



# PRESS RELEASE

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

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

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

The FDIC processed a total of 61 matters in January. These included 24 consent orders; four removal and prohibition orders; 20 civil money penalties; two prompt corrective actions; eight orders terminating consent orders and orders to cease and desist; and three orders terminating supervisory prompt corrective action directive.

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)**

Saehan Bank, Los Angeles, CA; FDIC-10-849b; Issued 1/25/11 - PDF

Sunwest Bank, Tustin, CA; FDIC-10-663b; Issued 1/21/11 - PDF

Legacy Bank of Florida, Boca Raton, FL; FDIC-10-654b; Issued 1/4/11- 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-47-2011

Premier Community Bank of the Emerald Coast, Crestview, FL; FDIC-10-648b; Issued 1/28/11 - PDF

Georgia Primary Bank, Atlanta, GA; FDIC-10-824b; Issued 1/28/11 - PDF

PrimeSouth Bank, Blackshear, GA; FDIC-10-842b; Issued 1/31/11 - PDF

Citizens Community Bank of Illinois, Berwyn, IL; FDIC-10-676b; Issued 1/13/11 - PDF

Archer Bank, Chicago, IL; FDIC-10-657b; Issued 1/13/11 - PDF

Chicago Community Bank, Chicago, IL; FDIC-10-675b; Issued 1/13/11 - PDF

Metropolitan Bank and Trust Company, Chicago, IL; FDIC-10-680b; Issued 1/13/11 - PDF

The First Commercial Bank, Chicago, IL; FDIC-10-679b; Issued 1/13/11 - PDF

North Community Bank, Chicago, IL; FDIC-10-681b; Issued 1/13/11 - PDF

All American Bank, Des Plaines, IL; FDIC-11-020b; Issued 1/14/11 - PDF

Community Bank of DuPage, Downers Grove, IL; FDIC-10-677b; Issued 1/13/11 - PDF

Plaza Bank, Norridge, IL; FDIC-10-682b; Issued 1/13/11 - PDF

First Bank and Trust Company of Illinois, Palatine, IL; FDIC-10-875b; Issued 1/5/11 - PDF

Edens Bank, Wilmette, IL; FDIC-10-678b; Issued 1/13/11 - PDF

First Federal Savings Bank of Elizabethtown, Elizabethtown, KY; FDIC-10-817b; Issued 1/24/11 - PDF

Signature Bank, Bad Axe, MI; FDIC-10-913b; Issued 1/27/11 - PDF

Boundary Waters Bank, Ely, MN; FDIC-10-836b; Issued 1/27/11 - PDF

Holmes County Bank & Trust Co., Lexington, MS; FDIC-10-963b; Issued 1/20/11 - PDF

Heritage Bank & Trust, Columbia, TN; FDIC-10-484b; Issued 1/28/11 - PDF

West Pointe Bank, Oshkosh, WI; FDIC-10-764b; Issued 1/13/11 - PDF

United Bank, Osseo, WI; FDIC-10-787b; Issued 1/10/11 - PDF

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

Timberland Bank, El Dorado, AR; FDIC-10-590e; against Mark K. Turner; Issued 1/7/11 - PDF

Firstbank-West Michigan, Ionia, MI; FDIC-09-740e; against Michael J. Willett; Issued 1/31/11 - PDF

Bank of Castile, Castile, NY; FDIC-10-733e; against Tracy L Smith; Issued 1/7/11 - PDF

Arthur State Bank, Union, SC; FDIC-10-486e; against Kimberly O. McAbee; Issued 1/7/11 - PDF

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

Murphy Bank, Fresno, CA; FDIC-10-919k; in the amount of \$11,000; Issued 1/11/11 - PDF

Mizrahi Tefahot Bank, Ltd., Los Angeles, CA; FDIC-10-549k; in the amount of \$350,000; Issued 1/31/11 - PDF

AztecAmerica Bank, Berwyn, IL; FDIC-10-130k; Order to Pay in the amount of \$4,500; Issued 1/21/11 - PDF

Brimfield Bank, Brimfield, IL; FDIC-10-954k; in the amount of \$5,500; Issued 1/25/11 - PDF

Brimfield Bank, Brimfield, IL; FDIC-10-955k; in the amount of \$1,050; Issued 1/25/11 - PDF

First Bank of Highland Park, Highland Park, IL; FDIC-10-643k; in the amount of \$1,150; Issued 1/27/11 - PDF

First Bank of Highland Park, Highland Park, IL; FDIC-10-645k; in the amount of \$1,150; Issued 1/27/11 - PDF

Heritage Bank of Central Illinois, Trivoli, IL; FDIC-10-620k; in the amount of 2,695; Issued 1/21/11 - PDF

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Central Bank & Trust Co., Lexington, KY; FDIC-10-656k; in the amount of \$3,150; Issued 1/6/11 - PDF

Tradition Capital Bank, Edina, MN; FDIC-10-782k; in the amount of \$3,000; Issued 1/4/11 - PDF

BancorpSouth Bank, Tupelo, MS; FDIC-10-779k; in the amount of \$46,500; Issued 1/31/11 - PDF

Great Southern Bank, Reeds Springs, MO; FDIC-10-634k; in the amount of \$21,953; Issued 1/4/11 - PDF

First Madison Valley Bank, Ennis, MT; FDIC-10-933k; in the amount of \$6,400; Issued 1/14/11 - PDF

Northwest Savings Bank, Warren, PA; in the amount of \$10,000; FDIC-10-918k; Issued 1/3/11 - PDF

Berkshire Bank, Wyomissing, PA; FDIC-10-879k; in the amount of \$7,000; Issued 1/3/11 - PDF

Treaty Oak Bank, Austin, TX; FDIC-10-863k; in the amount of \$2,300; Issued 1/11/11 - PDF

Collins State Bank, Collins, WI; FDIC-10-618k; in the amount of \$1,200; Issued 1/14/11 - PDF

Security Bank, New Auburn, WI; FDIC-10-619k; in the amount of \$7,000; Issued 1/21/11 - PDF

United Bank, Osseo, WI; FDIC-10-786k; in the amount of \$10,500; Issued 1/10/11 - PDF

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

First Peoples Bank, Port St. Lucie, FL; FDIC-11-004PCAS; Issued 1/28/11 - PDF

Seattle Bank, Seattle, WA; FDIC-11-006PCAS; Issued 1/10/11 - PDF

### **TERMINATIONS**

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

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Copper Star Bank, Scottsdale, AZ; FDIC-09-657b; Issued 1/27/11 - PDF

American Continental Bank, City of Industry, CA; FDIC-09-658b; Issued 1/7/11 - PDF

Saehan Bank, Los Angeles, CA; FDIC-09-557b; Issued 1/25/11 - PDF

Pacific Valley Bank, Salinas, CA; FDIC-09-556b; Issued 1/12/11 - PDF

Chestatee State Bank, Dawsonville, GA; FDIC-08-142b; Issued 1/28/11 - PDF

Lafayette Community Bank, Lafayette, IN; FDIC-06-238b; Issued 1/27/11 - PDF

K Bank, Randallstown, MD; FDIC-09-029b; Issued 1/14/11 - PDF

USA Bank, Port Chester, NY; FDIC-07-206b; Issued 1/14/11 - PDF

**Orders Terminating Supervisory Prompt Corrective Action Directive**

Idaho First Bank, McCall, ID; FDIC-10-557PCAS; Issued 1/3/11 - PDF

LibertyPointe Bank, New York, NY; FDIC-09-554PCAS; Issued 1/14/11 - PDF

USA Bank, Port Chester, NY; FDIC-09-708PCAS; Issue 1/14/11 - PDF

**ADMINISTRATIVE HEARING SCHEDULED FOR MARCH 2011**

Synergy Bank, S.S.B., McKinney, TX; Section 8(b) Proceeding

Date:	March 21, 2011
Location:	TBD
FDIC contact:	Phillip Telford, Counsel Martin Silver, Senior Attorney Sean Dunn, Senior Attorney