



PRESS RELEASE

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

FOR IMMEDIATE RELEASE
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FDIC Makes Public December 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 December. No administrative hearings are scheduled.

The FDIC processed a total of 40 orders in December. These included fifteen cease and desist orders; eight removal and prohibition orders; eleven civil money penalties; one prompt corrective action; and five orders terminating an 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.

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

Discovery Bank, San Marcos, CA; FDIC-08-350b; Issued 12/23/08 - PDF (PDF Help)

New Frontier Bank, Greeley, CO; FDIC-08-320b; Issued 12/2/08 - PDF (PDF Help)

CompuCredit Corporation, Atlanta, Georgia, As an Institution-Affiliated Party of Columbus Bank and Trust Company, Columbus, Georgia; and First Bank of Delaware, Wilmington, Delaware; and First Bank & Trust Brookings, South Dakota; FDIC-08-139b;



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-11-2009

FDIC-08-140k; FDIC-07-256b; FDIC-07-257k; FDIC-07-228b; FDIC-07-260k; Issued 12/19/08 - PDF (PDF Help)

Bank of Lenox, Lenox, GA; FDIC-08-162b; Issued 12/12/08 - PDF (PDF Help)
The Tattnall Bank, Reidsville, GA; FDIC-08-349b; Issued 12/19/08 - PDF (PDF Help)

Strategic Capital Bank, Champaign, IL; FDIC-08-205b; Issued 12/15/08 - PDF (PDF Help)

West Suburban Bank, Lombard, IL; FDIC-08-183b; Issued 12/3/08 - PDF (PDF Help)

Corn Belt Bank and Trust Company, Pittsfield, IL; FDIC-08-356b; Issued 12/31/08 - PDF (PDF Help)

The First State Bank of Burlingame, Burlingame, KS; FDIC-08-280b; Issued 12/22/08 - PDF (PDF Help)

Farmers Deposit Bank of Middleburg, Inc., Middleburg, KY; FDIC-08-185b; Issued 12/1/08 - PDF (PDF Help)

Alliance Banking Company, Winchester, KY; FDIC-08-223b; Issued 12/1/08 - PDF (PDF Help)

Mainstreet Bank, Forest Lake, MN; FDIC-08-158b; Issued 12/12/08 - PDF (PDF Help)

Oakland Deposit Bank, Oakland, TN; FDIC-08-319b; Issued 12/5/08 - PDF (PDF Help)

Town Center Bank, Coppell, TX; FDIC-08-236b; Issued 12/2/08 - PDF (PDF Help)

Transportation Alliance Bank, Inc., Ogden, UT; FDIC-08-405b; Issued 12/23/08 PDF (PDF Help)

**FINAL ORDERS ISSUED PURSUANT TO SECTION 8(e), 12 U.S.C. § 181
(Removal and Prohibition Orders)**

Center Bank, Los Angeles, CA; FDIC-08-130e; against Jehee Choi aka Clara Choi; Issued 12/16/08 - PDF (PDF Help)

Putnam Fiduciary Trust Company, Boston, MA; FDIC-08-188e; against Karnig H. Durgarian, Jr.; Issued 12/16/08 - PDF (PDF Help)

Bank of Ash Grove, Ash Grove, MO; FDIC-08-053e; against Terry A. Bridges; Issued 12/16/08 - PDF (PDF Help)

Bank Leumi USA, New York, NY; FDIC-06-193e; against Victor P. Machado; Issued 12/19/08 - PDF (PDF Help)

Branch Banking and Trust Company, Winston Salem, NC; FDIC-08-084e; against Matthew Bird; Issued 12/16/08 - PDF (PDF Help)

Citizens Bank of Pennsylvania, Philadelphia, PA; FDIC-08-138e; against Brittany M. Walker; Issued 12/16/08 - PDF (PDF Help)

Bank Rhode Island, Providence, RI; FDIC-08-163e; against David M. Carpenter; Issued 12/16/08 - PDF (PDF Help)

America West Bank, Layton, UT; FDIC-08-216e; against Anna S. Padlo; Issued: 12/16/08 - PDF (PDF Help)

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

Monterey County Bank, Monterey, CA; FDIC-08-354k; in the amount of \$1,400.00; Issued 12/16/08 - PDF (PDF Help)

CompuCredit Corporation, Atlanta, Georgia, As an Institution-Affiliated Party of Columbus Bank and Trust Company, Columbus, Georgia; and First Bank of Delaware, Wilmington, Delaware; and First Bank & Trust Brookings, South Dakota; FDIC-08-139b; FDIC-08-140k; FDIC-07-256b; FDIC-07-257k; FDIC-07-228b; FDIC-07-260k; Issued 12/19/08 - PDF (PDF Help)

Farmers State Bank of Alto Pass, Ill, Alto Pass, IL; FDIC-07-078k; in the amount of \$6,100.00; Issued 12/1/08 - PDF (PDF Help)

Hoyne Savings Bank, Chicago, IL; FDIC-07-226k; in the amount of \$2,350.00; Issued 12/1/08 - PDF (PDF Help)

Mutual Bank, Harvey, IL; FDIC-08-035k; in the amount of \$26,250.00; Issued 12/18/08 - PDF (PDF Help)

Peoples Bank of Commerce, Cambridge, MN; FDIC-08-318k; in the amount of \$4,000.00; Issued 12/23/08 - PDF (PDF Help)

Randall State Bank, Randall, MN; FDIC-08-260k; in the amount of \$14,500.00; Issued 12/15/08 - PDF (PDF Help)

Citizens Bank, Carthage, TN; FDIC-08-257k; in the amount of \$6,000.00; Issued 11/18/08 - PDF (PDF Help)

Mountain Valley Bank, Dunlap, TN; FDIC-08-234k; in the amount of \$3,655.00; Issued 12/30/08 - PDF (PDF Help)

Seattle Savings Bank, Seattle, WA; FDIC-08-310k; in the amount of \$8,500.00; Issued 12/5/08 - PDF (PDF Help)

United Bank, Osseo, WI; FDIC-07-261k; in the amount of \$6,850.00; Issued 12/1/08 - PDF (PDF Help)

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

First Covenant Bank, Norcross, GA; FDIC-08-378-PCAP; Issued 12/17/08 - PDF (PDF Help)

TERMINATIONS

Order Terminating an Order to Cease and Desist

Silvergate Bank, La Jolla, CA; FDIC-06-200b; Issued 12/16/08 - PDF (PDF Help)

All American Bank, Des Plaines, IL; FDIC-06-052b; Issued 12/3/08 - PDF (PDF Help)

First American International Bank, Brooklyn, NY; FDIC -07-095b; Issued 12/22/08 - PDF (PDF Help)

Franklin Bank, S.S.B, Houston, TX; FDIC-08-297b; Issued 12/1/08 - PDF (PDF Help)

Sanderson State Bank, Sanderson, TX; FDIC-08-124b; Issued 12/31/08 - PDF (PDF Help)