



# PRESS RELEASE

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

FOR IMMEDIATE RELEASE  
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## **FDIC Makes Public March 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 March. No administrative hearings are scheduled.

The FDIC processed a total of 42 orders in March. These included twenty-three cease and desist orders; two removal and prohibitions; thirteen civil money penalties; one Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution (Section 19); and three orders terminating orders 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.

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

Nexity Bank, Birmingham, AL; FDIC-09-011b; [Issued 3/20/09 - PDF \(PDF Help\)](#)

Pan American Bank, Los Angeles CA; FDIC-09-114b; [Issued 3/23/09 - PDF \(PDF Help\)](#)

Innovative Bank, Oakland, CA; FDIC-09-066b; [Issued 3/3/09 - PDF \(PDF Help\)](#)

The Bank of Bonifay, Bonifay, FL; FDIC-08-325b; [Issued 3/23/09 - 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-56-2009

Security Exchange Bank, Marietta, GA; FDIC-08-352b; [Issued 3/10/09 - PDF \(PDF Help\)](#)

American Southern Bank, Kennesaw, GA; FDIC-08-366b; [Issued 3/31/09 - PDF \(PDF Help\)](#)

Heartland Bank, Leawood, KS; FDIC-08-342b; [Issued 3/30/09 - PDF \(PDF Help\)](#)

Century Bank of Kentucky, Inc., Lawrenceburg, KY; FDIC-08-262b; [Issued 3/23/09 - PDF \(PDF Help\)](#)

Statewide Bank, Covington, LA; FDIC-08-369b; [Issued 3/25/09 - PDF \(PDF Help\)](#)

K Bank, Randallstown, MD; FDIC-09-029b; [Issued 4/1/09 - PDF \(PDF Help\)](#)

Muskegon Commerce Bank, Muskegon, MI; FDIC-08-274b; [Issued 3/12/09 - PDF \(PDF Help\)](#)

State Bank of Aurora, Aurora, MN; FDIC-09-026b; [Issued 3/19/09 - PDF \(PDF Help\)](#)

Brickwell Community Bank, Woodbury, MN; FDIC-08-332b; [Issued 3/3/09 - PDF \(PDF Help\)](#)

The Riverbank, Wyoming, MN; FDIC-08-389b; [Issued 3/11/09 - PDF \(PDF Help\)](#)

The Farmers Bank, Lincoln, NE; FDIC-09-060b; [Issued 3/13/09 - PDF \(PDF Help\)](#)

Nuestro Banco, Raleigh, NC; FDIC-09-006b; [Issued 3/12/09 - PDF \(PDF Help\)](#)

Cooperative Bank, Wilmington, NC; FDIC-09-053b; [Issued 3/12/09 - PDF \(PDF Help\)](#)

Columbia Community Bank, Hillsboro, O R; FDIC-09-084b; [Issued 3/4/09 - PDF \(PDF Help\)](#)

First Bank & Trust, Brookings, S D; FDIC-07-228b; FDIC-07-260k; [Issued 3/26/09 - PDF \(PDF Help\)](#)

First State Bank, Wilmot, SD; FDIC-09-023b; [Issued 3/3/09 - PDF \(PDF Help\)](#)

Horizon Bank, Bellingham, WA; FDIC-08-404b; [Issued 3/3/09 - PDF \(PDF Help\)](#)

Frontier Bank, Everett, WA; FDIC-09-080b; [Issued 3/20/09 - PDF \(PDF Help\)](#)

Mountain Pacific Bank, Everett, WA; FDIC-09-079b; [Issued 3/5/09 - PDF \(PDF Help\)](#)

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

Peoples Independent Bank, Boaz, AL; FDIC-08-254e; against Timothy Sims; [Issued 3/16/09 - PDF \(PDF Help\)](#)

First Bank, West Des Moines, IA; FDIC-08-251e; against Belma A. Bejtovic; [Issued 3/13/09 - PDF \(PDF Help\)](#)

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

Temecula Valley Bank, Temecula, CA; FDIC-09-069k; in the amount of \$24,600.00; [Issued 3/9/09 - PDF \(PDF Help\)](#)

Mutual Bank, Harvey, IL; FDIC-08-224k; in the amount of \$6,500.00; [Issued 3/17/09 - PDF \(PDF Help\)](#)

Bedford Loan & Deposit Bank, Bedford, KY; FDIC-08-279k; in the amount of \$5,000.00; [Issued 3/17/09 - PDF \(PDF Help\)](#)

Mainstreet Bank, Forest Lake, MN; FDIC-09-008k; in the amount of \$2,200.00; [Issued 3/5/09 - PDF \(PDF Help\)](#)

First State Bank, Beaver City, NE; FDIC-09-007k; in the amount of \$4,250.00; [Issued 3/5/09 - PDF \(PDF Help\)](#)

Union State Bank of Fargo, Fargo, ND; FDIC-09-014k; in the amount of \$2,000.00; [Issued 3/30/09 - PDF \(PDF Help\)](#)

Oriental Bank and Trust, San Juan, PR; FDIC-09-015k; in the amount of \$10,000.00; [Issued 3/26/09 - PDF \(PDF Help\)](#)

First Bank & Trust, Brookings, SD; FDIC-07-228b; FDIC-07-260k; Order to Cease and Desist, Order for Restitution, and Order to Pay in the amount of \$90,000.00; [Issued 3/26/09 - PDF \(PDF Help\)](#)

Peoples Bank, Elkhorn, WI; FDIC-08-081k; in the amount of \$4,800.00; [Issued 3/4/09 - PDF \(PDF Help\)](#)

Banks of Wisconsin, Kenosha, WI; FDIC-08-153k; in the amount of \$4,000.00; [Issued 3/17/09 - PDF \(PDF Help\)](#)

Bank of Luxemburg, Luxemburg, WI; FDIC-08-289k; in the amount of \$11,600.00; [Issued 3/17/09 - PDF \(PDF Help\)](#)

Farmers & Merchants Bank & Trust, Marinette, WI; FDIC-08-170k; in the amount of \$1,350.00; [Issued 3/17/09 - PDF \(PDF Help\)](#)

Waldo State Bank, Waldo, WI; FDIC-08-306k; in the amount of \$3,990.00; [Issued 3/17/09 - PDF \(PDF Help\)](#)

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

Gaby Cucu; FDIC-08-341L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; [Issued 2/28/09 - PDF \(PDF Help\)](#)

**TERMINATIONS**

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

Great Florida Bank, Miami, FL; FDIC-06-183b; [Issued 3/3/09 - PDF \(PDF Help\)](#)

Cleveland Community Bank, S.S.B., Cleveland, MS; FDIC-07-203b; [Issued 3/16/09 - PDF \(PDF Help\)](#)

Sherman County Bank, Loup City, NE (In Receivership); FDIC-09-046b; [Issued 3/24/09 - PDF \(PDF Help\)](#)