



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

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

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

The FDIC processed a total of 76 matters in July. These included 30 consent orders; 12 removal and prohibition orders; one cross guarantee liability; 15 civil money penalties; one prompt corrective action; six section 19 orders; nine orders terminating an order to cease and desist; one notice of intention to prohibit from further participation; and one notice of intention to prohibit from further participation and 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)**

CB&S Bank, Inc., Russellville, AL; FDIC-10-176b; Issued 7/8/10

Summit Bank, Prescott, AZ; FDIC-10-384b; Issued 7/28/10



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-198-2010

Metro United Bank, San Diego, CA; FDIC-10-379b; Issued 7/22/10  
Oceanic Bank, San Francisco, CA; FDIC-10-362b; Issued 7/15/10  
The Wilton Bank, Wilton, CT; FDIC-10-375b; Issued 7/22/10  
Bank of Jackson County, Graceville, FL; FDIC-10-364b; Issued 7/27/10  
Great Eastern Bank of Florida, Miami, FL; FDIC-10-365b; Issued 7/27/10  
TIB Bank, Naples, FL; FDIC-10-358b; Issued 7/2/10  
Pinnacle Bank, Orange City, FL; FDIC-10-184b; Issued 7/7/10 First Chatham Bank,  
Savannah, GA; FDIC-10-177b; Issued 7/13/10  
AztecAmerica Bank, Berwyn, IL; FDIC-10-441b; Issued 7/30/10  
Millennium Bank, Des Plaines, IL; FDIC-10-200b; Issued 7/20/10  
First Choice Bank, Geneva, IL; FDIC-10-311b; Issued 7/29/10  
Security Bank, S.B., Springfield, IL; FDIC-10-317b; Issued 7/20/10  
Midwest Community Bank, Plainville, KS; FDIC-08-373b; Issued 7/12/10  
First Bank and Trust, New Orleans, LA; FDIC-10-329b; Issued 7/9/10  
HarVest Bank of Maryland, Rockville, MD; FDIC-10-349b; Consent Order; Issued 7/2/10  
- [PDF](#)  
Monroe Bank & Trust, Monroe, MI; FDIC-10-163b; Issued 7/12/10  
Sherburne State Bank, Becker, MN; FDIC-10-296b; Issued 7/12/10  
Riverland Bank, Jordan, MN; FDIC-10-208b; Issued 7/1/10  
Progrowth Bank, Nicollet, MN; Issued 7/1/10  
1st Commerce Bank, North Las Vegas, NV; FDIC-09-703b; Issued 7/13/10 Hanover  
Community Bank, Garden City Park, NY; FDIC-10-292b; Issued 7/27/10  
Parkway Bank, Lenoir, NC; FDIC-10-402b; Issued 7/15/10  
Security Savings Bank, SSB, Southport, NC; FDIC-10-330b; Issued 7/28/10  
Benchmark Bank, Gahanna, OH; FDIC-10-355b; Issued 7/30/10  
Sevier County Bank, Sevierville, TN; FDIC-10-150b; Issued 7/27/10  
Main Street Bank, Kingwood, TX; FDIC-10-321b; Issued 7/28/10  
Cascade Bank, Everett, WA; FDIC-10-322b; Issued 7/21/10

Citizens Bank of Mukwonago, Mukwonago, WI; FDIC-10-357b; Issued 7/30/10

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

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FNBT.COM BANK.COM, Fort Walton Beach, FL; FDIC-10-110e; against Rita M. Richardson; Issued 7/21/10 - [PDF](#)

Gulf Coast Bank and Trust, New Orleans, LA; FDIC-09-433e; against Keith Ann Stopa; Issued 7/21/10 - [PDF](#)

First United Bank & Trust, Oakland, MD; FDIC-10-237e; against Jeremy T. Brooks; Issued 7/30/10 - [PDF](#)

Enterprise Bank and Trust Company, Lowell, MA; FDIC-10-156e; against David R. Nolan; Issued 7/22/10 - [PDF](#)

First State Bank, Minnesota, Le Roy, MN; FDIC-09-385e; against Gerald A. Payne; Issued 7/21/10 - [PDF](#)

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

Hancock Bank, Gulfport, MS; FDIC-09-568e; against Pamela K. Swilley; Issued 7/30/10 - [PDF](#)

The Bank, Woodbury, NJ; FDIC-09-564e; against Jason W. Shaw; Issued 7/21/10 - [PDF](#)

Coatesville Savings Bank, Coatesville, PA; FDIC-10-236e; against James D. Ziegler; Issued 7/21/10 - [PDF](#)

North Penn Bank, Scranton, PA; FDIC-10-191e; against Glenn J. Clark; Issued 7/30/10 - [PDF](#)

International Bank of Commerce, Laredo, TX; FDIC-09-719e; against Norma Vargas; Issued 7/21/10 - [PDF](#)

Interstate Bank SSB, Perryton, TX; FDIC-09-738e; against Kathy Cluck; Issued 7/22/10 - [PDF](#)

**FINAL ORDERS ISSUED PURSUANT TO SECTION 5(e), 12 U.S.C. § 1815(e)  
(Cross Guarantee Liability)**

The Bank, Weatherford, TX; FDIC-09-739kk; Order Accepting Partial Satisfaction of Cross Guarantee Liability and Conditionally Granting Approval for Waiver of Cross Guarantee Liability; Issued 7/15/10 - [PDF](#)

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

Glennville Bank, Glennville, GA; FDIC-10-270k; in the amount of \$7,000.00; Issued 7/28/10 - [PDF](#)

West Bank, West Des Moines, IA; FDIC-10-125k; in the amount of \$15,500.00; Issued 7/12/10 - [PDF](#)

Town Square Bank, Inc., Ashland, KY; FDIC-10-260k; in the amount of \$1,250.00; Issued 7/2/10 - [PDF](#)

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Gulf Coast Bank and Trust, New Orleans, LA; FDIC-09-434k; against Keith Ann Stopa in the amount of \$10,000.00; Issued 7/21/10

Enterprise Bank and Trust Company, Lowell, MA; FDIC-10-157k; in the amount of \$1,000.00; Issued 7/22/10

Ann Arbor State Bank, Ann Arbor, MI; FDIC-10-267k; in the amount of \$800.00; Issued 7/1/10

First State Bank Minnesota, Le Roy, MN; FDIC-09-386k; against Gerald A. Payne in the amount of \$30,000.00; Issued 7/21/10

Vermillion State Bank, Vermillion, MN; FDIC-10-113k; in the amount of \$9,800.00; Issued 7/21/10

First Southern Bank, Columbia, MS; FDIC-10-420k; in the amount of \$10,000.00; Issued 7/20/10

Affinity Bank of Pennsylvania, Wyomissing, PA; FDIC-10-269k; in the amount of \$5,500.00; Issued 7/22/10

Clayton Bank and Trust, Knoxville, TN; FDIC-10-422k; in the amount of \$10,000.00; Issued 7/21/10

Tri-State Bank of Memphis, Memphis, TN; FDIC-10-418k; in the amount of \$4,000.00; Issued 7/14/10

Transportation Alliance Bank, Ogden, UT; FDIC-09-733k; in the amount of \$97,500.00; Issued 7/21/10

AbbyBank, Abbotsford, WI; FDIC-10-242k; in the amount of \$7,000.00; Issued 7/7/10

AbbyBank, Abbotsford, WI; FDIC-10-243k; in the amount of \$8,500.00; Issued 7/7/10

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

Palos Bank and Trust Company, Palos Heights, IL; FDIC-10-456PCAS; Issued 7/14/10

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

Petra Alexandra Burk; FDIC-10-222L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 7/28/10

Richard Allan Garber; FDIC-10-225L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 7/13/10

Travis D. Haymore; FDIC-10-126L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 7/27/10

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Lincoln T. Smith; FDIC-09-661L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 7/20/10

Brian Tranetzki; FDIC-10-171L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 7/28/10

Corey Charles Woodson; FDIC-10-283L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 7/13/10

## **TERMINATIONS**

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

First Lowndes Bank, Fort Deposit, AL; FDIC-08-018b; Issued 7/28/10

Independence Bank, Newport Beach, CA; FDIC-08-037b; Issued 7/23/10

Independence Bank, Newport Beach, CA; FDIC-08-162b; Issued 7/23/10

Darien Rowayton Bank, Darien, CT; FDIC-09-178b; Issued 7/15/10

Peninsula Bank, Englewood, FL; FDIC-09-498b; Issued 7/13/10

Appalachian Community Bank, Ellijay, GA; FDIC-09-010b; Issued 7/27/10

Satilla Community Bank, Saint Marys, GA; FDIC-09-147b; Issued 7/28/10

West Coast Bank, Lake Oswego, OR; FDIC-09-453b; Issued 7/15/10

## **NOTICES ISSUED**

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

### **Notice of Intention to Prohibit From Further Participation**

Chinatrust Bank (U.S.A.), Torrance, CA; FDIC-10-335e; Notice of Intention to Prohibit From Further Participation against Arlene Shih; Issued 7/20/10

### **Notice of Intention to Prohibit From Further Participation and Notice of Assessment of Civil Money Penalty, Findings of Fact and Conclusions of Law, Order to Pay, and Notice of Hearing**

American Bank Center, Dickinson, ND; FDIC-09-205e; FDIC-09-206k; Notice of Intention to Prohibit From Further Participation and Notice of Assessment of Civil Money Penalty, Findings of Fact and Conclusions of Law, Order to Pay, and Notice of Hearing against Howard R. Palmer; Issued 7/21/10

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