



# PRESS RELEASE

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

**FOR IMMEDIATE RELEASE**  
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## **FDIC Makes Public October Enforcement Actions; One Administrative Hearing Scheduled for December 2011**

The Federal Deposit Insurance Corporation (FDIC) today released a list of orders of administrative enforcement actions taken against banks and individuals in October. One administrative hearing is scheduled for December 2011.

The FDIC issued a total of 75 orders and one notice in October. The orders included: 17 consent orders; 11 removal and prohibition orders; one cross guarantee liability; 29 civil money penalties; one prompt corrective action; thirteen orders terminating consent orders and cease and desist orders; and three orders terminating a supervisory prompt corrective action directive. The following notice was issued: a notice of intention to remove from office and/or to prohibit from further participation, notice of assessment of civil money penalties, findings of fact and conclusions of law, orders 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.



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-183-2011**

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

First Community Bank, Santa Rosa, CA; FDIC-11-428b; Issued 10/20/11 - [PDF](#)

State Bank of Georgia, Fayetteville , GA; FDIC-11-311b; Issued 10/4/11 - [PDF](#)

Town Center Bank, Frankfort, IL; FDIC-11-335b; Issued 10/12/11 - [PDF](#)

Grabill Bank, Grabill, IN; FDIC-11-338b; Issued 10/25/11 - [PDF](#)

Regal Bank and Trust, Owings Mills , MD; FDIC-11-423b; Issued 10/26/11 - [PDF](#)

First Independence Bank, Detroit, MI; FDIC-11-449b; Issued 10/25/11 - [PDF](#)

Commerce Bank, Geneva, MN; FDIC-11-380b; Issued 10/12/11 - [PDF](#)

Omni Bank, Mantee, MS; FDIC-11-329b; Issued 10/12/11 - [PDF](#)

The Wilmington Savings Bank, Wilmington, OH; FDIC-11-376b; Issued 10/26/11 - [PDF](#)

West Coast Bank, Lake Oswego, OR; FDIC-11-466b; FDIC-11-468k; Issued 10/11/11 - [PDF](#)

CoastalStates Bank, Hilton Head Island, SC; FDIC-11-275b; Issued 10/12/11 - [PDF](#)

Libertad Bank, SSB, Austin, TX; FDIC-11-368b; Issued 10/13/11 - [PDF](#)

Libertad Bank, SSB, Austin, TX; FDIC-11-477b; Issued 10/6/11 - [PDF](#)

Fort Davis State Bank, Fort Davis, TX; FDIC-11-535b; Issued 10/31/11 - [PDF](#)

Seattle Bank, Seattle, WA; FDIC-11-403b; FDIC-11-363k; Issued 10/17/11 - [PDF](#)

Bank of Wausau, Wausau, WI; FDIC-10-488b; Issued 10/28/11 - [PDF](#)

Bank of Wausau, Wausau, WI; FDIC-11-351b; Issued 10/12/11 - [PDF](#)

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

United Commercial Bank, San Francisco, CA; FDIC-11-294e; FDIC-11-295k; against John M. Cinderey; Issued 10/7/11 - [PDF](#)

United Commercial Bank, San Francisco, CA; FDIC-11-294e; FDIC-11-295k; against Richard L. Swartz; Issued 10/7/11 - [PDF](#)

United Commercial Bank, San Francisco, CA; FDIC-11-294e; FDIC-11-295k; against Lawrence M. Zhang; Issued 10/7/11 - [PDF](#)

Dime Bank, Norwich, CT; FDIC-11-102e; against Philip J. Mongillo; Issued 10/7/11 - [PDF](#)

The Citizens State Bank of Taylor County, Reynolds, GA; FDIC-11-443e; FDIC-11-444k; against Beverly H. Poore; Issued 10/7/11 - [PDF](#)

Mid-Missouri Bank, Springfield, MO; FDIC-10-084e; against Scott B. Rosenthal; Issued 10/20/11 - [PDF](#)

Mid-Missouri Bank, Springfield, MO; FDIC-10-086e; against K. Chris Couch; Issued 10/20/11 - [PDF](#)

Mid-Missouri Bank, Springfield, MO; FDIC-10-088e; against Frank B. McReynolds; Issued 10/20/11 - [PDF](#)

Mid-Missouri Bank, Springfield, MO; FDIC-10-090e; against Kayla Muskrat; Issued 10/20/11 - [PDF](#)

Clarion County Community Bank, Clarion, PA; FDIC-11-366e; against Tami L. Toy; Issued 10/20/11 - [PDF](#)

Prosperity Bank, El Campo, TX; FDIC-11-195e; against Jennifer Herrera; Issued 10/7/11 - [PDF](#)

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

Bank of Las Colinas, Irving, Texas; FDIC-11-427kk; Issued 10/21/11 - [PDF](#)

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

United Commercial Bank, San Francisco, CA; FDIC-11-294e; FDIC-11-295k; Order of Prohibition From Further Participation and Order to Pay against John M. Cinderey in the amount of \$40,000.00; Issued 10/7/11 - [PDF](#)

United Commercial Bank, San Francisco, CA; FDIC-11-294e; FDIC-11-295k; Order of Prohibition From Further Participation and Order to Pay against Richard L. Swartz in the amount of \$12,500.00; Issued 10/7/11 - [PDF](#)

United Commercial Bank, San Francisco, CA; FDIC-11-294e; FDIC-11-295k; Order of Prohibition From Further Participation and Order to Pay against Lawrence M. Zhang in the amount of \$35,000.00; Issued 10/7/11 - [PDF](#)

Valley Business Bank, Visalia, CA; FDIC-11-493k; in the amount of \$12,600.00; Issued 10/11/11 - [PDF](#)

Rocky Mountain Bank & Trust Florence, Florence, CO; FDIC-11-301k; against Douglas L. McClure in the amount of \$30,000.00; Issued 10/7/11 - [PDF](#)

Rocky Mountain Bank & Trust Florence, Florence, CO; FDIC-11-302k; against Marty K. Burleson in the amount of \$25,000.00; Issued 10/7/11 - [PDF](#)

Rocky Mountain Bank & Trust Florence, Florence, CO; FDIC-11-303k; against Duane Hays in the amount of \$25,000.00; Issued 10/7/11 - [PDF](#)

Rocky Mountain Bank & Trust Florence, Florence, CO; FDIC-11-304k; against Gerald L. Montney in the amount of \$25,000.00; Issued 10/7/11 - [PDF](#)

Barclays Bank Delaware, Wilmington, DE; FDIC-11-171k; in the amount of \$425,000.00; Issued 9/2/11 - [PDF](#)

Gateway Bank of Southwest Florida, Sarasota, FL; FDIC-11-437k; in the amount of \$5,000.00; Issued 10/5/11 - [PDF](#)

The Citizens State Bank of Taylor County, Reynolds, GA; FDIC-11-443e; FDIC-11-444k; Order of Prohibition From Further Participation and an Order to Pay against Beverly H. Poore in the amount of \$10,000.00; Issued 10/7/11 - [PDF](#)

The Citizens Bank, Nashville, GA; FDIC-11-418k; in the amount of \$7,000.00; Issued 10/6/11 - [PDF](#)

First State Bank, Stuart, IA; FDIC-11-459k; in the amount of \$2,000.00; Issued 10/13/11 - [PDF](#)

Magnolia Bank, Incorporated, Hodgenville, KY; FDIC-11-318k; in the amount of \$26,000.00; Issued 10/31/11 - [PDF](#)

The Dart Bank, Mason, MI; FDIC-11-222k; in the amount of \$7,750.00; Issued 10/25/11 - [PDF](#)

Monroe Bank & Trust, Monroe, MI; FDIC-11-392k; in the amount of \$11,000.00; Issued 10/26/11 - [PDF](#)

Triad Bank, Frontenac, MO; FDIC-11-451k; in the amount of \$2,800.00; Issued 10/7/11 - [PDF](#)

Triad Bank, Frontenac, MO; FDIC-11-452k; in the amount of \$2,500.00; Issued 10/7/11 - [PDF](#)

Mid-Missouri Bank, Springfield, MO; FDIC-10-085k; against Scott B. Rosenthal in the amount of \$62,500.00; Issued 10/20/11 - [PDF](#)

Mid-Missouri Bank, Springfield, MO; FDIC-10-087k; against K. Chris Couch in the amount of \$50,000.00; Issued 10/20/11 - [PDF](#)

Mid-Missouri Bank, Springfield, MO; FDIC-10-089k; against Frank B. McReynolds in the amount of \$13,500.00; Issued 10/20/11 - [PDF](#)

Emigrant Bank, New York, NY; FDIC-11-506k; in the amount of \$21,650.00; Issued 10/5/11 - [PDF](#)

Israel Discount Bank of New York, New York, NY; FDIC-11-487k; in the amount of \$2,500.00; Issued: 10/17/11 - [PDF](#)

The First Bexley Bank, Bexley, OH; FDIC-11-197k; in the amount of \$1,350.00; Issued 10/6/11 - [PDF](#)

West Coast Bank, Lake Oswego, OR; FDIC-11-466b; FDIC-11-468k; Consent Order, Order for Restitution, and Order to Pay in the amount of \$390,000.00; Issued 10/11/11 - [PDF](#)

Reliance Savings Bank, Altoona, PA; FDIC-11-537k; in the amount of \$12,000.00; Issued 10/26/11 - [PDF](#)

Castroville State Bank, Castroville, TX; FDIC-11-347k; in the amount of \$1,500.00; Issued 10/19/11 - [PDF](#)

Spirit of Texas Bank, SSB, College Station, TX; FDIC-11-349k; in the amount of \$4,400.00; Issued 10/12/11 - [PDF](#)

Seattle Bank, Seattle, WA; FDIC-11-403b; FDIC-11-363k; Consent Order for Restitution and Order to Pay in the amount of \$40,000.00; Issued 10/17/11 - [PDF](#)

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

Country Bank, Aledo, IL; FDIC-11-555PCAS; Issued 10/5/11 - [PDF](#)

### **TERMINATIONS**

#### **Orders Terminating Consent Orders and Cease and Desist Orders**

Ventura County Business Bank, Oxnard, CA; Cert. No. 57441; Merged Into and Now Known As: Royal Business Bank, Los Angeles, CA; Cert. No. 58816; FDIC-09-374b; Issued 10/24/11 - [PDF](#)

Golden Security Bank, Rosemead, CA; Cert. No. 26615; Merged Into and Now Known As: First General Bank; Rowland Heights, CA; Cert. No. 58060; FDIC-09-108b; Issued 10/24/11 - [PDF](#)

Piedmont Community Bank, Gray, GA; FDIC-08-348b; Issued 10/28/11 - [PDF](#)

The Tattnell Bank, Reidsville, GA; FDIC-08-349b; Issued 10/28/11 - [PDF](#)

Creekside Bank, Woodstock, GA; FDIC-09-529b; Issued 10/4/11 - [PDF](#)

First Choice Bank, Geneva, IL FDIC-10-311b; Issued 10/18/11 - [PDF](#)

Sun Security Bank, Ellington, MO; (Assumed by Great Southern Bank, Reeds Spring, MO); FDIC-08-066b; Issued 10/17/11 - [PDF](#)

Sun Security Bank, Ellington, MO; (Assumed by Great Southern Bank, Reeds Spring, MO); FDIC-08-180; Issued 10/13/11 - [PDF](#)

Service1st Bank of Nevada, Las Vegas, NV; FDIC-10-512b; Issued 10/31/11 - [PDF](#)

ISN Bank, Cherry Hill, NJ; FDIC-07-215b; Issued 10/28/11 - [PDF](#)

Bank of Smithtown, Smithtown, NY; FDIC-09-655b; Issued 10/28/11 - [PDF](#)

First International Bank, Plano, TX; FDIC-10-003b; Issued 10/17/11 - [PDF](#)

Regal Financial Bank, Seattle, WA; FDIC-09-558b; Issued 10/19/11 - [PDF](#)

#### **Order Terminating A Supervisory Prompt Corrective Action**

Ventura County Business Bank, Oxnard, CA; Cert. No. 57441; Merged Into and Now Known As: Royal Business Bank, Los Angeles, CA; Cert. No. 58816; FDIC-10-092PCAS Issued 10/24/11 - [PDF](#)

Ravenswood Bank, Chicago, IL; FDIC-10-286PCAS; Issued 10/5/11 - [PDF](#)

First International Bank, Plano, TX; FDIC-11-189PCAS; Issued 10/17/11 - [PDF](#)

### **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 Remove From Office and/or to Prohibit From Further Participation, Notice of Assessment of Civil Money Penalties, Findings of Fact and Conclusions of Law, Orders to Pay, and Notice of Hearing**

United Commercial Bank, San Francisco, CA; FDIC-11-294e; FDIC-11-295k; Notice of Intention to Remove From Office and/or to Prohibit From Further Participation; Notice of Assessment of Civil Money Penalties, Findings of Fact and Conclusions of Law, Orders to Pay, and Notice of Hearing against Thomas Shiu-Kit Wu, Ebrahim Shabudin, Craig S. On, Thomas T. Yu, John M. Kerr, Paul Montelaro, Christian C. Lee, Lauren A. Tran, Yixing Sun, and Ta-Lun Wu; Issued 9/21/11 - [PDF](#)

### **ADMINISTRATIVE HEARING SCHEDULED FOR DECEMBER 2011**

EuroBank, Coral Gables, FL; FDIC-10-585b; Section 8(b) Proceeding

Date: December 5, 2011  
Location: Miami, Florida  
FDIC Contacts: John B. Parker, Senior Regional Attorney  
Barbara J. Lukes, Counsel