



PRESS RELEASE

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

FOR IMMEDIATE RELEASE
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FDIC Makes Public May Enforcement Actions; One Administrative Hearing Scheduled For July 2011

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

The FDIC processed a total of 57 matters in May. These included 10 consent orders; 14 removal and prohibition orders; 11 civil money penalties; one prompt corrective action; 13 orders terminating consent orders and orders to cease and desist; one order terminating order to cease and desist and modification of order to cease and desist; two orders terminating supervisory prompt corrective action directive; two notices of charges and of hearing; one amended notice of charges for an order to cease and desist; notice of assessment of civil money penalties, findings of fact of conclusions of law; order to pay; and notice of hearing; and two adjudicated decisions.

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)

Ocean Bank, Miami, FL; FDIC-11-207b; Issued 5/6/11 - 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-109-2011**

Citizens Bank & Trust Company, Eastman, GA; FDIC-11-150b; Issued 5/13/11 - PDF

Highland Community Bank, Chicago, IL; FDIC-11-044b; Issued 5/4/11 - PDF

New City Bank, Chicago, IL; FDIC-11-034b; Issued 5/16/11 - PDF

American Bank of the North, Nashwauk, MN; FDIC-11-124b; Issued 5/9/11 - PDF

Stonebridge Bank, Exton, PA; FDIC-11-137b; Issued 5/23/11 - PDF

Public Savings Bank, Huntingdon Valley, PA; FDIC-11-107b; Issued 5/12/11 - PDF

Tennessee Commerce Bank, Franklin, TN; FDIC-11-196b; Issued 5/25/11 - PDF

Patriot Bank, Houston, TX; FDIC-11-158b; Issued 5/13/11 - PDF

Waumandee State Bank, Waumandee, WI; FDIC-11-153b; Issued 5/27/11 - PDF

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

Bank of the West, San Francisco, CA; FDIC-10-596e; against Elizabeth Kolling; Issued 5/26/11 - PDF

Exchange Bank, Santa Rosa, CA; FDIC-11-154e; against Vanessa Outlaw; Issued 5/26/11 - PDF

Flatirons Bank, Boulder, CO; FDIC-11-046e; against Mark H. Yost; Issued 5/9/11 - PDF

Yampa Valley Bank, Steamboat Springs, CO; FDIC-10-366e; against Lucy A. Middleton; Issued 5/26/11 - PDF

Farmers and Merchants Bank, Monticello, FL; FDIC-10-516e; FDIC-10-686k; against Ronald Darrin McGlamry in the amount of \$3,500.00; Issued 5/26/11 - PDF

The Cecilian Bank, Cecilian, KY; FDIC-10-299e; against Jackie K. Watson; Issued 5/9/11 - PDF

Community Bank of Mississippi, Forest, MS; FDIC-10-001e; against Penny Jo Lindsey; Issued 5/26/11 - PDF

BankFirst Financial Services, Macon, MS; FDIC-10-580e; against Sherry L. Lofton; Issued 5/13/11 - PDF

Bank of Yazoo City, Yazoo City, MS; FDIC-10-267e; against Charles H. Evans, Jr.; Issued 5/26/11 - PDF

Yadkin Valley Bank and Trust Company, Elkin, NC; FDIC-10-671e; against Doris Stroud Renegar; Issued 5/9/11 - PDF

Westernbank Puerto Rico, Mayaguez, PR; FDIC-11-039e; against Felix Vega-Carrion; Issued 5/9/11 - PDF

Park Cities Bank, Dallas, TX; FDIC-10-399e; against Erin N. Lopez; Issued 5/9/11 - PDF

Sterling Savings Bank, Spokane, WA; FDIC-11-048e; against Shannon M. Kuhlman; Issued 5/13/11 - PDF

WesBanco Bank, Inc., Wheeling, WV; FDIC-11-013e; Order of Prohibition From Further Participation against Daniel L. Rice; Issued 5/13/11 - PDF

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

Farmers and Merchants Bank, Monticello, FL; FDIC-10-516e; FDIC-10-686k; Order of Prohibition From Further Participation and an Order to Pay a Civil Money Penalty against Ronald Darrin McGlamry in the amount of \$3,500.00; Issued 5/26/11 - PDF

Midtown Bank & Trust Company, Atlanta, GA; FDIC-11-206k; in the amount of \$6,500.00; Issued 5/3/11 - PDF

CentreBank, Veedersburg, IN; FDIC-11-114k; in the amount of \$2,695.00; Issued 5/9/11 - PDF

State Bank of Park Rapids, Park Rapids, MN; FDIC-09-149k; Order Amending Order to Pay against Jon P. Smythe in the amount of \$10,000.00; Issued 5/26/11 - PDF

Desoto County Bank, Horn Lake, MS; FDIC-10-917k; in the amount of \$3,140.00; Issued 5/11/11 - PDF

Citizens Bank & Trust Co., Marks, MS; FDIC-11-099k; in the amount of \$6,665.00; Issued 5/31/11 - PDF

The Citizens Bank of Philadelphia, Mississippi, Philadelphia, MS; FDIC-11-155k; in the amount of \$15,030.00; Issued 5/31/11 - PDF

Exchange Bank, Gibbon, NE; FDIC-11-200k; in the amount of \$5,200.00; Issued 5/24/11 - PDF

First American Bank, Artesia, NM; FDIC-11-160k; in the amount of \$22,200.00; Issued 5/31/11 - PDF

Mid Penn Bank, Millersburg, PA; FDIC-11-164k; in the amount of \$11,000.00; Issued 5/16/11 - PDF

Bank of Sun Prairie, Sun Prairie, WI; FDIC-10-939k; in the amount of \$1,785.00; Issued 5/9/11 - PDF

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

Colorado Capital Bank, Castle Rock, CO; FDIC-11-089PCAS; Issued 5/4/11 - PDF

TERMINATIONS

Orders Terminating Consent Orders and Cease and Desist Orders

Nexity Bank, Birmingham, AL; FDIC-09-011b; Issued 5/3/11 - PDF

Firstier Bank, Louisville, CO; FDIC-09-601b; Issued 5/18/11 - PDF

Cortez Community Bank, Brooksville, FL; FDIC-09-646b; Issued 5/16/11 - PDF

TIB Bank, Naples, FL; FDIC-10-358b; Issued 5/10/11 - PDF

Bartow County Bank, Cartersville, GA; FDIC-09-707b; Issued 5/17/11 - PDF

First Choice Community Bank, Dallas, GA; f/k/a First Choice Community Bank 1874; FDIC-09-346b; Issued 5/31/11 - PDF

Central Pacific Bank, Honolulu, HI; FDIC-09-715b; Issued 5/11/11 - PDF

Community Central Bank, Mount Clemens, MI; FDIC-10-561b; Issued 5/23/11 - PDF

Heritage Banking Group, Carthage, MS; FDIC-10-182b; Issued 4/21/11 - PDF

Slovak Savings Bank, Pittsburgh, PA; FDIC-10-066b; Issued 5/11/11 - PDF

Coffee County Bank, Manchester, TN; FDIC-09-094b; Issued 5/10/11 - PDF

Commercial State Bank of El Campo, El Campo, TX; FDIC-09-262b; Issued 5/16/11 - PDF

Peoples Bank, Elkhorn, WI; FDIC-08-144b; Issued 5/16/11 - PDF

Order Terminating Order to Cease and Desist and Modification of Order to Cease and Desist

Ocean Bank, Miami, FL; FDIC-07-017b; Issued 5/11/11 - PDF

Orders Terminating Supervisory Prompt Corrective Action Directive

Firstier Bank, Louisville, CO; FDIC-10-224PCAS; Issued 5/18/11 - PDF

Heritage Banking Group, Carthage, MS; FDIC-10-907PCAS; Issued 4/21/11 - PDF

NOTICES ISSUED

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

Notices of Charges and of Hearing

EuroBank, Coral Gables, FL; FDIC-10-585b; Issued 5/3/11 - PDF

Marine Bank & Trust Company, Vero Beach, FL; FDIC-10-825b; Issued 5/20/11 - PDF

Amended Notice of Charges for an Order to Cease and Desist; Notice of Assessment of Civil Money Penalties, Findings of Fact and Conclusions of Law; Order to Pay; and Notice of Hearing

Republic Bank & Trust Company, Louisville, KY; FDIC-10-079b; FDIC-10-216k; Issued 5/3/11 - PDF

ADJUDICATED DECISIONS

Chinatrust Bank (U.S.A.), Torrance, CA; FDIC-10-335e; Decision and Order to Prohibit From Further Participation against Arlene Shih; Issued 5/10/11 - PDF

Frontier State Bank, Oklahoma City, OK; FDIC-07-288b; Decision and Order Denying Request for Stay; Issued 5/11/11 - PDF

ADMINISTRATIVE HEARING SCHEDULED FOR JULY 2011

Pacific Rim Bank, Honolulu, HI; FDIC-10-471b; Section 8(b) Proceeding

Date: July 26, 2011
Location: Honolulu, Hawaii
FDIC Contact: Adam L. Bialosky, Senior Regional Attorney
Sarah M. Wells, Senior Regional Attorney
San Francisco Regional Office
