



# PRESS RELEASE

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

**FOR IMMEDIATE RELEASE**

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## **FDIC Makes Public July Enforcement Actions; One Administrative Hearing Scheduled For September 2011**

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

The FDIC processed a total of 53 matters in July. These included 11 consent orders; two removal and prohibition orders; 19 civil money penalties; two prompt corrective actions; one voluntary termination of insurance; two Section 19 orders; 11 orders terminating consent orders and cease and desist orders; four orders terminating supervisory prompt corrective action directives; and one notice of charges and 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)**

First State Bank, Lonoke, AR; FDIC-11-228b; Issued: 7/8/2011 - 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](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-143-2011**

Plaza Bank, Irvine, CA; FDIC-11-312b; Issued: 7/28/11 - PDF

International Finance Bank, Miami, FL; FDIC-11-214b; Issued: 7/1/11 - PDF

ProBank, Tallahassee, FL; FDIC-10-796b; Issued: 7/28/11 - PDF

The Palm Bank, Tampa, FL; FDIC-11-220b; Issued: 7/27/11 - PDF

The Woodbury Banking Company, Woodbury, GA; FDIC-11-284b; Issued: 7/13/11 - PDF

Pacific Rim Bank, Honolulu, HI; FDIC-10-471b; Issued: 7/22/11 - PDF

Mercantile Bank, Quincy, IL; FDIC-11-372b; Issued: 7/28/11 - PDF

Alliance Bank, Lake City, MN; FDIC-11-125b; Issued: 7/7/11 - PDF

First State Bank, Cranford, NJ; FDIC-08-166b; Issued: 7/15/11 - PDF

The Citizens Bank of Logan, Logan, OH; FDIC-11-233b; Issued: 7/6/11 - PDF

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

Banco Santander Puerto Rico, San Juan, PR; FDIC-11-138e; against Evelyn O'Neill Rosado; Issued: 7/28/11 - PDF

Freedom Bank, Sterling, IL; FDIC-10-347e; against Lyle J. Spaulding; Issued: 7/28/11 - PDF

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

The Exchange Bank of Alabama, Altoona, AL; FDIC-11-316k; in the amount of \$9,460.00; Issued: 7/12/11 - PDF

Cathay Bank, Los Angeles, CA; FDIC-11-344k; in the amount of \$17,710.00; Issued: 7/11/11 - PDF

Community Business Bank, West Sacramento, CA; FDIC-11-375k; in the amount of \$6,545.00; Issued: 7/27/11 - PDF

American Enterprise Bank of Florida, Jacksonville, FL; FDIC-11-332k; in the amount of \$14,500.00; Issued: 7/20/11 - PDF

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Citizens State Bank, Lena, IL; FDIC-11-140k; in the amount of \$1,950.00; Issued: 7/15/11 - PDF

Bank of Palatine, Palatine, IL; FDIC-10-946k; in the amount of \$3,500.00; Issued: 7/22/11 - PDF

Petefish, Skiles & Co., Virginia, IL; FDIC-11-218k; in the amount of \$9,000.00; Issued: 7/8/11 - PDF

The Peoples Bank of Bullitt County, Shepherdsville, KY; FDIC-11-238k; in the amount of \$7,250.00; Issued: 7/15/11 - PDF

Central Co-operative Bank, Somerville, MA; FDIC-11-183k; in the amount of \$15,400.00; Issued: 7/26/11 - PDF

Northpointe Bank, Grand Rapids, MI; FDIC-11-176k; in the amount of \$8,855.00; Issued: 7/12/11 - PDF

1st State Bank, Saginaw, MI; FDIC-10-930k; in the amount of \$3,000.00; Issued: 7/19/11 - PDF

Mid Penn Bank, Millersburg, PA; FDIC-11-336k; in the amount of \$11,300.00; Issued: 7/1/11 - PDF

Western Bank, Coahoma, TX; FDIC-11-177k; in the amount of \$7,805.00; Issued: 7/5/11 - PDF

Western Bank, Coahoma, TX; FDIC-11-178k; in the amount of \$12,000.00; Issued: 7/5/11 - PDF

Schertz Bank & Trust, Schertz, TX; FDIC-11-241k; in the amount of \$1,000.00; Issued: 7/6/11 - PDF

SunFirst Bank, St. George, UT; FDIC-11-240k; in the amount of \$2,300.00; Issued: 7/11/11 - PDF

Mid America Bank, Janesville, WI; FDIC-11-151k; in the amount of \$8,000.00; Issued: 7/27/11 - PDF

Mid America Bank, Janesville, WI; FDIC-11-152k; in the amount of \$600.00; Issued: 7/27/11 - PDF

Bank of Ontario, Ontario, WI; FDIC-10-862k; in the amount of \$1,740.00; Issued: 7/22/11 - PDF

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

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**(Prompt Corrective Action)**

SunFirst Bank, Saint George, UT; FDIC-11-419PCAS; Issued: 7/28/11 - PDF

Central Progressive Bank, Lacombe, LA; FDIC-11-271 PCAS; Issued: 7/25/11 - PDF

**FINAL ORDERS ISSUED PURSUANT TO SECTION 8(q), 12 U.S.C. § 1818(q)  
(Voluntary Terminations of Insurance)**

Wilmington Trust Company, Wilmington, DE; FDIC-11-264q; Issued: 7/28/11 - PDF

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

David Vincent McLaughlin; FDIC-11-005L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued: 7/22/11 - PDF

Michael Yuwing Lee; FDIC-11-365L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued: 7/22/11 - PDF

**TERMINATIONS****Orders Terminating Consent Orders and Cease and Desist Orders**

Colorado Capital Bank, Castle Rock, CO; FDIC-10-514b; Issued: 7/28/11 - PDF

Signature Bank, Windsor, CO; FDIC-09-438b; Issued: 7/25/11 - PDF

One Georgia Bank, Atlanta, GA; FDIC-09-741b; Issued: 7/28/11 - PDF

Mountain Heritage Bank, Clayton, GA; FDIC-09-117b; Issued: 7/28/11 - PDF

Princeville State Bank, Princeville, IL; FDIC-10-491b; Issued: 7/6/11 - PDF

Town & Country Bank (Now known as CrossFirst Bank), Leawood, KS; FDIC-09-166b; Issued: 7/20/11 - PDF

Bank of the Bluegrass and Trust Company, Lexington, KY; FDIC-08-061b; Issued: 7/29/11 - PDF

Bank of Greensburg, Greensburg, LA; FDIC-09-403b; Issued: 7/8/11 - PDF

Earthstar Bank, Southampton, PA; FDIC-08-080b; Issued: 7/15/11 - PDF

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Utah Community Bank, Sandy, UT; FDIC-09-315b; Issued: 7/29/11 - PDF

Cascade Bank, Everett, WA; Merged Into and Now Known As: Opus Bank, Redondo Beach, CA; FDIC-10-322b; Issued: 7/1/11 - PDF

### **Orders Terminating Supervisory Prompt Corrective Action Directive**

Colorado Capital Bank, Castle Rock, CO; FDIC-11-089PCAS; Issued: 7/29/11 - PDF

Signature Bank, Windsor, CO; FDIC-11-122PCAS; Issued: 7/25/11 - PDF

Security Bank of North Fulton, Alpharetta, GA; FDIC-09-310PCAP; Issued: 7/28/11 - PDF

Evergreen State Bank, Stoughton, W I; FDIC-10-859PCAS; Issued: 7/19/11 - PDF

### **NOTICES ISSUED**

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

### **Notice of Charges and of Hearing**

Cornerstone Community Bank, Saint Petersburg, Florida; FDIC-10-801b; Notice of Charges and of Hearing; Issued: 7/13/11 - PDF

### **ADMINISTRATIVE HEARING SCHEDULED FOR SEPTEMBER 2011**

Silver State Bank, Henderson, Nevada; In the Matter of Douglas E. French; FDIC-10-894e and FDIC-10- 895k; Section 8(e) and Civil Money Penalty Proceedings

Date: September 19, 2011

Location: Las Vegas, Nevada

FDIC Contact James L. Miller, Counsel

Lesley E. Williams, Senior Regional Attorney

Regina A. Sandler, Senior Regional Attorney San Francisco  
Regional Office

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