



# PRESS RELEASE

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

FOR IMMEDIATE RELEASE  
May 29, 2009

Media Contact:  
David Barr (202) 898-6992  
[dbarr@fdic.gov](mailto:dbarr@fdic.gov)

## **FDIC Makes Public April Enforcement Actions; One Administrative Hearing is Scheduled for June**

The Federal Deposit Insurance Corporation (FDIC) today released a list of orders of administrative enforcement actions taken against banks and individuals in April. One administrative hearing is scheduled.

The FDIC processed a total of 57 orders in April. These included 24 cease and desist orders; five removal and prohibitions; 17 civil money penalties; seven orders terminating orders to cease and desist; and adjudicated decision.

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)**

Plaza Bank, Irvine, CA; FDIC-09-175b; [Issued 4/29/09 - PDF \(PDF Help\)](#)

Mirae Bank, Los Angeles, CA; FDIC-09-172b; [Issued 4/27/09 - PDF \(PDF Help\)](#)

Independence Bank, Newport Beach, CA; FDIC-09-162b; [Issued 4/24/09 - PDF \(PDF Help\)](#)

New Resource Bank, San Francisco, CA; FDIC-09-103b; [Issued 4/28/09 - 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](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-79-2009**

Affinity Bank, Ventura, CA; FDIC-09-086b; [Issued 4/22/09 - PDF \(PDF Help\)](#)

Rocky Mountain Bank & Trust Florence, Florence, CO; FDIC-09-065b; [Issued 4/2/09 - PDF \(PDF Help\)](#)

New Frontier Bank, Greeley, CO; FDIC-09-146b; [Issued 4/6/09 - PDF \(PDF Help\)](#)

Coastal Community Bank, Panama City Beach, FL; FDIC-09-062b; [Issued 4/22/09 - PDF \(PDF Help\)](#)

Georgia Heritage Bank, Dallas, GA; FDIC-09-013b; [Issued 4/24/09 - PDF \(PDF Help\)](#)

Appalachian Community Bank, Ellijay, GA; FDIC-09-010b; [Issued 4/24/09 - PDF \(PDF Help\)](#)

Security Bank of Jones County, Gray, GA; FDIC-09-124b; [Issued 4/17/09 - PDF \(PDF Help\)](#)

Community Capital Bank, Jonesboro, GA; FDIC-09-019b; [Issued 4/16/09 - PDF \(PDF Help\)](#)

Security Bank of Bibb County, Macon, GA; FDIC-09-050b; [Issued 4/17/09 - PDF \(PDF Help\)](#)

Security Bank of Gwinnett County, Suwanee, GA; FDIC-08-411b; [Issued 4/17/09 - PDF \(PDF Help\)](#)

Security Bank of North Metro, Woodstock, GA; FDIC-09-116b; [Issued 4/17/09 - PDF \(PDF Help\)](#)

Bank of Lincolnwood, Lincolnwood, IL; FDIC-09-135b; [Issued 4/21/09 - PDF \(PDF Help\)](#)

West Suburban Bank, Lombard, IL; FDIC-08-384b; [Issued 4/23/09 - PDF \(PDF Help\)](#)

First Mariner Bank, Baltimore, MD; FDIC-07-285b; FDIC-08-358k; [Issued 4/22/09 - PDF \(PDF Help\)](#)

Butler Bank, Lowell, MA; FDIC-09-148b; [Issued 4/17/09 - PDF \(PDF Help\)](#)

Riverview Community Bank, Otsego, MN; FDIC-09-064b; [Issued 4/7/09 - PDF \(PDF Help\)](#)

Carson River Community Bank, Carson City, NV; FDIC-09-067b; [Issued 4/3/09 - PDF \(PDF Help\)](#)

Great Basin Bank of Nevada, Elko, NV; FDIC-09-095b; [Issued 4/15/09 - PDF \(PDF Help\)](#)

Badger State Bank, Cassville, WI; FDIC-09-077b; [Issued 4/30/09 - PDF \(PDF Help\)](#)

Marine Bank, Wauwatosa, WI; FDIC-09-43b; [Issued 4/14/09 - PDF \(PDF Help\)](#)

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

Bank of Brewton, Brewton, AL; FDIC-04-126e; against Mescila C. Lawson; [Issued 4/27/09 - PDF \(PDF Help\)](#)

Peoples Bank of Alabama, Cullman, AL; FDIC-08-245e; against Charles A. Graham; [Issued 4/27/09 - PDF \(PDF Help\)](#)

Branch Banking and Trust Company, Winston-Salem, NC; FDIC-08-028e; against Tonia B. Milner; [Issued 4/3/09 - PDF \(PDF Help\)](#)

Westernbank Puerto Rico, Mayaguez, PR; FDIC-08-396e; against Ivette Rexach Vazquez; [Issued 4/3/09 - PDF \(PDF Help\)](#)

Firstbank of Puerto Rico, Santurce, PR; FDIC-09-028e; against Louise Jennings; [Issued 4/3/09 - PDF \(PDF Help\)](#)

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

GE Money Bank, Salt Lake City, UT; FDIC-09-033OA; in the amount of \$13,046.40; [Issued 2/25/09 - PDF \(PDF Help\)](#)

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

Citizens Business Bank, Ontario, CA; FDIC-09-100k; in the amount of \$16,200; [Issued 4/8/09 - PDF \(PDF Help\)](#)

American Riviera Bank, Santa Barbara, CA; FDIC-09-071k; in the amount of \$440; [Issued 4/24/09 - PDF \(PDF Help\)](#)

Alpine Bank, Glenwood Springs, CO; FDIC-08-322k; in the amount of \$12,925; [Issued 4/15/09 - PDF \(PDF Help\)](#)

State Bank of Ashland, Ashland, IL; FDIC-09-001k; in the amount of \$3,400; [Issued 4/7/09 - PDF \(PDF Help\)](#)

First State Bank, Monticello, IL; FDIC-08-281k; in the amount of \$4,850; [Issued 4/7/09 - PDF \(PDF Help\)](#)

West Bank, West Des Moines, IA; FDIC-09-090k; in the amount of \$18,920; [Issued 4/23/09 - PDF \(PDF Help\)](#)

Farmers Deposit Bank of Middleburg, Inc., Middleburg, KY; FDIC-08-184k; in the amount of \$2,695; [Issued 4/1/09 - PDF \(PDF Help\)](#)

The Peoples Bank, Mount Washington, KY; FDIC-08-307k; in the amount of \$1,250; [Issued 4/7/09 - PDF \(PDF Help\)](#)

First United Bank, Farmerville, LA (merged with and now known as Community Trust Bank Choudrant, LA); FDIC-07-054k; against Zeke Eldo Tettleton in the amount of \$5,000; [Issued 4/14/09 - PDF \(PDF Help\)](#)

First United Bank, Farmerville, LA (merged with and now known as Community Trust Bank Choudrant, Louisiana); FDIC-07-355k; against William H. Maxwell in the amount of \$5,000; [Issued 4/14/09 - PDF \(PDF Help\)](#)

First Mariner Bank; Baltimore, MD; FDIC-07-285b; FDIC-08-358k; Order to Cease and Desist, Order for Restitution, and Order to Pay in the amount of \$50,000; [Issued 4/22/09 - PDF \(PDF Help\)](#)

Farmers and Merchants State Bank of Pierz, Pierz, MN; FDIC-09-089k; in the amount of \$2,000; [Issued 4/10/09 - PDF \(PDF Help\)](#)

Beneficial Mutual Savings Bank, Philadelphia, PA; FDIC-09-165k; in the amount of \$2,900; [Issued 4/28/09 - PDF \(PDF Help\)](#)

Slovak Savings Bank, Pittsburgh, PA; FDIC-09-031k; in the amount of \$5,000; [Issued 4/22/09 - PDF \(PDF Help\)](#)

Citizens First Bank, Wartburg, TN; FDIC-09-134k; in the amount of \$16,535; [Issued 4/29/09 - PDF \(PDF Help\)](#)

The Necedah Bank, Necedah, WI; FDIC-08-252k; in the amount of \$1,650; [Issued 4/7/09 - PDF \(PDF Help\)](#)

## **TERMINATIONS**

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

FirstBank Financial Services, McDonough, GA; now know as Regions Bank, Birmingham, AL; FDIC-08-165b; [Issued 4/30/09 - PDF \(PDF Help\)](#)

Orange Community Bank, Orange, CA; FDIC-07-120b; [Issued 4/27/09 - PDF \(PDF Help\)](#)

New Frontier Bank, Greeley, CO; FDIC-08-320b; [Issued 4/13/09 - PDF \(PDF Help\)](#)

New Frontier Bank, Greeley, CO; FDIC-09-146b; [Issued 4/20/09 -PDF \(PDF Help\)](#)

American Metro Bank, Chicago, IL; FDIC-07-114b; [Issued 8/1/08 - PDF \(PDF Help\)](#)

Farmers State Bank, Schell City, MO; FDIC-06-229b; [Issued 4/29/09 - PDF \(PDF Help\)](#)

Cape Fear Bank, Wilmington, NC; now known as First Federal Savings and Loan of Charleston, Charleston, SC; FDIC-09-005b; [Issued 4/23/09 - PDF \(PDF Help\)](#)

## **ADJUDICATED DECISION**

interState Net Bank (currently ISN Bank), Cherry Hill, NJ; FDIC-06-201e; FDIC-06-202k; Decision and Order to Prohibit From Further Participation and Assessment of Civil Money Penalties against Hal J. Shaffer in the amount of \$50,000; [Issued 4/23/09 - PDF \(PDF Help\)](#)

## **ADMINISTRATIVE HEARINGS SCHEDULED FOR JUNE 2009**

Frontier State Bank, Oklahoma City, Oklahoma: FDIC-07-288b; Section 8(b) Proceeding

Date: June 1, 2009

Location: Hon. C. Richard Miserendino  
Administrative Law Judge  
United States Courthouse  
U.S. District Court (Western District of Oklahoma), Courtroom 3403

200 N.W. 4th Street  
Oklahoma City, Oklahoma 73102

FDIC contact: Martin Silver, Senior Attorney  
Dallas Regional Office