



# PRESS RELEASE

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

**FOR IMMEDIATE RELEASE**  
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**Media Contact:**

**LaJuan Williams-Young**  
**(202) 898-3876**

**Email: [lwilliams-young@fdic.gov](mailto:lwilliams-young@fdic.gov)**

## **FDIC Makes Public August Enforcement Actions; No Administrative Hearings Scheduled for September 2010**

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

The FDIC processed a total of 63 matters in August. These included 22 consent orders; four removal and prohibition orders; 11 civil money penalties; four prompt corrective action; two section 19 orders; 19 orders terminating an order to cease and desist; and one 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 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)**

**SouthPoint Bank, Birmingham, AL; FDIC-10-414b; Issued 8/10/10 - PDF**

**Farmers Exchange Bank, Louisville, AL; FDIC-10-382b; Issued 8/10/10 - PDF**

**United Pacific Bank, City of Industry, CA; FDIC-10-392b; Issued 8/5/10 - 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](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-213-2010**

Western Commercial Bank, Woodland Hills, CA; FDIC-10-575b; Issued 8/20/10 - PDF

First Guaranty Bank and Trust Company of Jacksonville, Jacksonville, FL; FDIC-09-686b; Issued 8/11/10 - PDF

Syringa Bank, Boise, ID; FDIC-10-314b; Issued 8/19/10 - PDF

Builders Bank, Chicago, IL; FDIC-10-535b; Issued 8/5/10 - PDF

Bank of the Prairie, Olathe, KS; FDIC-10-459b; Issued 8/26/10 - PDF

The Community Bank, A Massachusetts Cooperative Bank, Brockton, MA; FDIC-10-588b; Issued 8/12/10 - PDF

First Carolina State Bank, Rocky Mount, NC; FDIC-10-319b; Issued 8/24/10 - PDF

Cornerstone Bank, Enderlin, ND; FDIC-10-470b; Issued 8/12/10 - PDF

Northwest Bank, Lake Oswego, OR; FDIC-10-421b; Issued 8/30/10 - PDF

Colonial American Bank, Horsham, PA; FDIC-10-473b; Issued 8/11/10 - PDF

First South Bank, Spartanburg, SC; FDIC-10-300b; Issued 8/27/10 - PDF

Bank of Lincoln County, Fayetteville, TN; FDIC-10-023b; Issued 8/10/10 - PDF

Proficio Bank, Salt Lake City, UT; FDIC-10-449b; Issued 8/5/10 - PDF

Shorebank, Pacific, Ilwaco, WA; FDIC-09-513b; Issued 8/10/10 - PDF

Cambridge State Bank, Cambridge, WI; FDIC-10-337b; Issued 8/16/10 - PDF

The Park Bank, Madison, WI; FDIC-10-318b; Issued 8/13/10 - PDF

Securant Bank & Trust, Menomonee Falls, WI; FDIC-10-380b; Issued 8/24/10 - PDF

First State Bank, New London, WI; FDIC-10-215b; Issued 8/31/10 - PDF

Community Business Bank, Sauk City, WI; FDIC-10-455b; Issued 8/9/10 - PDF

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

Seamen's Bank, Provincetown, MA; FDIC-10-403e; against Kathleen J. Morris; Issued 8/24/10 - PDF

BankPlus, Belzoni, MS; FDIC-09-040e; against Charles K. Payne, Jr.; Issued 7/21/10 - PDF

Charles Payne was a real estate appraiser determined to be an Institution-Affiliated Party of BankPlus. Payne engaged in unsafe or unsound practices when he issued appraisals indicating that properties were complete when the properties were not complete, and physical inspection of the properties would have shown they were not complete. The Bank suffered losses as a result of Payne's misconduct, and Payne stipulated to a prohibition from further participation in the banking industry.

Peoples Bank of the South, Bude, MS; FDIC-09-709e; against Warren Corban; Issued 8/24/10 - PDF

Planters Bank & Trust Company, Indianola, MS; FDIC-10-152e; against Sandra Jones; Issued 8/23/10 - PDF

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

Bank of Stockton, Stockton, CA; FDIC-10-523k; in the amount of \$7,315.00; Issued 8/17/10 - PDF

Savings Bank of Mendocino County, Ukiah, CA; FDIC-10-534k; in the amount of \$8,855.00; Issued 8/25/10 - PDF

Bank of Bluffs, Bluffs, IL; FDIC-10-313k; in the amount of \$7,150.00; Issued 8/6/10 - PDF

Peoples Security Bank, Louisa, KY; FDIC-10-345k; in the amount of \$1,500.00; Issued 8/5/10 - PDF

Summit Community Bank, East Lansing, MI; FDIC-10-383k; in the amount of \$5,500.00; Issued 8/2/10 - PDF

Rockwood Bank, Eureka, MO; FDIC-10-510k; in the amount of \$2,000.00; Issued 8/23/10 - PDF

Kearney Trust Company, Kearney, MO; FDIC-10-492k; in the amount of \$2,500.00; Issued 8/9/10 - PDF

Wood & Huston Bank, Marshall, MO; FDIC-10-460k; in the amount of \$13,090.00; Issued 8/23/10 - PDF

AmBank, Silver City, NM; FDIC-10-025k; in the amount of \$5,600.00; Issued 8/3/10 - PDF

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Metro Bank, Lemoyne, PA; FDIC-10-530k; in the amount of \$6,075.00; Issued 8/31/10 - PDF

Bank of Mauston, Mauston, WI; FDIC-09-730k; in the amount of \$1,925.00; Issued 8/3/10 - PDF

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

Western Commercial Bank, Woodland Hills, CA; FDIC-10-558PCAS; Issued 8/5/10 - PDF

Idaho First Bank, McCall, ID; FDIC-10-557PCAS; Issued 8/20/10 - PDF

Peoples State Bank, Hamtramck, MI; FDIC-10-598PCAS; Issued 8/18/10 - PDF

American Patriot Bank, Greeneville, TN; FDIC-10-472PCAS; Issued 8/17/10 - PDF

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

Daniel Gustavo Diaz, FDIC-10-262L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 8/23/10 - PDF

Todd Brian Haynes, FDIC-10-226L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 8/11/10 - PDF

**TERMINATIONS**

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

Coastal Community Bank, Panama City Beach, FL; FDIC-09-062b; Issued 8/13/10 - PDF

Northwest Bank & Trust, Acworth, GA; FDIC-09-685b; Issued 8/13/10 - PDF

Sunrise Bank of Atlanta, Atlanta, GA; FDIC-09-696b; Issued 8/18/10 - PDF

Crescent Bank and Trust Company, Jasper, GA; FDIC-09-087b; Issued 8/4/10 - PDF

Peoples State Bank, Jeffersonville, GA; FDIC-09-694b; Issued 8/18/10 - PDF

Kenney Bank and Trust, Kenney, IL; FDIC-08-102b; Issued 8/3/10 - PDF

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The Community Bank, A Massachusetts Cooperative Bank, Brockton, MA; FDIC-09-212b; Issued 8/12/10 - PDF

Community Security Bank, New Prague, MN; FDIC-09-209b; Issued 8/23/10 - PDF

Citizens Community Bank, Ridgewood, NJ; FDIC-07-265b; Issued 8/20/10 - PDF

LibertyPointe Bank, New York, NY; FDIC-09-112b; Issued 8/20/10 - PDF

The Park Avenue Bank, New York, NY; FDIC-08-401b; Issued 8/26/10 - PDF

Waterford Village Bank, Williamsville, NY; FDIC-08-402b; Issued 8/20/10 - PDF

R-G Premier Bank of Puerto Rico, Hato Rey, PR; FDIC-06-045b; Issued 8/17/10 - PDF

Westernbank Puerto Rico, Mayaguez, PR; FDIC-08-275b; Issued 8/20/10 - PDF

Eurobank, San Juan, PR; FDIC-07-018b; Issued 8/20/10 - PDF

Eurobank, San Juan, PR; FDIC-09-317b; Issued 8/20/10 - PDF

Town Center Bank, Coppell, TX; FDIC-08-236b; Issued 8/10/10 - PDF

Advanta Bank Corp., Draper, UT; FDIC-09-651b; Issued 8/20/10 - PDF

Advanta Bank Corp., Draper, Utah; FDIC-09-266b; Issued 8/20/10 - PDF

## **ADJUDICATED DECISION**

Citizens Bank and Trust Company of Chicago, Chicago, IL; FDIC-03-106e; FDIC-03-107k; Decision and Order to Prohibition From Further Participation and Assessment of Civil Money Penalties (Corrected);  
Issued 8/10/10 - PDF

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