



PRESS RELEASE

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

FOR IMMEDIATE RELEASE
December 30, 2010

Media Contact:
LaJuan Williams-Young
(202) 898-3876
lwilliams-young@fdic.gov

FDIC Makes Public November Enforcement Actions No Administrative Hearings Scheduled for January 2011

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

The FDIC processed a total of 92 matters in November. These included 28 consent orders; 13 removal and prohibition orders; 28 civil money penalties; two prompt corrective actions; four section 19 orders; one modification; 13 orders terminating consent orders and orders to cease and desist; one order terminating supervisory prompt corrective action directive; one adjudicated decision; and one notice of assessment of civil money penalty, findings of fact and conclusions of law, order to pay, and notice of hearing.

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.

PDF Help - Information on downloading and using the PDF reader.

FINAL ORDERS ISSUED PURSUANT TO SECTION 8(b), 12 U.S.C. § 1818(b) (Consent Orders)

Metro Phoenix Bank, Phoenix, AZ; FDIC-10-759b; Issued 11/10/10 - PDF



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-283-2010

Signature Bank of Arkansas, Fayetteville, AR; FDIC-10-602b; Issued 11/4/10 - PDF

Pan American Bank, Los Angeles, CA; FDIC-10-718b; Issued 11/5/1 - PDF

United American Bank, San Mateo, CA; FDIC-10-424b; Issued 11/2/10 - PDF

Regent Bank, Davie, FL; FDIC-10-609b; Issued 11//24/10 - PDF

First Capital Bank, Marianna, FL; FDIC-10-537b; Issued 11/15/10 - PDF

First Home Bank, Seminole, FL; FDIC-10-673b; Issued 11/18/10 - PDF

Grand Bank & Trust of Florida, West Palm Beach, FL; FDIC-10-692b; Issued 11/19/10 - PDF

First Intercontinental Bank, Doraville, GA; FDIC-10-464b; Issued 11/23/10 - PDF

Fairview State Banking Company, Fairview, IL; FDIC-10-536b; Issued 11/19/10 - PDF

The Leaders Bank, Oak Brook, IL; FDIC-10-511b; Issued 11//3/10 - PDF

Community Bank of Oak Park River Forest, Oak Park, IL; FDIC-10-500b; Issued 11/10/10 - PDF

The Tampa State Bank, Tampa, KS; FDIC-10-743b; Issued 11/23/10 - PDF

Community Central Bank, Mount Clemens, MI; FDIC-10-561b; Issued 11/1/10 - PDF

New Market Bank, Elko-New Market, MN; FDIC-10-608b; Issued 11/23/10 - PDF

Lake Region Bank, New London, MN; FDIC-10-532b; Issued 11/17/10 - PDF

State Bank of Taunton, Taunton, MN; FDIC-10-776b; Issued 11/8/1 - PDF

New Millennium Bank, New Brunswick, NJ; FDIC-10-837b; Issued 11/16/10 - PDF

NewDominion Bank, Charlotte, NC; FDIC-10-553b; Issued 11//9/1 - PDF

One World Bank, Dallas, TX; FDIC-10-505b; Issued 11/1/10 - PDF

Access 1st Capital Bank, Denton, TX; FDIC-10-697b; Issued 11/1/10 - PDF

Westbound Bank, Katy, TX; FDIC-10-668b; Issued 11/12/10 - PDF

SunFirst Bank, St. George, UT; FDIC-10-845b; Issued 11/9/10 - PDF

Seattle Bank, Seattle, WA; FDIC-10-830b; Issued 11/30/10 - PDF

Fox River State Bank, Burlington, WI; FDIC-10-658b; Issued 11/4/10 - PDF

Mid-Wisconsin Bank, Medford, WI; FDIC-10-807b; Issued 11/9/10 - PDF

Bank of Wausau, Wausau, WI; FDIC-10-488b; Issued 11/17/10 - PDF

Integrity First Bank, Wausau, WI; FDIC-10-395b; Issued 11/3/10 - PDF

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

United Bank, Atmore, AL; FDIC-10-265e; FDIC-10-446k; against George L. Price, Jr.;
Issued 11/10/10 - PDF

New Frontier Bank, Greeley, CO; FDIC-10-541e; against Timothy W. Thissen; Issued
11/4/10 - PDF

New Frontier Bank, Greeley, CO; FDIC-10-543e; against John O. Kammeier; Issued
11/4/10 - PDF

New Frontier Bank, Greeley, CO; FDIC-10-551e; against Greg Bell; Issued 11/4/10 -
PDF

New Frontier Bank, Greeley, CO; FDIC-10-540e; against Robert J. Brunner; Issued
11/4/10 - PDF

New Frontier Bank, Greeley, CO; FDIC-10-544e; against Jack P. Renfroe; Issued
11/4/10 - PDF

New Frontier Bank, Greeley, CO; FDIC-10-539e; against Larry G. Seastrom; Issued
11/4/10 - PDF

Hometown Bank of Villa Rica, Villa Rica, GA; FDIC-10-155e; against S. Pope Cleghorn,
Jr.; Issued 11/18/10 - PDF

Citizens Union Bank of Shelbyville, Shelbyville, KY and Century Bank of Kentucky;
Lawrenceburg, KY; FDIC-09-197e; against Roy T. Edwards; Issued 11/17/10 - PDF

Omni Bank, Metairie, LA; FDIC-09-602e; against Lynne Fruchtnicht; Issued 11/9/10 -
PDF

Riverland Bank, Jordan, MN; FDIC-10-005e; against Ronald E. Shealer; Issued 11/9/10 - PDF

Bank of Crocker, Waynesville, MO; FDIC-10-390e; against Troy W. Posten; Issued 11/10/10 - PDF

Branch Banking and Trust Company, Winston-Salem, NC; FDIC-09-488e; against Chester Williams; Issued 11/9/10 - PDF

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

United Bank, Atmore, AL; FDIC-10-265e; FDIC-10-446k; Order of Prohibition From Further Participation and Order to Pay a Civil Money Penalty against George L. Price, Jr. in the amount of \$5,000.00; Issued 11/10/10 - PDF

EvaBank, Eva, AL; FDIC-10-607k; in the amount of \$10,000.00; Issued 11/23/10 - PDF

California Pacific Bank, San Francisco, CA; FDIC-10-808k; in the amount of \$1,925.00; Issued 11/8/10 - PDF

FirstBank of Colorado, Lakewood, CO; FDIC-10-480k; in the amount of \$50,000.00; Issued 11/10/10 - PDF

Peach State Bank & Trust, Gainesville, GA; FDIC-10-783k; in the amount of \$4,000.00; Issued 11/18/10 - PDF

Century Bank and Trust, Milledgeville, GA; FDIC-10-650k; in the amount of \$2,250.00; Issued 11/9/10 - PDF

Exchange Bank, Milledgeville, GA; FDIC-10-685k; in the amount of \$5,250.00; Issued 11/18/10 - PDF

Northwest Georgia Bank, Ringgold, GA; FDIC-10-684k; in the amount of \$23,485.00; Issued 11/18/10 - PDF

First Security Trust and Savings Bank, Elmwood Park, IL; FDIC-10-458k; in the amount of \$4,250.00; Issued 11/3/10 - PDF

Lisle Savings Bank, Lisle, IL; FDIC-09-157k; in the amount of \$5,500.00; Issued 11/3/10 - PDF

Citizens Union Bank of Shelbyville, Shelbyville, KY and Century Bank of Kentucky; Lawrenceburg, KY; FDIC-10-479k; in the amount of \$1,000.00; Issued 11/17/10 - PDF

Omni Bank, Metairie, LA; FDIC-09-604k; against Lynne Fruchtnicht in the amount of \$5,000.00; Issued 11/9/10 - PDF

Merrimac Savings Bank, Merrimac, MA; FDIC-10-810k; in the amount of \$5,000.00; Issued 11/2/10 - PDF

Riverland Bank, Jordan, MN; FDIC-10-006k; against Ronald E. Shealer in the amount of \$6,500.00; Issued 11/9/10 - PDF

Alliance Bank, Lake City, MN; FDIC-10-583k; in the amount of \$7,190.00; Issued 11/3/10 - PDF

Mid America Bank, Linn, MO; FDIC-10-717k; in the amount of \$23,000.00; Issued 11/22/10 - PDF

Regional Missouri Bank, Marceline, MO; FDIC-10-732k; in the amount of \$17,325.00; Issued 11/12/10 - PDF

First State Bank of Forsyth, Forsyth, MT; FDIC-10-729k; in the amount of \$2,640.00; Issued 11/16/10 - PDF

The Peoples Bank; IVA, SC; FDIC-10-758k; in the amount of \$5,500.00; Issued 11/18/10 - PDF

Chester County Bank, Henderson, TN; FDIC-10-710k; in the amount of 4,000.00; Issued 11/30/10 - PDF

Citizens State Bank, Miles, TX; in the amount of \$10,500.00; Issued 11/22/10 - PDF

Foundation Bank, Bellevue, WA; FDIC-10-734k; in the amount of \$5,000.00; Issued 11/15/10 - PDF

Blackhawk State Bank, Beloit, WI; FDIC-10-298k; in the amount of \$4,500.00; Issued 11/12/10 - PDF

First State Bank, New London, WI; FDIC-10-623k; in the amount of \$16,300.00; Issued 11/12/10 - PDF

Oostburg State Bank, Oostburg, WI; FDIC-10-412k; in the amount of \$5,500.00; Issued 11/12/10 - PDF

Farmers & Merchants State Bank, Waterloo, WI, FDIC-10-408k, in the amount of \$5,535.00; Issued 11/12/10 - PDF

Farmers & Merchants State Bank, Waterloo, WI; FDIC-10-409k; in the amount of \$3,000.00; Issued 11/12/10 - PDF

Waterstone Bank, SSB, Wauwatosa, WI; FDIC-10-485k; in the amount of \$5,775.00; Issued 11/19/10 - PDF

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

MBank, Gresham, OR; FDIC-10-829PCAS; Issued 11/2/10 - PDF

Albina Community Bank, Portland, OR; FDIC-10-860PCAS; Issued 11/17/10 - PDF

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

Ricardo Javier Crespin; FDIC-10-655L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 11/22/10 - PDF

John Harvey Cross; FDIC-10-736L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 11/23/10 - PDF

Kim David Gilmore; FDIC-10-378L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 11/5/10 - PDF

William Lee Gray, Jr.; FDIC-10-538L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 11/23/10 - PDF

MODIFICATION

The Trust Bank, F/K/A Bank of Lenox; Lenox, GA; FDIC-08-162b; Modification of an Order to Cease and Desist; Issued 11/8/10 - PDF

TERMINATIONS

Orders Terminating Consent Orders and Cease and Desist Orders

Bank of Agriculture and Commerce, Stockton, CA; FDIC-08-408b; Issued 11/4/10 - PDF

McClave State Bank, McClave, CO; FDIC-08-118b; Issued 11/16/10 - PDF

First Bank of Jacksonville, Jacksonville, FL; FDIC-09-355b; Issued 11/19/10 - PDF

The Gordon Bank, Gordon, GA; FDIC-09-109b; Issued 11/24/10 - PDF

West Suburban Bank, Lombard, IL; FDIC-08-183b; Issued 11/19/10 - PDF

West Suburban Bank, Lombard, IL; FDIC-08-384b; Issued 11/22/10 - PDF

Hillcrest Bank, Overland Park, KS; FDIC-09-390b; Issued 11/8/10 - PDF

Statewide Bank, Covington, LA; FDIC-08-369b; Issued 11/29/10 - PDF

Butler Bank, Lowell, MA; FDIC-09-148b; Issued 11/22/10 - PDF

First Resource Bank, Savage, MN; FDIC-09-269b; Issued 11/3/10 - PDF

First Asian Bank, Las Vegas, NV; FDIC-10-220b; Issued 11/30/10 - PDF

Mountain Commerce Bank, Erwin, TN; FDIC-08-213b; Issued 11/29/10 - PDF

Fox River State Bank, Burlington, WI; FDIC-09-226b; Issued 11/4/10 - PDF

Order Terminating Supervisory Prompt Corrective Action Directive

Bank 1st, Albuquerque, NM; FDIC-09-463PCAS; Issued 11/18/10 - PDF

ADJUDICATED DECISION

Hudson United Bank, Union City, New Jersey n/k/a TD Bank, National Association, Wilmington, DE; FDIC-08-291e; Decision and Order to Prohibit From Further Participation against Cheryl Ann High; Issued 11/9/10 - PDF

NOTICE ISSUED

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

Notice of Assessment of Civil Money Penalty, Findings of Fact and Conclusions of Law, Order to Pay, and Notice of Hearing

USA Bank (In Receivership), Port Chester, NY; FDIC-08-076k; Notice of Assessment of Civil Money Penalty, Findings of Fact and Conclusions of Law, Order to Pay, and Notice of Hearing against Salvatore Pane; Issued 11/4/10 - PDF
