



PRESS RELEASE

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

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

The FDIC processed a total of 104 matters in March. These included 42 cease and desist consent orders; 20 removal and prohibition orders; one order to immediately pay liability; 22 civil money penalties; eight prompt corrective actions; two voluntary terminations of insurance; one section 19 order; six orders terminating an order to cease and desist; one notice of assessment of liability, findings of fact and conclusions of law, order to immediately pay liability, and notice of hearing; 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.

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

Centennial Bank, Fountain Valley, CA; FDIC-09-631b; [Issued 3/2/10 - PDF \(PDF Help\)](#)

California Business Bank, Los Angeles, CA; FDIC-09-757b; [Issued 3/22/10 - PDF \(PDF Help\)](#)



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-94-2010

Preferred Bank, Los Angeles, CA; FDIC-10-175b; [Issued 3/22/10 - PDF](#) ([PDF Help](#))

Innovative Bank, Oakland, CA; FDIC-10-111b; [Issued 3/25/10 - PDF](#) ([PDF Help](#))

Heritage Oaks Bank, Paso Robles, CA; FDIC-10-004b; [Issued 3/4/10 - PDF](#) ([PDF Help](#))

Front Range Bank, Lakewood, CO; FDIC-10-054b; [Issued 3/23/10 - PDF](#) ([PDF Help](#))

SouthShore Community Bank, Apollo Beach, FL; FDIC-09-672b; [Issued 3/4/10 - PDF](#) ([PDF Help](#))

Beach Community Bank, Fort Walton Beach, FL; FDIC-09-492b; [Issued 3/16/10 - PDF](#) ([PDF Help](#))

First Peoples Bank, Port St. Lucie, FL; FDIC-09-717b; [Issued 3/18/10 - PDF](#) ([PDF Help](#))

Northwest Bank & Trust, Acworth, GA; FDIC-09-685b; [Issued 3/3/10 - PDF](#) ([PDF Help](#))

One Georgia Bank, Atlanta, GA; FDIC-09-741b; [Issued 3/23/10 - PDF](#) ([PDF Help](#))

Sunrise Bank of Atlanta, Atlanta, GA; FDIC-09-728b; [Issued 3/3/10 - PDF](#) ([PDF Help](#))

Bank of Newington, Newington, GA; FDIC-09-742b; [Issued 3/12/10 - PDF](#) ([PDF Help](#))

Bank of Idaho, Idaho Falls, ID; FDIC-10-072b; [Issued 3/3/10 - PDF](#) ([PDF Help](#))

ShoreBank, Chicago, IL; FDIC-09-074b; [Issued 3/22/10 - PDF](#) ([PDF Help](#))

First United Bank, Crete, IL; FDIC-09-560b; [Issued 3/4/10 - PDF](#) ([PDF Help](#))

All American Bank, Des Plaines, IL; FDIC-09-551b; [Issued 3/13/10 - PDF](#) ([PDF Help](#))

Kinderhook State Bank, Kinderhook, IL; FDIC-10-015b; [Issued 3/30/10 - PDF](#) ([PDF Help](#))

Brickyard Bank, Lincolnwood, IL; FDIC-09-347b; [Issued 3/22/10 - PDF](#) ([PDF Help](#))

First Personal Bank, Orland Park, IL; FDIC-09-680b; [Issued 3/30/10 - PDF](#) ([PDF Help](#))

The Peoples State Bank, Ellettsville, IN; FDIC-10-013b; [Issued 3/25/10 - PDF](#) ([PDF Help](#))

1st Regents Bank, Andover, MN; FDIC-09-743b; [Issued 3/24/10 - PDF](#) ([PDF Help](#))

Minnwest Bank Metro, Eagan, MN; FDIC-09-633b; [Issued 3/16/10 - PDF](#) ([PDF Help](#))

Security State Bank of Kenyon, Kenyon, MN; FDIC-10-022b; [Issued 3/25/10 - PDF](#) ([PDF Help](#))

Pinehurst Bank, Saint Paul, MN; FDIC-10-020b; [Issued 3/24/10 - PDF](#) ([PDF Help](#))

Excel Bank, Sedalia, MO; FDIC-10-021b; [Issued 3/16/10 - PDF](#) ([PDF Help](#))

Firstier Bank, Kimball, NE; FDIC-10-041b; [Issued 3/17/10 - PDF](#) ([PDF Help](#))

Bank of Las Vegas, Las Vegas, NV; FDIC-09-716b; [Issued 3/15/10 - PDF](#) ([PDF Help](#))

SouthwestUSA Bank, Las Vegas, NV; FDIC-10-140b; [Issued 3/3/10 - PDF \(PDF Help\)](#)

Town & Country Bank, Las Vegas, NV; FDIC-09-563b; [Issued 3/3/10 - PDF \(PDF Help\)](#)

1st Commerce Bank, North Las Vegas, NV; FDIC-09-703b; [Issued 3/15/10 - PDF \(PDF Help\)](#)

First Carolina State Bank, Rocky Mount, NC; FDIC-09-706b; [Issued 3/4/10 - PDF \(PDF Help\)](#)

American State Bank, Tulsa, OK; FDIC-09-755b; [Issued 3/16/10 - PDF \(PDF Help\)](#)

Albina Community Bank, Portland, OR; FDIC-10-103b; [Consent Order Issued 3/2/10 - PDF \(PDF Help\)](#)

Pacific West Bank, West Linn, OR; FDIC-09-747b; [Issued 3/31/10 - PDF \(PDF Help\)](#)

Slovak Savings Bank, Pittsburgh, PA; FDIC-10-066b; [Issued 3/17/10 - PDF \(PDF Help\)](#)

Texas Country Bank, Lakeway, TX; FDIC-10-036b; [Issued 3/16/10 - PDF \(PDF Help\)](#)

First International Bank, Plano, TX; FDIC-10-003b; [Issued 3/23/10 - PDF \(PDF Help\)](#)

ShoreBank Pacific, Ilwaco, WA; FDIC-09-513b; [Issued 3/10/10 - PDF \(PDF Help\)](#)

First Sound Bank, Seattle, WA; FDIC-10-002b; [Issued 3/4/10 - PDF \(PDF Help\)](#)

Plaza Bank, Seattle, WA; FDIC-09-683b; [Issued 3/17/10 - PDF \(PDF Help\)](#)

Ridgestone Bank, Brookfield, WI; FDIC-09-700b; [Issued 3/29/10 - PDF \(PDF Help\)](#)

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

New Resource Bank, San Francisco, CA; FDIC-09-476e; against Stephen R. Jones; [Issued 3/10/10 - PDF \(PDF Help\)](#)

The Carver State Bank, Savannah, GA; FDIC-09-047e; against Lillie B. Waring; [Issued 3/9/10 - PDF \(PDF Help\)](#)

CB&T Bank of Middle Georgia, Warner Robins, GA; FDIC-08-246e; against Kandace James; [Issued 3/31/10 - PDF \(PDF Help\)](#)

Herrin Security Bank, Herrin, IL; FDIC-09-299e; against Dwayne Denison; [Issued 3/10/10 - PDF \(PDF Help\)](#)

Synergy Bank, Houma, LA; FDIC-09-320e; against Melissa F. Lajuanie; [Issued 3/9/10 - PDF \(PDF Help\)](#)

The Harbor Bank of Maryland, Baltimore, MD; FDIC-09-606e; against David M. Terrance; [Issued 3/9/10 - PDF \(PDF Help\)](#)

The Cooperative Bank, Roslindale, MA; FDIC-09-518e; against Paul M. Ladouceur; [Issued 3/3/10 - PDF \(PDF Help\)](#)

KleinBank, Big Lake, MN; FDIC-09-644e; against Gregory G. Meyer; [Issued 3/10/10 - PDF \(PDF Help\)](#)

BankCherokee, St. Paul, MN; FDIC-090-407e; against Tony J. Bianchi; [Issued 3/16/10 - PDF \(PDF Help\)](#)

Hume Bank, Hume, MO; FDIC-08-206e; against Jeffrey E. Thompson; [Issued 3/16/10 - PDF \(PDF Help\)](#)

First Bank of the Lake, Osage Beach, MO; FDIC-09-119e; against Steven S. Schmidt; [Issued 3/10/10 - PDF \(PDF Help\)](#)

Empire Bank, Springfield, MO; FDIC-09-610e; against Jamie W. Schmidt; [Issued 3/16/10 - PDF \(PDF Help\)](#)

Branch Banking and Trust Company, Winston-Salem, NC; FDIC-09-298e; against Janet V. Smith; [Issued 3/9/10 - PDF \(PDF Help\)](#)

ONB Bank and Trust Company (formerly known as Community Bank & Trust), Tulsa, OK; FDIC-09-104e; against Scott M. Wright; [Issued 3/9/10 - PDF \(PDF Help\)](#)

EuroBank, San Juan, PR; FDIC-09-571e; against Rosa Calo Calo; [Issued 3/31/10 - PDF \(PDF Help\)](#)

Great Western Bank, Watertown, SD; FDIC-09-541e; against Karla J. Rose; [Issued 3/10/10 - PDF \(PDF Help\)](#)

Cornerstone Community Bank, Chattanooga, TN; FDIC-08-316e; against Misty Smith; [Issued 3/9/10 - PDF \(PDF Help\)](#)

Texas State Bank, Joaquin, TX; FDIC-09-469e; against Mindy L. Joubert; [Issued 3/10/10 - PDF \(PDF Help\)](#)

The Peoples Bank, Ewing, VA; FDIC-09-152e; against Rebecca Dawn Long; [Issued 3/9/10 - PDF \(PDF Help\)](#)

Bank of Ontario, Ontario, WI; FDIC-09-410e; against James P. DelMedico; [Issued 3/16/10 - PDF \(PDF Help\)](#)

FINAL ORDERS ISSUED PURSUANT TO SECTION 5(e), 12 U.S.C. § 1815(e) (Order to Immediately Pay Liability)

Advanta Bank, Wilmington, DE; Related to Advanta Bank Corp., Draper, Utah; FDIC-10-049KK; [Issued 3/19/10 - PDF \(PDF Help\)](#)

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

New Resource Bank, San Francisco, CA; FDIC-09-477k; against Stephen R. Jones in the amount of \$8,500.00; [Issued 3/10/10 - PDF \(PDF Help\)](#)

Citizens Community Bank, Hahira, GA; in the amount of \$7,315.00; [Issued 3/16/10 - PDF \(PDF Help\)](#)

Bank of Monticello, Monticello, GA; FDIC-10-030k; in the amount of \$4,000.00; [Issued 3/15/10 - PDF](#) ([PDF Help](#))

Bank of Coweta, Newnan, GA; FDIC-10-100k; in the amount of \$5,720.00; [Issued 3/15/10 - PDF](#) ([PDF Help](#))

Highland Community Bank, Chicago, IL; FDIC-09-424k; in the amount of \$5,000.00; [Issued 3/5/10 - PDF](#) ([PDF Help](#))

State Street Bank and Trust Company, Quincy, IL; FDIC-09-461k; in the amount of \$2,950.00; [Issued 3/8/10 - PDF](#) ([PDF Help](#))

Iowa State Bank, Des Moines, IA; FDIC-10-057k; in the amount of \$2,270.00; [Issued 3/26/10 - PDF](#) ([PDF Help](#))

Catahoula-LaSalle Bank, Jonesville, LA; FDIC-10-138k; in the amount of \$6,000.00; [Issued 3/17/10 - PDF](#) ([PDF Help](#))

The Harrison Deposit Bank and Trust Company, Cynthiana, KY; FDIC-10-101k; in the amount of \$800.00; [Issued 3/19/10 - PDF](#) ([PDF Help](#))

Colonial Co-operative Bank, Gardner, MA; FDIC-10-061k; in the amount of \$2,500.00; [Issued 3/15/10 - PDF](#) ([PDF Help](#))

Marlborough Savings Bank, Marlborough, MA; FDIC-10-109k; in the amount of \$4,000.00; [Issued 3/22/10 - PDF](#) ([PDF Help](#))

Hume Bank, Hume, MO; FDIC-08-207k; In the amount of \$10,000.00 [Issued 3/16/10 - PDF](#) ([PDF Help](#))

New Millennium Bank, New Brunswick, NJ; FDIC-10-059k; in the amount of \$2,500.00; [Issued 3/24/10 - PDF](#) ([PDF Help](#))

Advantage Bank, Spencer, OK; FDIC-10-153k; in the amount of \$4,000.00; [Issued 3/29/10 - PDF](#) ([PDF Help](#))

Marquette Savings Bank, Erie, PA; FDIC-10-154k; in the amount of \$3,500.00; [Issued 3/30/10 - PDF](#) ([PDF Help](#))

North Penn Bank, Scranton, PA; FDIC-10-039k, in the amount of \$4,000.00; [Issued 3/4/10 - PDF](#) ([PDF Help](#))

Citizens Bank of Lafayette, Lafayette, TN; FDIC-10-048k; in the amount of \$8,005.00; [Issued 3/8/10 - PDF](#) ([PDF Help](#))

Peoples Bank of the South, La Follette, TN; FDIC-10-123k; in the amount of \$8,000.00; [Issued 3/25/10 - PDF](#) ([PDF Help](#))

Community State Bank, Austin, TS; FDIC-09-650k; against Andrew George Miller in the amount of \$10,000.00; [Issued 3/9/10 - PDF](#) ([PDF Help](#))

The Benton State Bank, Benton, WI; FDIC-08-303k; in the amount of \$1,300.00; [Issued 3/5/10 - PDF](#) ([PDF Help](#))

Charter Bank Eau Claire, Eau Claire, WI; FDIC-10-044k; in the amount of \$12,700.00; [Issued 3/25/10 - PDF](#) ([PDF Help](#))

Bank of Ontario, Ontario, WI; FDIC-09-412k; against James P. DelMedico in the amount of \$10,000.00; [Issued 3/16/10 - PDF](#) ([PDF Help](#))

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

Desert Hills Bank, Phoenix, AZ FDIC-10-172PCAS; [Issued 3/9/10 - PDF](#) ([PDF Help](#))/p>

Bank of Florida-Southeast, Fort Lauderdale, FL; FDIC-10-159PCAS; [Issued 3/18/10 - PDF](#) ([PDF Help](#))

Bank of Florida-Southwest, Naples, FL; FDIC-10-160PCAS; [Issued 3/18/10 - PDF](#) ([PDF Help](#))

Bank of Florida-Tampa Bay, Tampa, FL; FDIC-10-161PCAS; [Issued 3/18/10 - PDF](#) ([PDF Help](#))

Sun West Bank, Las Vegas, NV; FDIC-10-196PCAS; [Issued 3/12/10 - PDF](#) ([PDF Help](#))

Nevada Security Bank, Reno, NV; FDIC-10-194PCAS; [Issued 3/11/10 - PDF](#) ([PDF Help](#))

Frontier Bank, Everett, WA; FDIC-10-198PCAS; [Issued 3/16/10 - PDF](#) ([PDF Help](#))

City Bank, Lynnwood, WA; FDIC-10-183PCAS; [Issued 3/10/10 - PDF](#) ([PDF Help](#))

FINAL ORDER ISSUED PURSUANT TO SECTION 8(P), 12 U.S.C. § 1818(p) (Termination of Insurance)

Advanta Bank, Wilmington, DE; FDIC-09-752p; [Issued 3/9/10 - PDF](#) ([PDF Help](#))

HealthBenefit Bank, D/B/A Blue HealthCare Bank, Sandy, UT; FDIC-10-118p; [Issued 3/19/10 - PDF](#) ([PDF Help](#))

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

Robert Edward Bouchard, FDIC-09-758L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; [Issued 3/18/10 - PDF](#) ([PDF Help](#))

TERMINATIONS

Order Terminating an Order to Cease and Desist

New Resource Bank, San Francisco, CA; FDIC-09-103b; [Issued 3/30/10 - PDF](#) ([PDF Help](#))

University Bank, Ann Arbor, MI; FDIC-08-194b; [Issued 3/16/10 - PDF](#) ([PDF Help](#))

1st American State Bank of Minnesota, Hancock, MN; FDIC-07-283b; [Issued 3/25/10 - PDF](#) ([PDF Help](#))

St. Stephen State Bank, Saint Stephen, MN; FDIC-09-182b; [Issued 3/3/10 - PDF \(PDF Help\)](#)

Bank of Leeton, Leeton, MO; FDIC-09-036b; [Issued 3/17/10 - PDF \(PDF Help\)](#)

American State Bank, Tulsa, OK; FDIC-04-245b; [Issued 3/16/10 - PDF \(PDF Help\)](#)

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 Liability, Findings of Fact and Conclusions of Law, Order to Immediately Pay Liability, and Notice of Hearing

Advanta Bank, Wilmington, DE; Related to Advanta Bank Corp., Draper, Utah; FDIC-10-049KK; [Issued 3/19/10 - PDF \(PDF Help\)](#)

ADJUDICATED DECISION

Bank 1st, Albuquerque, NM; FDIC-09-025b; Decision and Order to Cease and Desist (Corrected); [Issued 3/16/10 - PDF \(PDF Help\)](#)
