



PRESS RELEASE

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

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

The FDIC processed a total of 64 matters in February. These included 36 cease and desist consent orders; three removal and prohibition orders; thirteen civil money penalties; five prompt corrective actions; six orders terminating an order to cease and desist; and one notice of intention to prohibit from further participation, notice of assessment of civil money penalties, findings of fact, 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.

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

Cease-and-Desist

Bay Bank, Theodore, AL; FDIC-09-647b; [Issued 2/5/10 - PDF](#) ([PDF Help](#))

Central Arizona Bank, Casa Grade, AZ; FDIC-09-673b; [Issued 2/8/10 - PDF](#) ([PDF Help](#))

Mohave State Bank, Lake Havasu City, AZ; FDIC-10-033b; [Issued 2/8/10 - 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-65-2010**

Towne Bank of Arizona, Mesa, AZ; FDIC-10-032b; [Issued 2/2/10 - PDF \(PDF Help\)](#)

Golden Coast Bank, Long Beach, CA; FDIC-10-094b; [Issued 2/12/10 - PDF \(PDF Help\)](#)

Commerce Bank of Temecula Valley, Murrieta, CA; FDIC-10-104b; [Issued 2/11/10 - PDF \(PDF Help\)](#)

Citizens Bank of Northern California, Nevada City, CA; FDIC-10-053b; [Issued 2/11/10 - PDF \(PDF Help\)](#)

Mile High Banks, Longmont, CO; FDIC-09-552b; [Issued 2/5/10 - PDF \(PDF Help\)](#)

Champion Bank, Parker, CO; FDIC-09-749b; [Issued 2/24/10 - PDF \(PDF Help\)](#)

The Community's Bank, Bridgeport, CT; FDIC-09-744b; [Issued 2/17/10 - PDF \(PDF Help\)](#)

Bank of Coral Gables, Coral Gables, FL; FDIC-09-690b; [Issued 2/11/10 - PDF \(PDF Help\)](#)

Haven Trust Bank Florida, Ponte Vedra Beach, FL; FDIC-09-623b; [Issued 2/17/10 - PDF \(PDF Help\)](#)

Sunrise Bank of Atlanta, Atlanta, GA; FDIC-09-696b; [Issued 2/18/10 - PDF \(PDF Help\)](#)

Peoples State Bank, Jeffersonville, GA; FDIC-09-694b; [Issued 2/18/10 - PDF \(PDF Help\)](#)

The Bank of Perry, Perry, GA; FDIC-09-638b; [Issued 2/25/10 - PDF \(PDF Help\)](#)

Bank of Valdosta, Valdosta, GA; FDIC-09-693b; [Issued 2/18/10 - PDF \(PDF Help\)](#)

Finance Factors, Limited, Honolulu, HI; FDIC-10-083b; [Issued 2/26/10 - PDF \(PDF Help\)](#)

Idaho First Bank, McCall, ID; FDIC-09-630b; [Issued 2/10/10 - PDF \(PDF Help\)](#)

American Enterprise Bank, Buffalo Grove, IL; FDIC-09-660b; [Issued 2/24/10 - PDF \(PDF Help\)](#)

New Century Bank, Chicago, IL; FDIC-09-348b; [Issued 2/19/10 - PDF \(PDF Help\)](#)

Elkhart Community Bank, Elkhart, IN; FDIC-09-297b; [Issued 2/18/10 - PDF \(PDF Help\)](#)

Evansville Commerce Bank, Evansville, IN; FDIC-09-692b; [Issued 2/18/10 - PDF \(PDF Help\)](#)

Goshen Community Bank, Goshen, IN; FDIC-09-296b; [Issued 2/24/10 - PDF \(PDF Help\)](#)

Fidelity Bank, Dearborn, MI; FDIC-09-422b; [Issued 2/12/10 - PDF \(PDF Help\)](#)

Macatawa Bank, Holland, MI; FDIC-09-705b; [Issued 2/22/10 - PDF \(PDF Help\)](#)

CF Bancorp, Port Huron, MI; FDIC-09-676b; [Issued 2/24/10 - PDF \(PDF Help\)](#)

Lakeview Bank, Lakeville, MN; FDIC-09-626b; [Issued 2/5/10 - PDF \(PDF Help\)](#)

Sunrise Bank of Albuquerque, Albuquerque, NM; FDIC-09-523b; [Issued 2/17/09 - PDF \(PDF Help\)](#)

First Central Savings Bank, Glen Cove, NY; FDIC-09-702b; FDIC-09-701k; [Issued 2/17/10 - PDF \(PDF Help\)](#)

Mountain 1st Bank & Trust Company, Hendersonville, NC; FDIC-09-679b; [Issued 2/25/10 - PDF \(PDF Help\)](#)

Cornerstone Bank, Wilson, NC; FDIC-09-718b; [Issued 2/11/10 - PDF \(PDF Help\)](#)

Community South Bank and Trust, Easley, SC; FDIC-09-698b; [Issued 2/26/10 - PDF \(PDF Help\)](#)

Quoin Financial Bank, Miller, SD; FDIC-10-027b; [Issued 2/26/10 - PDF \(PDF Help\)](#)

Treaty Oak Bank, Austin, TX; FDIC-09-684b; [Issued 2/17/10 - PDF \(PDF Help\)](#)

The Village Bank, St. George, UT; FDIC-10-055b; [Issued 2/19/10 - PDF \(PDF Help\)](#)

Community Bank of Central Wisconsin, Colby, WI; FDIC-09-748b; [Issued 2/16/10 - PDF \(PDF Help\)](#)

FINAL ORDERS Issued PURSUANT TO SECTION 8(e), 12 U.S.C. § 1818(e)

Removal and Prohibition Orders

Bank of Alameda, Alameda, CA; FDIC-09-334e; against Sokvoveun Sou; [Issued 2/25/10 - PDF \(PDF Help\)](#)

Bank of the West, San Francisco, CA; [Formerly Commercial Federal Bank, Omaha, Nebraska] and Farmers Trust Savings Bank, Earling, IA; FDIC-09-396e; FDIC-09-397k; against Kenneth D. Waite; [Issued 2/17/10 - PDF \(PDF Help\)](#)

Community Bank-Wheaton/Glen Ellyn, Glenn Ellyn, IL; FDIC-06-113e; against Heidi W. Flanagan; [Issued 2/17/10 - PDF \(PDF Help\)](#)

FINAL ORDERS Issued PURSUANT TO SECTION 8(i), 12 U.S.C. § 1818(i)

Civil Money Penalties

Bank of the West, San Francisco, CA; [Formerly Commercial Federal Bank, Omaha, Nebraska] and Farmers Trust Savings Bank, Earling, IA; FDIC-09-396e; FDIC-09-397k; Order of Prohibition From Further Participation and Order to Pay against Kenneth D. Waite in the amount of \$40,000.00; Issued 2/17/10 - PDF ([PDF Help](#))

Christiana Bank & Trust Company, Greenville, DE; FDIC-09-710k; in the amount of \$5,500.00; [Issued 2/2/10 - PDF \(PDF Help\)](#)

First & Peoples Bank, Russell, KY; FDIC-09-459k; in the amount of \$3,450.00; [Issued 2/11/10 - PDF \(PDF Help\)](#)

Community Bank, Raceland, LA; FDIC-09-737k; in the amount of \$9,500.00; [Issued 2/22/10 - PDF \(PDF Help\)](#)

Community State Bank, Saint Charles, MI; FDIC-08-020k; in the amount of \$2,050.00; [Issued 2/12/10 - PDF \(PDF Help\)](#)

Dakota County State Bank, South Sioux City, NE; FDIC-09-756k; in the amount of \$1,500.00; [Issued 2/5/10 - PDF \(PDF Help\)](#)

First Central Savings Bank, Glen Cove, NY; FDIC-09-702b; FDIC-09-701k; Consent Order, Order for Restitution and Order to Pay in the amount of \$100,000.00; Issued 2/17/10 - PDF ([PDF Help](#))

USA Bank, Port Chester, NY; FDIC-08-076k; against Louis G. Cornacchia; in the amount of \$500.00; [Issued 2/2/10 - PDF \(PDF Help\)](#)

The Bank of the West, Thomas, OK; FDIC-09-429k; in the amount of \$2,310.00; [Issued 2/22/10 - PDF \(PDF Help\)](#)

The Dime Bank, Honesdale, PA; FDIC-10-056k; in the amount of \$3,000.00; [Issued 2/22/10 - PDF \(PDF Help\)](#)

S&T Bank, Indiana, PA; FDIC-10-050k; in the amount of \$32,640.00; [Issued 2/22/10 - PDF \(PDF Help\)](#)

Citizens State Bank, Jasper, TN; FDIC-09-669k; in the amount of \$2,000.00; [Issued 2/22/10 - PDF \(PDF Help\)](#)

The Black Earth State Bank, Black Earth, WI; FDIC-09-499k; in the amount of \$2,500.00; [Issued 2/4/10 - PDF \(PDF Help\)](#)

FINAL ORDERS Issued PURSUANT TO SECTION 38, 12 U.S.C. § 1831o

Prompt Corrective Actions

Ventura County Business Bank, Oxnard, CA; FDIC-10-092PCAS; [Issued 2/5/10 - PDF \(PDF Help\)](#)

Tamalpais Bank, San Rafael, CA; FDIC-10-134PCAS; [Issued 2/19/10 - PDF \(PDF Help\)](#)

AmericanFirst Bank, Clermont, FL; FDIC-10-071PCAS; [Issued 2/5/10 - PDF \(PDF Help\)](#)

High Desert State Bank, Albuquerque, NM; FDIC-10-017PCAS; [Issued 2/3/10 - PDF \(PDF Help\)](#)

AmericanWest Bank, Spokane, WA; FDIC-10-148PCAS; [Issued 2/24/10 - PDF \(PDF Help\)](#)

TERMINATIONS

Order Terminating an Order to Cease and Desist

Arrowhead Community Bank, Glendale, AZ; FDIC-09-393b; [Issued 2/8/10 - PDF \(PDF Help\)](#)

Mesa Bank, Mesa, AZ; FDIC-09-106b; [Issued 2/18/10 - PDF](#) ([PDF Help](#))

Premier American Bank, Miami, FL; FDIC-09-061b; [Issued 2/17/10 - PDF](#) ([PDF Help](#))

Community Bank & Trust, Cornelia, GA; FDIC-09-068b; [Issued 2/23/10 - PDF](#) ([PDF Help](#))

Nuestro Banco, Raleigh, NC; FDIC-09-006b; [Issued 2/17/10 - PDF](#) ([PDF Help](#))

Citizens Bank, New Tazewell, TN; FDIC-07-147b; [Issued 2/3/10 - 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 Intention to Prohibit From Further Participation, Notice of Assessment of Civil Money Penalties, Findings of Fact, Conclusions of Law, Order to Pay, and Notice of Hearing

Miami Valley Bank, Lakeview, OH; FDIC-09-545e; FDIC-09-547k; [Issued 2/26/10 - PDF](#) ([PDF Help](#))
