,000.00; Issued 10/26/09 - PDF (PDF Help)

Michigan Commerce Bank, Ann Arbor, MI; Successor in interest to Detroit Commerce Bank Detroit, Michigan; FDIC-09-417k; in the amount of \$3,500.00; Issued 10/22/09 - PDF (PDF Help)

The State Bank, Fenton, MI; FDIC-08-244k; in the amount of \$1,500.00; Issued 10/22/09 - PDF (PDF Help)

Key Community Bank, Inver Grove Heights, MN; FDIC-09-295k; against Tammy Michelle Dunckel in the amount of \$30,000.00; Issued 10/26/09 - PDF (PDF Help)

Community Bank of Marshall, Marshall, MO; FDIC-09-369k; in the amount of \$4,000.00; Issued 10/8/09 - PDF (PDF Help)

1st Advantage Bank, St. Peters, MO; FDIC-09-464k; in the amount of \$2,500.00; Issued 10/5/09 - PDF (PDF Help)

USA Bank, Port Chester, NY; FDIC-08-076k; against Robert W. Reeves in the amount of \$25,000.00; Issued 10/26/09 - PDF (PDF Help)

Bank of Hazelton, Hazelton, ND; FDIC-09-269k; against Esther Huber in the amount of \$ 5,000.00; Issued 10/26/09 - PDF (PDF Help)

The Delaware County Bank and Trust Company, Lewis Center, OH; FDIC-09-085k; in the amount of \$5,000.00; Issued 10/9/09 - PDF (PDF Help)

First State Bank, Ketchum, OK; FDIC-09-344k; against Jeffrey L. McGlasson in the amount of \$10,000.00; Issued 10/26/09 - PDF (PDF Help)

Firsttrust Savings Bank, Conshohocken, Pennsylvania; FDIC-09-312k; in the amount of \$10,000.00; Issued 10/1/09 - PDF (PDF Help)

Pacific International Bank, Seattle, WA; FDIC-09-359k; in the amount of \$3,740.00; Issued 10/13/09 - PDF (PDF Help)

Securant Bank & Trust, Menomonee Falls, WI; FDIC-08-248k; in the amount of \$1,550.00; Issued 10/6/09 - PDF (PDF Help)

Bank of Ontario, Ontario, WI; FDIC-09-158k; in the amount of \$5,350.00; Issued 10/8/09 - PDF (PDF Help)

FINAL ORDERS ISSUED PURSUANT TO SECTION 38, 12 U.S.C. § 1831o Prompt Corrective Actions

Imperial Capital Bank, La Jolla, CA; FDIC-09-553PCAS; Supervisory Prompt Corrective Action Directive; Issued 10/13/09 - PDF (PDF Help)

Rockbridge Commercial Bank, Atlanta, GA; FDIC-09-530PCAP; Supervisory Prompt Corrective Action Directive; Issued 10/28/09 - PDF (PDF Help)

LibertyPointe Bank, New York, NY; FDIC-09-554PCAS; Supervisory Prompt Corrective Action Directive; Issued 10/20/09 - PDF (PDF Help)

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

Spirit of America National Bank, Milford, OH; FDIC-09-579q; Issued 10/30/09 - PDF (PDF Help)

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

Steve M. Leonard; FDIC-09-383L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 10/5/09 - PDF (PDF Help)

John P. Murphy, FDIC-09-450L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 10/5/09 - PDF (PDF Help)

MODIFICATION

The Citizens Bank of Weir, Kansas, Weir, KS; FDIC-09-497e&j; FDIC-08-002e; Order Modifying Order of Prohibition from Further Participation against Martha E. Thompson; Issued 10/23/09 - PDF (PDF Help)

ORDER TERMINATING NOTICE OF CHARGES AND OF HEARING

Colonial Bank, Montgomery, AL; FDIC-09-402c&b; Issued 10/21/09 - PDF (PDF Help)

ORDER TERMINATING TEMPORARY ORDER TO CEASE AND DESIST

Colonial Bank, Montgomery, AL; FDIC-09-402c&b; Issued 10/21/09 - PDF (PDF Help)

TERMINATIONS

Order Terminating an Order to Cease and Desist

Hillcrest Bank Florida, Naples, FL; FDIC-09-466b; Issued 10/30/09 - PDF (PDF Help)

Mainstreet Bank, Forest Lake, MN; FDIC-08-158b; Issued 10/30/09 - PDF (PDF Help)

First Independent Bank, Russell, MN; FDIC-07-155b; Issued 10/8/09 - PDF (PDF Help)

Jennings State Bank, Spring Grove, MN; FDIC-07-220b; Issued 10/21/09 - PDF (PDF Help)

Brickwell Community Bank, Woodbury, MN; FDIC-08-332b; Issued 10/30/09 - PDF (PDF Help)

NOTICE ISSUED

(Note: A Notice is a proposal enforcement action and is not a final decision or order by the FDIC)

Notice of Intention to Prohibit From Further Participation, Notice of Assessment of Civil Money Penalty, Findings of Fact and Conclusions of Law, Order to Pay, and Notice of Hearing Issued under Sections 8(e) and 8(i) of the FDI Act

Bank of the West, San Francisco, California and Farmers Trust & Savings Bank, Earling, IA; FDIC-09-396e; FDIC-09-397k; Notice of Intention to Prohibit From Further Participation, Notice of Assessment of Civil Money Penalty, Findings of Fact and Conclusions of Law, Order to Pay, and Notice of Hearing; Issued 10/6/09 - PDF (PDF Help)

ADMINISTRATIVE HEARING SCHEDULED FOR DECEMBER 2009

Citizens Bank and Trust Company of Chicago, Chicago, IL; In the Matter of Robert Michael and George Michael; FDIC-03-106e and FDIC-03-107k; Section 8(e) and Civil Money Penalty Proceedings.

Date: December 30, 2009

Location: Everett McKinley Dirksen United States Courthouse Courtroom
719, 7th Floor
219 South Dearborn Street
Chicago, IL 60604

FDIC contact: Jann Harley, Counsel
Chicago Regional Office

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