



# PRESS RELEASE

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

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## **FDIC Makes Public July Enforcement Actions;**

### **No Administrative Hearings Are Scheduled**

#### **FOR IMMEDIATE RELEASE**

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

Beginning with this press-release, the FDIC is including a new section listing Notices issued during July 2009. The FDIC will continue to publish information on Notices issued in future monthly press releases covering enforcement actions and orders.

The FDIC processed a total of 64 matters in July. These included twenty-two cease and desist orders; one temporary cease and desist order; twelve removal and prohibitions; sixteen civil money penalties; two prompt corrective action directives; one Section 19; one modification; and six orders terminating an order to cease and desist; and three Notices.

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.



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-154-2009

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

Mesa Bank, Mesa, AZ; FDIC-09-106b; [Issued 7/8/09 - PDF](#) ([PDF Help](#))

Community Bank of Arizona, Phoenix, AZ; FDIC-09-247b; [Issued 7/22/09 - PDF](#) ([PDF Help](#))

Desert Hills Bank, Phoenix, AZ; FDIC-09-167b; [Issued 7/2/09 - PDF](#) ([PDF Help](#))

Commerce Bank of Southwest Florida, Fort Myers, FL; FDIC-09-113b; [Issued 7/9/09 - PDF](#) ([PDF Help](#))

Northside Bank, Adairsville, GA; FDIC-09-082b; [Issued 7/9/09 - PDF](#) ([PDF Help](#))

Ravenswood Bank, Chicago, IL; FDIC-09-155b; [Issued 7/15/09 - PDF](#) ([PDF Help](#))

ShoreBank, Chicago, IL; FDIC-07-074b; [Issued 7/14/09 - PDF](#) ([PDF Help](#))

Mt. Washington Co-Operative Bank, South Boston, MA; FDIC-09-311b; [Issued 7/14/09 - PDF](#) ([PDF Help](#))

State Bank of Delano, Delano, MN; FDIC-09-229b; [Issued 7/24/09 - PDF](#) ([PDF Help](#))

Northern Star Bank, Mankato, MN; FDIC-09-288b; [Issued 7/24/09 - PDF](#) ([PDF Help](#))

St. Stephen State Bank, Saint Stephen, MN; FDIC-09-182b; [Issued 7/14/09 - PDF](#) ([PDF Help](#))

LibertyPointe Bank, New York, NY; FDIC-09-112b; [Issued 7/16/09 - PDF](#) ([PDF Help](#))

Advantage Bank, Cambridge, OH; FDIC-09-195b; [Issued 7/31/09 - PDF](#) ([PDF Help](#))

MBank, Gresham, OR; FDIC-09-216b; [Issued 7/1/09 - PDF](#) ([PDF Help](#))

Royal Bank America, Narberth, PA; FDIC-09-282b; [Issued 7/16/09 - PDF](#) ([PDF Help](#))

First Midwest Bank, Centerville, SD; FDIC-09-200b; [Issued 7/15/09 - PDF](#) ([PDF Help](#))

Commercial State Bank of El Campo, El Campo, TX; FDIC-09-262b; [Issued 7/1/09 - PDF](#) ([PDF Help](#))

CIT Bank, Salt Lake City, UT; FDIC-09-337b; [Issued 7/16/09 - PDF](#) ([PDF Help](#))

Utah Community Bank, Sandy, UT; FDIC-09-315b; [Issued 7/16/09 - PDF](#) ([PDF Help](#))

Citizens State Bank, Hudson, WI; FDIC-09-261b; [Issued 7/24/09 - PDF](#) ([PDF Help](#))

Security Bank, New Auburn, WI; FDIC-09-111b; [Issued 7/8/09 - PDF](#) ([PDF Help](#))

Bank of Ontario, Ontario, WI; FDIC-09-160b; [Issued 7/30/09 - PDF](#) ([PDF Help](#))

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

Central Bank of Georgia, Ellaville, GA; FDIC-09-128c&b; [Issued 7/28/09 - PDF](#) ([PDF Help](#))

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

Bank of the West, San Francisco, CA FDIC-08-134e; against Cassidy Janosky [Issued 7/16/09 - PDF](#) ([PDF Help](#))

Alpine Bank, Glenwood Springs, CO; FDIC-08-093e; against Pamela J. Williams; [Issued 7/16/09 - PDF](#) ([PDF Help](#))

Farmers Trust & Savings Bank, Buffalo Center, IA; FDIC-08-014e; against Sara Jane Vriesen; [Issued 7/28/09 - PDF](#) ([PDF Help](#))

Central Progressive Bank, Lacombe, LA; FDIC-08-057e; against Dwayne G. Deer; [Issued 7/16/09 - PDF](#) ([PDF Help](#))

Harleysville Savings Bank, Harleysville, PA; FDIC-09-220e; against Jennifer M. McDermott; [Issued 7/28/09 - PDF](#) ([PDF Help](#))

Citizens Bank of Pennsylvania, Philadelphia, PA; FDIC-09-153e; against Regina C. Tolliver; [Issued 7/28/09 - PDF](#) ([PDF Help](#))

Citizens Bank of Pennsylvania, Philadelphia, PA; FDIC-09-154e; against Kern K. Haynes; [Issued 7/28/09 - PDF](#) ([PDF Help](#))

Virgin Islands Community Bank, Christiansted, St. Croix; (nka First Bank of Puerto Rico Santurce, PR); FDIC-07-233e; against Michael J. Dow, Sr.; [Issued 7/16/09 - PDF](#) ([PDF Help](#))

Benton Banking Company, Benton, TN; FDIC-08-003e; against Jimmy L. Goddard; [Issued 7/28/09 - PDF](#) ([PDF Help](#))

International Bank of Commerce, Laredo, TX; FDIC-08-298e; against Andrea N. Clawson; [Issued 7/16/09 - PDF](#) ([PDF Help](#))

Southside Bank, Tyler, TX; FDIC-08-132e, against Amber Penner; [Issued 7/16/09 - PDF](#) ([PDF Help](#))

Banner Bank, Walla Walla, WA; FDIC-08-237e; against Juan Francisco Alejandro; [Issued 7/28/09 - PDF](#) ([PDF Help](#))

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

Traders & Farmers Bank, Haleyville, AL; FDIC-09-145k; in the amount of \$4,000.00; [Issued 7/2/09 - PDF](#) ([PDF Help](#))

Bank of Walker County, Jasper, AL; FDIC-09-332k; in the amount of \$4,410.00; [Issued 7/28/09 - PDF](#) ([PDF Help](#))

Farmers Trust & Savings Bank, Buffalo Center, IA; FDIC-08-351k; against Sara Jane Vriesen in the amount of \$5,000.00; [Issued 7/28/09 -PDF](#) ([PDF Help](#))

Hillcrest Bank, Overland Park, KS; FDIC-09-277k; in the amount of \$8,000.00; [Issued 7/8/09 - PDF](#) ([PDF Help](#))

The Farmers Bank of Milton, Milton, KY; FDIC-08-336k; in the amount of \$3,500.00; [Issued 7/2/09 - PDF](#) ([PDF Help](#))

Monroe Bank & Trust, Monroe, MI; FDIC-07-216k; in the amount of \$12,400.00; [Issued 7/22/09 - PDF](#) ([PDF Help](#))

Prior Lake State Bank, Prior Lake, MN; FDIC-09-218k; in the amount of \$4,000.00; [Issued 7/8/09 - PDF](#) ([PDF Help](#))

Sound Banking Company, Morehead City, NC; FDIC-09-140k; in the amount of \$5,400.00; [Issued 7/27/09 - PDF](#) ([PDF Help](#))

Republic First Bank, Philadelphia, PA; FDIC-09-290k; in the amount of \$8,750.00; [Issued 7/9/09 - PDF](#) ([PDF Help](#))

Doral Bank, San Juan, PR; FDIC-09-228k; in the amount of \$38,030.00; [Issued 7/8/09 - PDF](#) ([PDF Help](#))

People's Bank and Trust Company of Pickett County, Byrdstown, TN; FDIC-09-327k; in the amount of \$5,390.00; [Issued 7/27/09 - PDF](#) ([PDF Help](#))

Main Street Bank Corp., Wheeling, WV; FDIC-09-259k; in the amount of \$9,600.00; [Issued 7/27/09 - PDF](#) ([PDF Help](#))

The Business Bank, Appleton, WI; FDIC-08-098k; in the amount of \$2,310.00; [Issued 7/7/09 - PDF](#) ([PDF Help](#))

ISB Community Bank, Ixonia, WI; FDIC-08-321k; in the amount of \$4,190.00; [Issued 7/22/09 - PDF](#) ([PDF Help](#))

Peoples State Bank, Prairie Du Chien, WI; FDIC-08-250k; in the amount of \$8,265.00; [Issued 12/23/08 - PDF](#) ([PDF Help](#))

Community Business Bank, Sauk City, WI; FDIC-08-226k; in the amount of \$1,400.00; [Issued 7/2/09 - PDF](#) ([PDF Help](#))

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

Affinity Bank, Ventura, CA; FDIC-09-375PCAS; [Issued 7/31/09 - PDF](#) ([PDF Help](#))

First State Bank, Sarasota, FL; FDIC-09-333PCAS; [Issued 7/9/09 - PDF](#) ([PDF Help](#))

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

Margo Harbridge, FDIC-08-190L; Order Granting Permission to File Section 19 Application and Approving Application for Consent to Participate in the Conduct of the Affairs of any Depository Institution; [Issued 7/6/09 - PDF](#) ([PDF Help](#))

### **MODIFICATION**

The Farmers & Merchants Bank, Dyer, TN; FDIC-94-073e; Order Modifying Order of Prohibition From Further Participation against Albert D. Noe; [Issued 7/16/09 - PDF](#) ([PDF Help](#))

### **TERMINATIONS**

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

Timberland Bank, El Dorado, AR; FDIC-08-145b; [Issued 7/17/09 - PDF](#) ([PDF Help](#))

MetroPacific Bank (In Receivership), Irvine, CA; Bank Purchase & Assumption - Now Known As: Sunwest Bank, Irvine, CA; FDIC-08-109b; [Issued 7/17/09 - PDF](#) ([PDF Help](#))

Mirae Bank (In Receivership), Los Angeles, CA; Whole Bank Purchase & Assumption - Now Known As: Wilshire State Bank, Los Angeles, CA; FDIC-09-172b; [Issued 7/17/09 - PDF](#) ([PDF Help](#))

The State Bank of Lebo, Lebo, KS; FDIC-07-251b; [Issued 7/23/09 - PDF](#) ([PDF Help](#))

Horizon Bank, Pine City, MM; FDIC-08-393b; [Issued 7/15/09 - PDF](#) ([PDF Help](#))

Millennium State Bank of Texas, Dallas, TX; FDIC-09-138b; [Issued 7/16/09 - PDF](#) ([PDF Help](#))

### **NOTICES ISSUED**

#### **Notices of Charges Issued under Section 8(b) of the FDI Act**

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

Central Bank of Georgia, Ellaville, GA; FDIC-09-128c&b; [Issued 7/28/09 - PDF \(PDF Help\)](#)

First State Bank, Cranford, NJ; FDIC-08-166b; [Issued 7/22/09 - PDF \(PDF Help\)](#)

Evergreen State Bank, Stoughton, WI; FDIC-08-410b; [Issued 7/29/09 - PDF \(PDF Help\)](#)