



PRESS RELEASE

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

FOR IMMEDIATE RELEASE
July 30, 2010

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

FDIC Makes Public June Enforcement Actions; One Administrative Hearing 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 June. One administrative hearing is scheduled for August 2010.

The FDIC processed a total of 80 matters in June. These included 29 cease and desist consent orders; nine removal and prohibition orders; three cross guarantee liabilities; 20 civil money penalties; three prompt corrective actions; four section 19 orders; 11 orders terminating an order to cease and desist; and one order terminating supervisory prompt corrective action directive.

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) (Cease-and-Desist)

Community Bank and Trust – Alabama, Union Springs, AL; FDIC-09-722b; Issued 6/9/10 - [PDF](#)

GulfSouth Private Bank, Destin, FL; FDIC-10-026b; Issued 6/23/10 - [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-171-2010

First Community Bank of Southwest FL, Fort Myers, Florida; FDIC-10-180b; Issued 6/15/10 - [PDF](#)

Putnam State Bank, Palatka, FL; FDIC-09-542b; Issued 6/21/10 - [PDF](#)

Prosperity Bank, Saint Augustine, FL; FDIC-10-045b; Issued 6/28/10 - [PDF](#)

Community Bank of Pickens County, Jasper, GA; FDIC-09-565b; Issued 6/11/10 - [PDF](#)

AztecAmerica Bank, Berwyn, IL; FDIC-10-129b; Issued 6/16/10 - [PDF](#)

All American Bank, Des Plaines, IL; FDIC-10-158b; Issued 6/21/10 - [PDF](#)

Oxford Bank & Trust, Oak Brook, IL; FDIC-09-608b; Issued 6/22/10 - [PDF](#)

State Bank of Paw Paw, Illinois, Paw Paw, IL; FDIC-10-294b; Issued 6/24/10 - [PDF](#)

Community State Bank, Brook, IN; FDIC-10-353b; Issued 6/11/10 - [PDF](#)

Farmers & Merchants Bank & Trust, Burlington, IA; FDIC-10-251b; Issued 6/10/10 - [PDF](#)

State Bank of Cokato, Cokato, MN; FDIC-10-212b; Issued 6/1/10 - [PDF](#)

VisionBank, Saint Louis Park, MN; FDIC-10-186b; Issued 6/1/10 - [PDF](#)

Great Northern Bank, Saint Michael, MN; FDIC-10-213b; Issued 6/18/10 - [PDF](#)

Heritage Banking Group, Carthage, MS; FDIC-10-182b; Issued 6/4/10 - [PDF](#)

Jefferson Bank and Trust Company, Eureka, MO; FDIC-10-250b; Issued 6/16/10 - [PDF](#)

Beartooth Bank, Billings, MT; FDIC-10-351b; Issued 6/10/10 - [PDF](#)

Bank of Bozeman, Bozeman, MT; FDIC-10-386b; Issued 6/15/10 - [PDF](#)

Bank of North Las Vegas, Las Vegas, NV; FDIC-10-348b; Issued 6/15/10 - [PDF](#)

The State Exchange Bank, Lamont, OK; FDIC-10-324b; Issued 6/22/10 - [PDF](#)

Firstbank of Puerto Rico, Santurce, PR; FDIC-10-068b; Issued 6/2/10 - [PDF](#)

The Palmetto Bank, Laurens, SC; FDIC-10-077b; Issued 6/10/10 - [PDF](#)

The Bank of Texas, Devine, TX; FDIC-10-341b; Issued 6/4/10 - [PDF](#)

Lone Star Bank, Houston, TX; FDIC-10-259b; Issued 6/10/10 - [PDF](#)

Summit Bank, Burlington, WA; FDIC-10-178b; Issued 6/2/10 - [PDF](#)

West Pointe Bank, Oshkosh, WI; FDIC-09-512b; Issued 6/17/10 - [PDF](#)

Foundations Bank, Pewaukee, WI; FDIC-10-114b; Issued 6/1/10 - [PDF](#)

Community First Bank, Rosholt, WI; FDIC-10-272b; Issued 6/4/10 - [PDF](#)

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

Bank of the Ozarks, Little Rock, AK; FDIC-09-244e; against Bradley D. Payne; Issued 6/15/10 - [PDF](#)

Bank of the West, San Francisco, CA; FDIC-10-075e; against Donice Medina; Issued 6/15/10 - [PDF](#)

Metairie Bank & Trust Company, Metairie, LA; FDIC-08-261e; against Maria E. May; Issued 6/3/10 - [PDF](#)

Lowell Co-operative Bank, Lowell, MA; FDIC-09-637e; against Robert A. Houde; Issued 6/21/10 - [PDF](#)

Signature Bank, Bad Axe, MI; FDIC-06-219e; against Kenneth E. Yaroch; Issued 6/3/10 - [PDF](#)

Jefferson Bank of Missouri, Jefferson City, MO; FDIC-10-073e; against Kelley L. Steiner; Issued 6/21/10 - [PDF](#)

Bank of Minden, Mindenmines, MO; FDIC-10-120e; against Linda C. Higgins; Issued 6/21/10 - [PDF](#)

Branch Banking and Trust Company, Winston-Salem, NC; FDIC-10-031e; against Laura A. Potts; Issued 6/15/10 - [PDF](#)

Stonebridge Bank, Exton, PA; FDIC-10-199e; against Dianne L. Caldwell; Issued 6/21/10 - [PDF](#)

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

Community Bank of Lincoln, Lincoln, NE; FDIC-10-285kk; Issued 6/7/10 - [PDF](#)

Community Bank of Rowan, Salisbury, NC; FDIC-10-069kk; Issued 6/28/10 - [PDF](#)

Ohio Commerce Bank, Beachwood, OH; FDIC-10-372kk; Issued 6/28/10 - [PDF](#)

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

Country Bank, Prescott, AZ; FDIC-10-393k; in the amount of \$13,090.00; Issued 6/28/10 - [PDF](#)

Bank of the Ozarks, Little Rock, AR; FDIC-09-245k; against Bradley D. Payne in the amount of \$50,000.00; Issued 6/15/10 - [PDF](#)

Central Valley Community Bank, Fresno, CA; FDIC-10-360k; in the amount of \$1,540.00; Issued 6/22/10 - [PDF](#)

Bank of Agriculture and Commerce, Stockton, CA; FDIC-10-374k; in the amount of \$1,500.00; Issued 6/16/10 - [PDF](#)

Coastal Community Bank, Panama City Beach, FL; FDIC-10-295k; in the amount of \$48,455.00; Issued 6/4/10 - [PDF](#)

Community Bank, Winslow, IL; FDIC-10-117k; in the amount of \$3,080.00; Issued 6/16/10 - [PDF](#)

MainSource Bank, Greensburg, IN; FDIC-09-584k; in the amount of \$22,000.00; Issued 6/16/10 - [PDF](#)

MainSource Bank, Greensburg, IN; Successor in Interest to MainSource Bank of Illinois, Kankakee, IL; FDIC-09-585k; in the amount of \$13,500.00; Issued 6/16/10 - [PDF](#)

MainSource Bank, Greensburg, IN; FDIC-10-401k; in the amount of \$4,235.00; Issued 6/16/10 - [PDF](#)

The New Washington State Bank, New Washington, IN; FDIC-10-234k; in the amount of \$1,400.00; Issued 6/14/10 - [PDF](#)

United Southern Bank, Hopkinsville, KY; FDIC-10-046k; in the amount of \$3,850.00; Issued 6/18/10 - [PDF](#)

Lowell Co-operative Bank, Lowell, MA; FDIC-09-652k; against Robert A. Houde in the amount of \$5,000.00; Issued 6/21/10 - [PDF](#)

The Port Austin State Bank, Port Austin, MI; FDIC-09-533k; in the amount of \$2,550.00; Issued 6/15/10 - [PDF](#)

Bank of St. Elizabeth, Saint Elizabeth, MO; FDIC-10-288k; in the amount of \$4,000; Issued 6/28/10 - [PDF](#)

New Century Bank, Dunn, NC; FDIC-10-246k; in the amount of \$4,000.00; Issued 6/4/10 - [PDF](#)

Allegiance Bank of North America, Bala Cynwyd, PA; FDIC-10-268k; in the amount of \$5,975; Issued 6/22/10 - [PDF](#)

The Dime Bank, Honesdale, PA; FDIC-10-315k; in the amount of \$7,620.00; Issued 6/22/10 - [PDF](#)

Crescent Bank, Myrtle Beach, SC; FDIC-10-241k; in the amount of \$5,500.00; Issued 6/4/10 - [PDF](#)

Rainier Pacific Bank (In Receivership), Tacoma, WA; FDIC-10-168k; against Victor J. Toy in the amount of 20,000.00; Issued 6/16/10 - [PDF](#)

Citizens First Bank, Viroqua, WI; FDIC-09-635k; in the amount of \$3,185.00; Issued 6/15/10 - [PDF](#)

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

Coastal Community Bank, Panama City Beach, FL; FDIC-10-467PCAS; Issued 6/24/10 - [PDF](#)

North County Bank, Arlington, WA; FDIC-10-431PCAS; Issued 6/24/10 - [PDF](#)

The Cowlitz Bank, Longview, WA; FDIC-10-430PCAS; Issued 6/15/10 - [PDF](#)

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

Lisa Margaret Anderson; FDIC-10-217L; Order Granting Permission to File Section 19 Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 6/15/10 - [PDF](#)

Donavan Ivanhoe Johnson; FDIC-10-289L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 6/15/10 - [PDF](#)

Michelle L. Kincaid; FDIC-09-592L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 6/2/10 - [PDF](#)

Robert Eugene Stewart, II; FDIC-08-189L; Order Granting Permission to File Section 19 Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 6/2/10 - [PDF](#)

TERMINATIONS

Orders Terminating an Order to Cease and Desist

Plaza Bank, Irvine, CA; FDIC-09-175b; Issued 6/2/10 - [PDF](#)

The Bank of Bonifay, Bonifay, FL; FDIC-08-325b; Issued 6/24/10 - [PDF](#)

Bank of Florida – Southwest, Naples, FL; FDIC-09-586b; Issued 6/23/10 - [PDF](#)

Bank of Florida – Southeast, Ft. Lauderdale, FL; FDIC-09-587b; Issued 6/23/10 - [PDF](#)

Bank of Florida – Tampa Bay, Tampa, FL; FDIC-09-588b; Issued 6/23/10 - [PDF](#)

American Trust & Savings Bank, Whiting, IN; FDIC-09-511b; Issued 6/15/10 - [PDF](#)

Peoples Bank of Kentucky, Inc., Flemingsburg, KY; FDIC-09-020b; Issued 6/2/10 - [PDF](#)

Access Bank, Champlin, MN; FDIC-09-440b; Issued 6/18/10 - [PDF](#)

Pinehurst Bank, St. Paul, MN; FDIC-10-020b; Issued 6/18/10 - [PDF](#)

Libertad Bank, SSB, Austin, TX; FDIC-08-119b; Issued 6/30/10 - [PDF](#)

Citizens State Bank, Woodville, TX; FDIC-08-379b; Issued 6/30/10 - [PDF](#)

Order Terminating Supervisory Prompt Corrective Action Directive

Washita State Bank, Burns, Flat, OK; FDIC-09-491PCAS; Issued 6/3/10 - [PDF](#)

ADMINISTRATIVE HEARING SCHEDULED FOR AUGUST 2010

Balboa Thrift and Loan Association, Chula Vista, CA; FDIC-09-531b; Section 8(b)
Proceeding

Date: August 9, 2010

Location: San Diego, California

FDIC contact: Regina A. Sandler, Senior Regional Attorney
Adam L. Bialosky, Senior Regional Attorney
San Francisco Regional Office