



# PRESS RELEASE

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

**FOR IMMEDIATE RELEASE**  
**January 28, 2011**

**Media Contact:**  
**LaJuan Williams-Young**  
**(202) 898-3876**  
[lwilliams-young@fdic.gov](mailto:lwilliams-young@fdic.gov)

## **FDIC Makes Public December Enforcement Actions; No Administrative Hearings Scheduled for February 2011**

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

The FDIC processed a total of 76 matters in December. These included one cease and desist order; 20 consent orders; 12 removal and prohibition orders; 24 civil money penalties; three prompt corrective actions; two voluntary termination of insurance orders; two section 19 orders; one modification; four orders terminating consent orders and orders to cease and desist; one order terminating supervisory prompt corrective action directive; three notices of intention to prohibit from further participation, notice of assessment of civil money penalty, findings of fact, and conclusions of law, order to pay, and notice of hearing; one notice of intention to prohibit from further participation, notice of assessment of civil money penalties, findings of fact and conclusions of law, order to pay and notice of hearing; one notice of intention to remove from office and prohibit from further participation and notice of assessment of a civil money penalty, findings of fact and conclusions of law, order to pay and notice of hearing; one notice of assessment of civil money penalty, findings of fact and conclusions of law, order to pay, and notice of hearing; and one amended 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.



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-14-2011**

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**FINAL ORDERS ISSUED PURSUANT TO SECTION 8(b), 12 U.S.C. § 1818(b)  
(Cease-and-Desist)**

Woodlands Commercial Bank (f/k/a Lehman Brothers Commercial Bank), Salt Lake City, UT; FDIC-08-242b; Issued 11/30/10 - PDF

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

First Southern Bank, Batesville, AR; FDIC-10-884b; Issued 12/7/10 - PDF

Premier Service Bank, Riverside, CA; FDIC-10-746b; Issued 12/1/10 - PDF

Professional Bank, Coral Gables, FL; FDIC-10-803b; Issued 12/21/10 - PDF

Transcapital Bank, Hallandale Beach, FL; FDIC-10-586b; Issued 12/3/10 - PDF

Heritage Bank of Florida, Lutz, FL; FDIC-10-687b; Issued 12/14/10 - PDF

First Bank of the Palm Beaches, West Palm Beaches, FL; FDIC-10-703b; Issued 12/21/10 - PDF

The Heritage Bank, Hinesville, GA; FDIC-10-816b; Issued 12/27/10 - PDF

First Bank of Highland Park, Highland Park, IL; FDIC-10-644b; Issued 12/22/10 - PDF

McHenry Savings Bank, McHenry, IL; FDIC-10-832b; Issued 12/14/10 - PDF

First State Bank and Trust, Tonganoxie, KS; FDIC-10-752b; Issued 12/3/10 - PDF

Park State Bank, Duluth, MN; FDIC-10-737b; Issued 12/17/10 - PDF

First American International Bank, Brooklyn, NY; FDIC-10-646b; Issued 12/14/10 - PDF

The First State Bank, Camargo, OK; FDIC-10-908b; Issued 12/21/10 - PDF

Independence Bank, East Greenwich, RI; FDIC-10-811b; Issued 12/14/10 - PDF

Tidelands Bank, Mount Pleasant, SC; FDIC-10-626b; Issued 12/28/10 - PDF

Plains Commerce Bank, Hoven, SD; FDIC-09-620b; FDIC-09-621k; Issued 12/30/10 - PDF

First State Bank, Mesquite, TX; FDIC-10-814b; Issued 12/15/10 - PDF

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WebBank, Salt Lake City, UT; FDIC-10-792b; FDIC-10-793k; Issued 12/29/10 - PDF

Collins State Bank, Collins, WI; FDIC-10-716b; Issued 12/15/10 - PDF

Mitchell Bank, Milwaukee, WI; FDIC-10-715b; Issued 12/23/10 - PDF

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

Saehan Bank, Los Angeles, CA; FDIC-10-798e; against Melody Song; Issued 12/27/10 - PDF

Saehan Bank, Los Angeles, CA; FDIC-10-799e; against Juhee Kim; Issued 12/27/10 - PDF

Saehan Bank, Los Angeles, CA; FDIC-10-800e; against Myung Geum Song; Issued 12/27/10 - PDF

New Frontier Bank, Greeley, CO; FDIC-10-694e; against Jamie A. Weeks; Issued 12/3/10 - PDF

New Frontier Bank, Greeley, CO; FDIC-10-766e; against John L. Kundert; Issued 12/3/10 - PDF

Soy Capital Bank and Trust Company, Decatur, IL; FDIC-10-482e; against Scott M. Huonker; Issued 12/27/10 - PDF

Cottonport Bank, Cottonport, LA; FDIC-09-430e; against Sidney J. Lemoine, III; Issued 12/1/10 - PDF

Randolph Savings Bank, Randolph, MA; FDIC-10-173e; against Thomas H. Drummey; Issued 12/14/10 - PDF

Hancock Bank, Gulfport, MS; FDIC-10-038e; against Margaret M. Miguez; Issued 12/1/10 - PDF

Hancock Bank, Gulfport, MS; FDIC-10-040e; against Willie Doris Burney a/k/a Doris Burney; Issued 12/1/10 - PDF

Bank Northwest, Hamilton, MO; FDIC-10-307e; against Laurine K. Calvert; Issued 12/1/10 - PDF

MagnetBank, Salt Lake City, UT and Proficio Bank, Salt Lake City, UT; FDIC-10-699e; against Randell Silcox; Issued 12/27/10 - PDF

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

Greater Rome Bank, Rome, GA; FDIC-10-647k; in the amount of \$8,000.00; Issued 12/6/10 - PDF

Finance Factors, Ltd., Honolulu, HI; FDIC-10-835k; in the amount of \$8,450.00; Issued 12/8/10 - PDF

State Bank of Lizton, Lizton, IN; FDIC-10-579k; in the amount of \$3,700.00; Issued 12/21/10 - PDF

Community Bank, Alton, IA; FDIC-10-720k; against Thomas E. Kiernan in the amount of \$10,000.00; Issued 12/21/10 - PDF

Community Bank, Alton, IA; FDIC-10-721k; against Loren J. Veldhuizen in the amount of \$5,000.00; Issued 12/21/10 - PDF

Community Bank, Alton, IA; FDIC-10-722k; against Gerald G. Langel in the amount of \$5,000.00; Issued 12/21/10 - PDF

Community Bank, Alton, IA; FDIC-10-723k; against Roger F. Cambier in the amount of \$5,000.00; Issued 12/21/10 - PDF

Community Bank, Alton, IA; FDIC-10-724k; against Donald W. Theharn in the amount of \$10,000.00; Issued 12/21/10 - PDF

Community Bank, Alton, IA; FDIC-10-725k; against Jacalyn J. Fedders in the amount of \$10,000.00; Issued 12/21/10 - PDF

Clinton Savings Bank, Clinton, MA; FDIC-10-812k; in the amount of \$9,740.00; Issued 12/15/10 - PDF

Central Co-operative Bank, Somerville, MA; FDIC-10-819k; in the amount of \$9,500.00; Issued 12/9/10 - PDF

Highland Bank, Saint Michael, MN; FDIC-10-606k; in the amount of \$13,000.00; Issued 12/2/10 - PDF

Merchants and Planters Bank, Raymond, MS; FDIC-10-617k; in the amount of \$5,000.00; Issued 12/30/10 - PDF

Community First Bank, Butler, MO; FDIC-10-689k; in the amount of \$1,500.00; Issued 12/2/10 - PDF

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Citizens Community Bank, Ridgewood, NJ; FDIC-09-480k; against Richard C. Lanza in the amount of \$2,000.00; Issued 12/13/10 - PDF

Citizens Community Bank; Ridgewood, NJ; FDIC-09-481k; against James J. Bovino in the amount of \$5,000.00; Issued 12/13/10 - PDF

Citizens Community Bank, Ridgewood, NJ; FDIC-09-482k; against Patrick A. Sanzari in the amount of \$5,000.00; Issued 12/13/10 - PDF

Citizens Community Bank, Ridgewood, NJ; FDIC-09-483k; against Joel H. Belgard in the amount of \$5,000.00; Issued 12/13/10 - PDF

Citizens Community Bank, Ridgewood, NJ; FDIC-09-484k; against John L. Vaughan in the amount of \$5,000.00; Issued 12/13/10 - PDF

Plains Commerce Bank, Hoven, SD; FDIC-09-620b; FDIC-09-621k; in the amount of \$850,000.00; Issued 12/29/10 - PDF

Community Bank of the Cumberland, Jamestown, TN; FDIC-10-693k; in the amount of \$4,410.00; Issued 12/3/10 - PDF

Citizens Savings Bank and Trust Company, Nashville, TN; FDIC-10-611k; in the amount of \$15,000.00; Issued 12/9/10 - PDF

Bank of South Texas, McAllen, TX; FDIC-10-751k; against Darryl Lemke in the amount of \$5,000.00; Issued 12/1/10 - PDF

WebBank, Salt Lake City, UT; FDIC-10-792b; FDIC-10-793k; Consent Order, Order for Restitution, and Order to Pay Civil Money Penalty in the amount of \$300,000.00; Issued 12/30/10 - PDF

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

First Southern Bank, Batesville, AR; FDIC-10-901PCAS; Issued 12/7/10 - PDF

The Bank of Commerce, Wood Dale, IL; FDIC-10-767PCAS; Issued 12/2/10 - PDF

Evergreen State Bank, Stoughton, W I; FDIC-10-859PCAS; Issued 12/10/10 - PDF

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

Pyramis Global Advisors Trust Company, Merrimack, NH; FDIC-10-897p; Issued 12/22/10 - PDF

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Guardian Trust Company, FSB, New York, NY; FDIC-10-448p; Issued 12/30/10 - PDF

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

John Wilson Blair; FDIC-10-601L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 12/27/10 - PDF

Tony Dean Leite; FDIC-10-385L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 12/14/10 - PDF

**MODIFICATION**

High Trust Bank, Stockbridge, GA; FDIC-09-486b; Modification of a Consent Order; Issued 12/3/10 - PDF

**TERMINATIONS**

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

Mizrahi Tefahot Bank, Ltd., Los Angeles, CA; FDIC-08-082b; Issued 12/6/10 - PDF

Gulf State Community Bank, Carrabelle, FL; FDIC-09-520b; Issued 12/21/10 - PDF

Darby Bank & Trust Co., Vidalia, GA; FDIC-09-594b; Issued 12/23/10 - PDF

Woodlands Commercial Bank, (f/k/a Lehman Brothers Commercial Bank), Salt Lake City, UT; FDIC-09-041b; Issued 11/30/10 - PDF

**Order Terminating Supervisory Prompt Corrective Action Directive**

AmericanWest Bank, Spokane, WA; FDIC-10-148PCAS; Issued 12/27/10 - PDF

**NOTICES ISSUED**

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

**Notices of Intention to Prohibit From Further Participation, Notice of Assessment of Civil Money Penalty, Findings of Fact, and Conclusions of Law, Order to Pay, and Notice of Hearing**

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Yampa Valley Bank, Steamboat Springs, CO; FDIC-10-366e; FDIC-10-368k; Notice of Intention to Prohibit From Further Participation, Notice of Assessment of Civil Money Penalty, Findings of Fact, and Conclusions of Law, Order to Pay, and Notice of Hearing against Lucy A. Middleton, Issued 12/14/10 - PDF

Farmers and Merchants Bank, Monticello, FL; FDIC-10-516e; FDIC-10-686k; Notice of Intention to Prohibit From Further Participation, and Notice of Assessment of Civil Money Penalty, Findings of Fact and Conclusions of Law, Order to Pay, and Notice of Hearing against Ronald Darrin McGlamry; Issued 12/14/10 - PDF

Central Progressive Bank, Lacombe, LA; FDIC-10-605e; FDIC-10-604k; Notice of Intention to Prohibit From Further Participation, and Notice of Assessment of Civil Money Penalty, Findings of Fact and Conclusions of Law, Order to Pay, and Notice of Hearing against Richard S. Blossman, Jr.; Issued 12/16/10 - PDF

**Notices of Intention to Prohibit From Further Participation, Notice of Assessment of Civil Money Penalties, Findings of Fact and Conclusions of Law, Order to Pay, and Notice of Hearing**

Silver State Bank, Henderson, NV; FDIC-10-894e; FDIC-10-895k; Notice of Intention to Prohibit From Further Participation, Notice of Assessment of Civil Money Penalties, Findings of Fact and Conclusions of Law, Order to Pay, and Notice of Hearing against Douglas E. French; Issued 12/17/10 - PDF

**Notice of Intention to Remove From Office and Prohibit From Further Participation and Notice of Assessment of a Civil Money Penalty, Findings of Fact and Conclusions of Law, Order to Pay and Notice of Hearing**

Central Bank of Georgia, Ellaville, GA; FDIC-10-625e; FDIC-10-624k; Notice of Intention to Remove From Office and Prohibit From Further Participation and Notice of Assessment of a Civil Money Penalty, Findings of Fact and Conclusions of Law, Order to Pay and Notice of Hearing against William Ben Dupree, III; Issued 12/16/10 - PDF

**Notice of Assessment of Civil Money Penalty, Findings of Fact and Conclusions of Law, Order to Pay, and Notice of Hearing**

State Bank of Park Rapids, Park Rapids, MN; FDIC-09-149k; Notice of Assessment of Civil Money Penalty, Findings of Fact and Conclusions of Law, Order to Pay, and Notice of Hearing against Jon P. Smythe; Issued 12/16/10 - PDF

**Amended Notice of Charges and of Hearing**

Synergy Bank, S.S.B., McKinney, Texas; FDIC-10-235b; Amended Notice of Charges and of Hearing;  
Issued 1/25/11 - PDF

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