



# PRESS RELEASE

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

**FOR IMMEDIATE RELEASE**  
**April 29, 2011**

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## **FDIC Makes Public March Enforcement Actions; No Administrative Hearing Scheduled for May 2011**

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

The FDIC processed a total of 87 matters in March. These included 22 consent orders; seven removal and prohibition orders; two cross guarantee liabilities; 15 civil money penalties; six prompt corrective actions; two voluntary terminations of insurance; two section 19 orders; 27 orders terminating consent orders and orders to cease and desist; three orders terminating supervisory prompt corrective action directive; and one notice of charges for an order to cease and desist 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.

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

Gateway Business Bank, Cerritos, CA; FDIC-11-054b; FDIC-10-888k; in the amount of \$25,000.00; Issued 3/7/11 - 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](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-77-2011**

Ojai Community Bank; Ojai, CA; FDIC-11-101b; Issued 3/31/11 - PDF

Plumas Bank, Quincy, CA; FDIC-11-035b; Issued 3/18/11 - PDF

The Pueblo Bank and Trust Company, Pueblo, CO; FDIC-11-025b; Issued 3/25/11 - PDF

Artisans' Bank, Wilmington, DE; FDIC-11-047b; Issued 3/3/11 - PDF

Bank of Naples, Naples, FL; FDIC-11-036b; Issued 3/8/11 - PDF

The Bank of Commerce, Sarasota, FL; FDIC-10-959b; Issued 3/30/11 - PDF

Bank of Idaho, Idaho Falls, ID; FDIC-11-003b; Issued 3/18/11 - PDF

Mercantile Bank, Quincy, IL; FDIC-11-012b; Issued 3/31/11 - PDF

Legacy Bank, Altoona, IA; FDIC-11-026b; Issued 3/17/11 - PDF

Heartland Bank, Leawood, KS; FDIC-10-914b; Issued 3/14/11 - PDF

United Kentucky Bank of Pendleton County, Inc., Falmouth, KY; FDIC-11-104b; Issued 3/16/11 - PDF

Alliance Banking Company, Winchester, KY; FDIC-10-847b; Issued 3/18/11 - PDF

Northpointe Bank, Grand Rapids, MI; FDIC-10-885b; Issued 3/30/11 - PDF

BANKWEST, Rockford, MN; FDIC-10-952b; Issued 3/17/11 - PDF

World's Foremost Bank, Sidney, NE; FDIC-10-775b; FDIC-10-777k; in the amount of \$250,000.00; Issued 3/3/11 - PDF

Greystone Bank, Raleigh, NC; FDIC-10-844b; Issued 3/1/11 - PDF

Greer State Bank, Greer, SC; FDIC-10-904b; Issued 3/1/11 - PDF

Arthur State Bank, Union, SC; FDIC-10-948b; Issued 3/30/11 - PDF

Synergy Bank, S.S.B., McKinney, TX; FDIC-10-235b; Issued 3/18/11 - PDF

The Business Bank, Appleton, WI; FDIC-10-945b; Issued 3/4/11 - PDF

Bancroft State Bank, Bancroft, WI; FDIC-10-936b; Issued 3/1/11 - PDF

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

Troy Bank & Trust Company, Troy, AL; FDIC-09-318e; against Peter L. Cash; Issued 3/3/11 - PDF

First Guaranty Bank, Hammond, LA; FDIC-09-501e; against Jamy L. Sibley (formerly Jamy L. Kiger); Issued 3/7/11 - PDF

The Park Avenue Bank, New York, NY; FDIC-10-781e; against Charles J. Antonucci; Issued 3/17/11 - PDF

Northwest Savings Bank, Warren, PA; FDIC-10-770e; against Lisa A. Alcorn; Issued 3/3/11 - PDF

First Reliance Bank, Florence, SC; FDIC-10-320e; against Antoinete B. Hill; Issued 3/3/11 - PDF

FirstBank Southwest, Amarillo, TX; FDIC-10-528e; against Megan Hahn; Issued 3/3/11 - PDF

Citizens State Bank of Luling, Luling, TX; FDIC-10-536e; against Edward S. Casseb; Issued 3/17/11 - PDF

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

Community Bank of Rowan, Salisbury, NC; FDIC-11-069kk; Issued 3/29/11 - PDF

Bank of Fort Bend, Sugar Land, TX; FDIC-10-708kk; Issued 3/29/11 - PDF

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

ServisFirst Bank, Birmingham, AL; FDIC-10-900k; in the amount of \$7,500.00; Issued 3/1/11 - PDF

Gateway Business Bank, Cerritos, CA; FDIC-11-054b; FDIC-10-888k; in the amount of \$25,000.00; Issued 3/7/11 - PDF

Integrity Bank & Trust, Monument, CO; FDIC-10-865k; in the amount of \$3,500.00; Issued 3/28/11 - PDF

Regent Bank, Davie, FL; FDIC-11-049k; in the amount of \$6,000.00; Issued 3/24/11 - PDF

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Pulaski Savings Bank, Chicago, IL; FDIC-10-890k; in the amount of \$1,500.00; Issued 3/28/11 - PDF

Central State Bank, Clayton, IL; FDIC-10-768k; in the amount of \$1,155.00; Issued 3/8/11 - PDF

First Michigan Bank, Troy, MI; FDIC-10-769k; in the amount of \$1,200.00; Issued 3/4/11 - PDF

World's Foremost Bank, Sidney, NE; FDIC-10-775b; FDIC-10-777b; in the amount of \$250,000.00; Issued 3/3/11 - PDF

AmBank, Silver City, NM; FDIC-10-569k; in the amount of \$15,000.00; Issued 3/17/11 - PDF

The Farmers and Merchants Bank, Caldwell, OH; FDIC-10-789k; in the amount of \$6,800.00; Issued 3/25/11 - PDF

Coatesville Savings Bank, Coatesville, PA; FDIC-11-071k; in the amount of \$2,750.00; Issued 3/25/11 - PDF

Harleysville Savings Bank, Harleysville, PA; FDIC-10-878k; in the amount of \$8,500.00; Issued 3/18/11 - PDF

Northstar Bank of Texas, Denton, TX; FDIC-10-928k; in the amount of \$9,500.00; Issued 3/31/11 - PDF

Citizens State Bank of Luling, Luling, TX; FDIC-09-645k; in the amount of \$5,000.00 against Edward S. Casseb; Issued 3/17/11 - PDF

Mitchell Bank, Milwaukee, WI; FDIC-09-675k; in the amount of \$3,060.00; Issued 3/25/11 - PDF

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

Bank of Choice, Greeley, CO; FDIC-11-038PCAS; Issued 3/14/11 - PDF

Signature Bank, Windsor, CO; FDIC-11-122PCAS; Issued 3/31/11 - PDF

Bank of Shorewood, Shorewood, IL; FDIC-11-115PCAS; Issued 3/25/11 - PDF

Oxford Bank, Oxford, MI; FDIC-10-889PCAS; Issued 3/4/11 - PDF

Heritage Banking Group, Carthage, MS; FDIC-10-907PCAS; Issued 3/2/11 - PDF

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Summit Bank, Burlington, WA; FDIC-11-136PCAS; Issued 3/2/11 - PDF

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

Banco Buenaventura, Oxnard, CA; FDIC-10-593p; Issued 3/29/11 - PDF

American Home Bank, Chicago, IL; FDIC-10-874p; Issued 3/16/11 - PDF

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

Vincent Canzoneri; FDIC-11-061L; Order Granting Permission to File Application and Approving Application for Consent to Participate in Depository Institution; Issued 3/17/11 - PDF

James Lee Goodman, Jr., FDIC-11-053L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 3/30/11 - PDF

**TERMINATIONS**

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

Professional Business Bank, Pasadena, CA; Cert. No. 57148; Merged Into and now known as: Professional Business Bank, Pasadena, CA; Cert. No. 58674; FDIC-09-371b; Issued 3/28/11 - PDF

Sunshine State Community Bank, Port Orange, FL; FDIC-09-324b; Issued 3/4/11 - PDF

Enterprise Banking Company, McDonough, GA; FDIC-09-462b; Issued 3/30/11 - PDF

Citizens Bank of Effingham, Springfield, GA; FDIC-10-102b; Issued 3/3/11 - PDF

Town Community Bank and Trust, Antioch, IL; FDIC-09-689b; Issued 3/31/11 - PDF

Benchmark Bank, Aurora, IL; FDIC-09-404b; Issued 3/31/11 - PDF

Broadway Bank, Chicago, IL; FDIC-09-573b; Issued 3/31/11 - PDF

Citizens Bank and Trust Company of Chicago, Chicago, IL; FDIC-09-248b; Issued 3/31/11 - PDF

Lincoln Park Savings Bank, Chicago, IL; FDIC-09-250b; Issued 3/31/11 - PDF

New Century Bank, Chicago, IL; FDIC-09-348b; Issued 3/31/11 - PDF

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Ravenswood Bank, Chicago, IL; FDIC-09-155b; Issued 3/31/11 - PDF

Shorebank, Chicago, IL; FDIC-09-074b; Issued 3/31/11 - PDF

Heritage Community Bank, Glenwood, IL; FDIC-08-131b; Issued 3/31/11 - PDF

Community Bank of Lemont, Lemont, IL; FDIC-08-372b; Issued 3/31/11 - PDF

Bank of Lincolnwood, Lincolnwood, IL; FDIC-09-135b; Issued 3/31/11 - PDF

Wheatland Bank, Naperville, IL; FDIC-09-308b; Issued 3/31/11 - PDF

InBank, Oak Forest, IL; FDIC-09-275b; Issued 3/31/11 - PDF

Palos Bank and Trust Company, Palos Heights, IL; FDIC-09-279b; Issued 3/31/11 - PDF

Peotone Bank and trust Company, Peotone, IL; FDIC-09-184b; Issued 3/31/11 - PDF

Valley Community Bank, St. Charles, IL; FDIC-09-214b; Issued 3/31/11 - PDF

First Dupage Bank, Westmont, IL; FDIC-08-387b; Issued 3/31/11 - PDF

Bank of Franklin, Meadville, MS; FDIC-09-562b; Issued 3/31/11 - PDF

High Desert State Bank, Albuquerque, NM; FDIC-09-127b; Issued 3/14/11 - PDF

The First State Bank, Camargo, OK; FDIC-10-908b; Issued 3/30/11 - PDF

American State Bank, Tulsa, OK; FDIC-09-755b; Issued 3/30/11 - PDF

First Bank & Trust, Brookings, SD; FDIC-07-228b; Issued 3/14/11 - PDF

AmericanWest Bank, Spokane, WA; FDIC-09-144b; Issued 3/24/11 - PDF

Orders Terminating the Supervisory Prompt Corrective Action Directive

First State Bank, Sarasota, FL; FDIC-09-333PCAS; Issued 3/30/11 - PDF

The First State Bank, Camargo, OK; FDIC-10-915PCAS; Issued 3/30/11 - PDF

Prosper Bank, Prosper, TX; FDIC-10-207PCAS; Issued 3/14/11 - PDF

**NOTICE ISSUED**

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

**Notice of Charges For an Order to Cease and Desist and Notice of Hearing**

Republic Bank & Trust Company, Louisville, KY; FDIC-10-079b; Issued 2/9/11 - PDF