



PRESS RELEASE

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

FOR IMMEDIATE RELEASE
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FDIC Makes Public April Enforcement Actions; No Administrative Hearing Scheduled for June 2011

The Federal Deposit Insurance Corporation (FDIC) today released a list of orders of administrative enforcement actions taken against banks and individuals in April. No administrative hearings are scheduled.

The FDIC processed a total of 76 matters in April. These included 21 consent orders; eight removal and prohibition orders; 21 civil money penalties; four prompt corrective actions; one modification order; 18 orders terminating consent orders and orders to cease and desist; two orders terminating supervisory prompt corrective action directive; 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.

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)

The Citizens Bank, Enterprise, AL; FDIC-11-056b; Consent Order; Issued 4/26/11 - PDF

Security First Bank, Fresno, CA; FDIC-11-135b; Consent Order; Issued 4/21/11 - 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-93-2011**

Central Florida State Bank, Belleview, FL; FDIC-10-630b; Consent Order; Issued 4/8/11 - PDF

Florida Citizens Bank, Gainesville, FL; FDIC-10-709b; Issued 4/20/11 - PDF

Lender Processing Services, Inc., Jacksonville, FL; and DocX, LLC, Alpharetta, GA; and LPS Default Solutions, Inc., Mendota Heights, MN; FDIC-11-204b; Issued 4/13/11 - PDF

Suburban Bank & Trust Company, Elmhurst, IL; FDIC-10-876b; Issued 4/5/11 - PDF

Parkway Bank and Trust Company, Harwood Heights, IL; FDIC-10-935b; Issued 4/29/11 - PDF

Community Bank of Oak Park River Forest, Oak Park, IL; FDIC-11-051b; Issued 4/4/11 - PDF

State Central Bank, Keokuk, IA; FDIC-11-106b; Issued 4/27/11 - PDF

Kendall State Bank, Valley Falls, KS; FDIC-11-097b; Issued 4/8/11 - PDF

Signature Bank, Bad Axe, MI; FDIC-10-910b; Issued 4/29/11 - PDF

Ally Financial Inc., Detroit, Michigan; and Ally Bank, Midvale, Utah; and Residential Capital, LLC, Minneapolis, Minnesota; and GMAC Mortgage, LLC, Fort Washington, Pennsylvania; FDIC-11-123b; Issued 4/13/11 - PDF

Bank of the Carolinas, Mocksville, NC; FDIC-11-064b; Issued 4/27/11 - PDF

Quality Bank, Fingal, ND; FDIC-11-118b; Issued 4/8/11 - PDF

People's Bank and Trust Company of Pickett County, Byrdstown, TN; FDIC-10-923b; Issued 4/13/11 - PDF

First Alliance Bank, Cordova, TN; FDIC-10-508b; Issued 4/22/11 - PDF

Community South Bank, Parsons, TN; FDIC-10-264b; Issued 4/6/11 - PDF

Valliance Bank, McKinney, TX; FDIC-11-105b; Issued 4/21/11 - PDF

Huntington State Bank, Huntington, TX; FDIC-11-057b; Issued 4/4/11 - PDF

Texas Savings Bank, Snyder, TX; FDIC-11-120b; Issued 4/5/11 - PDF

First State Bank, Danville, VA; FDIC-10-850b; Issued 4/20/11 - PDF

MERSCORP, Inc., and Mortgage Electronic Registration Systems, Inc., Reston, VA; FDIC-11-194b; Issued 4/13/11 - PDF

Ally Financial Inc., Detroit, MI; and Ally Bank, Midvale, UT; and Residential Capital, LLC, Minneapolis, MN; and GMAC Mortgage, LLC, Fort Washington, PA; FDIC-11-123b; Issued 4/13/11

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

Citizens Bank of Northern California, Nevada City, CA; FDIC-10-632e; against Melvin Rohs; Issued 4/27/11 - PDF

PeoplesSouth Bank, Colquitt, GA; FDIC-10-582e; against James E. Goldsborough; Issued 4/27/11 - PDF

First Security Trust and Savings Bank, Elmwood Park, IL; FDIC-09-414e; against Jeffrey L. Gonsiewski; Issued 4/27/11 - PDF

Bank Leumi USA, New York, NY; FDIC-11-032e; against Roberto E. Rodriguez; Issued 4/27/11 - PDF

First-Citizens Bank & Trust Company, Raleigh, NC; FDIC-10-750e; against James Scott Sessoms; Issued 4/27/11 - PDF

American Bank Center, Dickerson, ND; FDIC-09-205e; against Howard R Palmer; Issued 4/15/11 - PDF

The First State Bank, Huntsville, TX; FDIC-09-548e; against Melissa M. Randall; Issued 4/27/11 - PDF

The Park Bank, Madison, WI; FDIC-09-283e; against Amy Strait; Issued 4/27/11 - PDF

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

Union State Bank, Pell City, AL; FDIC-11-157k; in the amount of \$8,000.00; Issued 4/19/11 - PDF

Montgomery Bank & Trust, Ailey, GA; FDIC-10-587k; against Gregory A. Morris in the amount of \$5,000.00; Issued 4/15/11 - PDF

First Bank of Coastal Georgia, Pembroke, GA; FDIC-11-108k; in the amount of \$6,500.00; Issued 4/8/11 - PDF

HomeStar Bank and Financial Services, Manteno, IL; FDIC-10-840k; in the amount of \$4,500.00; Issued 4/18/11 - PDF

Norstates Bank, Waukegan, IL; FDIC-10-730k; in the amount of \$12,000.00; Issued 4/29/11 - PDF

Norstates Bank, Waukegan, IL; FDIC-10-731k; in the amount of \$950.00; Issued 4/29/11 - PDF

State Bank, Wonder Lake, IL; FDIC-10-820k; in the amount of \$6,000.00; Issued 4/14/11 - PDF

The Bath State Bank, Bath, IN; FDIC-11-042k; in the amount of \$8,000.00; Issued 4/21/11 - PDF

Community Bank, Noblesville, IN; FDIC-10-932k; in the amount of \$2,650.00; Issued 4/21/11 - PDF

Louisa Community Bank, Louisa, KY; FDIC-10-736k; in the amount of \$1,500.00; Issued 4/18/11 - PDF

Bank of Maringouin, Maringouin, LA; FDIC-10-866k; in the amount of \$5,000.00; Issued 4/20/11 - PDF

Michigan Commerce Bank, Ann Arbor, MI; FDIC-11-078k; in the amount of \$5,000.00; Issued 4/29/11 - PDF

Century Bank, Lucedale, MS; FDIC-10-834k; in the amount of \$3,000.00; Issued 4/14/11 - PDF

American Bank Center, Dickinson, ND; FDIC-09-206k; Amending an Order against Howard R. Palmer in the amount of \$5,000.00; Issued 4/15/11 - PDF

Regent Bank, Nowata, OK; FDIC-10-833k; in the amount of \$7,700.00; Issued 4/14/11 - PDF

First State Bank, Tahlequah, OK; FDIC-10-927k; in the amount of \$1,680.00; Issued 4/14/11 - PDF

American Bank & Trust of the Cumberland, Livingston, TN; FDIC-11-159k; in the amount of \$8,085.00; Issued 4/14/11 - PDF

Texas Bank, Henderson, TX; FDIC-11-117k; in the amount of \$6,000.00; Issued 4/28/11 - PDF

Allegiance Bank Texas, Houston, TX; FDIC-11-149k; in the amount of \$2,500.00; Issued 4/11/11 - PDF

The First State Bank, Huntsville, TX; FDIC-09-720k; against Melissa M. Randall in the amount of \$1,000.00; Issued 4/27/11 - PDF

Texas Savings Bank, Snyder, TX; FDIC-10-872k; in the amount of \$3,395.00; Issued 4/14/11 - PDF

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

Community South Bank, Parsons, TN; FDIC-11-086PCAS; Issued 3/18/11 - PDF

First International Bank, Plano, TX; FDIC-11-189PCAS; Issued 4/5/11 - PDF

Summit Bank, Burlington, WA; FDIC-11-210PCAS; Issued 4/13/11 - PDF

Community Bank of Central Wisconsin, Colby, WI; FDIC-11-077PCAS; Issued 4/14/11 - PDF

MODIFICATION

The Community's Bank, Bridgeport, CT; FDIC-09-744b; Consent Order - PDF;
Modification of Consent Order Issued 4/27/11 - PDF

TERMINATIONS

Orders Terminating Consent Orders and Cease and Desist Orders

CB&S Bank, Inc., Russellville, AL; FDIC-10-176b; Issued 4/28/11 - PDF

First Southern Bank, Batesville, AR; FDIC-10-884b; Issued 4/7/11 - PDF

Legacy Bank, Scottsdale, AZ; FDIC-09-321b; Issued 4/14/11 - PDF

Community Bank of Manatee, Lakewood Ranch, FL; FDIC-09-569b; Issued 4/1/11 - PDF

Arcola Homestead Savings Bank, Arcola, IL; FDIC-10-167b; Issued 4/1/11 - PDF

Strategic Capital Bank, Champaign, IL; FDIC-08-205b; Issued 4/1/11 - PDF

Corn Belt Bank and Trust Company, Pittsfield, IL; FDIC-08-356b; Issued 4/1/11 - PDF

Alliance Banking Company, Winchester, KY; FDIC-08-223b; Issued 3/18/11 - PDF

Peoples State Bank, Hamtramck, MI; FDIC-09-129b; Issued 4/14/11 - PDF

Main Street Bank, Northville, MI; FDIC-08-116b; Issued 4/14/11 - PDF

New Liberty Bank, Plymouth, MI; FDIC-09-193b; Issued 4/14/11 - PDF

CF Bancorp, Port Huron, MI; FDIC-09-676b; Issued 4/14/11 - PDF

Lakeside Community Bank, Sterling Heights, MI; FDIC-09-326b; Issued 4/14/11 - PDF

Congaree State Bank, West Columbia, SC; FDIC-10-047b; Issued 4/8/11 - PDF

Texas Country Bank, Lakeway, TX; FDIC-10-036b; Issued 4/29/11 - PDF

CIT Bank, Salt Lake City, UT; FDIC-09-337b; Issued 4/12/11 - PDF

Badger State Bank, Cassville, WI; FDIC-09-077b; Issued 4/12/11 - PDF

Evergreen State Bank, Stoughton, WI; FDIC-08-410b; Issued 4/12/11 - PDF

Order Terminating Supervisory Prompt Corrective Action Directive

First Southern Bank, Batesville, AR; FDIC-10-901PCAS; Issued 4/7/11 - PDF

High Desert State Bank, Albuquerque, NM; FDIC-10-017PCAS; Issued 4/4/11 - PDF

ADJUDICATED DECISION

Frontier State Bank, Oklahoma City, OK; FDIC-07-288b; Decision and Order to Cease and Desist; Issued 4/12/11 - PDF
