



PRESS RELEASE

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

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FDIC Makes Public January Enforcement Actions; Two Administrative Hearings Scheduled for March 2012

FOR IMMEDIATE RELEASE

The Federal Deposit Insurance Corporation (FDIC) today released a list of orders of administrative enforcement actions taken against banks and individuals in January. Two administrative hearings are scheduled for March 2012.

The FDIC issued a total of 42 orders in January. The orders included: 13 consent orders; three removal and prohibition orders; 11 civil money penalties; five prompt corrective actions; two section 19 orders; seven orders terminating consent orders and cease and desist orders; and one order 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) (Cease-and-Desist)

First State Bank, Crossett, AR; FDIC-11-642b; Issued 1/3/12 - 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-20-2012

Metropolitan Bank, Oakland, CA; FDIC-11-664b; Issued 1/19/12 - PDF

EuroBank, Coral Gables, FL; FDIC-10-585b; Issued 1/27/12 - PDF

Rabun County Bank, Clayton, GA; FDIC-11-529b; Issued 1/27/12 - PDF

The Farmers Bank, Forsyth, GA; FDIC-11-641b; Issued 1/13/12 - PDF

Farmers & Merchants Bank, Statesboro, GA; FDIC-11-643b; Issued 1/27/12 - PDF

Prairie Community Bank, Marengo, IL; FDIC-11-557b; Issued 1/20/12 - PDF

Farmers State Bank of Sublette, Sublette, IL; FDIC-11-520b; Issued 1/10/12 - PDF

Crown Bank, Edina, MN; FDIC-11-578b; Issued 1/12/12 - PDF

Mariner's Bank, Edgewater, NJ; FDIC-11-583b; Issued 1/27/12 - PDF

The First State Bank, Ryan, OK; FDIC-11-608b; Issued 1/10/12 - PDF

United Bank of Philadelphia, Philadelphia, PA; FDIC-11-695b; Issued 1/31/12 - PDF

Freedom Bank, Inc., Belington, WV; FDIC-11-644b; Issued 1/27/12 - PDF

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

Carrollton Bank, Carrollton, IL; FDIC-10-788e; against Robert J. Tonsor; Issued 1/20/12 - PDF

Nova Bank, Berwyn, PA; FDIC-11-536e; against Thomas J. Patterson; Issued 1/26/12 - PDF

FirstBank, Lexington, TN; FDIC-11-495e; against James E. Chavez; Issued 1/20/12 - PDF

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

Flanagan State Bank, Flanagan, IL; FDIC-11-406k; in the amount of \$17,000.00; Issued 1/6/12 - PDF

Grabill Bank, Grabill, IN; FDIC-11-317k; in the amount of \$13,500.00; Issued 1/26/12 - PDF

Grabill Bank, Grabill, IN; FDIC-11-337k; in the amount of \$3,240.00; Issued 1/26/12 - PDF

Bank of Wolcott, Wolcott, IN; FDIC-11-660k; in the amount of \$1,850.00; Issued 1/26/12 - PDF

Bank of Louisiana, New Orleans, LA, FDIC-11-675k; in the amount of \$10,000.00; Issued 1/31/12 - PDF

OneUnited Bank, Boston, MA; FDIC-11-585k; in the amount of \$4,000.00; Issued 1/5/12 - PDF

Tri-County Trust Company, Glasgow, MO; FDIC-11-582k; in the amount of \$1,500.00; Issued 1/4/12 - PDF

First Security Bank, Bozeman, MT; FDIC-11-713k; in the amount of \$3,520.00; Issued 1/25/12 -PDF

The Old Fort Banking Company, Old Fort, OH; FDIC-11-422k; in the amount of \$5,815.00; Issued 1/13/12 - PDF

American City Bank of Tullahoma, Tullahoma, TN; FDIC-11-737k; in the amount of \$10,010.00; Issued 1/30/12 - PDF

Wolf River Community Bank, Hortonville, WI; FDIC-11-396k; in the amount of \$5,500.00; Issued 1/11/12 - PDF

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

Sunrise Bank, Valdosta, GA; FDIC-11-654PCAS; Issued 1/23/12 - PDF

1st Commerce Bank, North Las Vegas, NV; FDIC-11-655PCAS; Issued 1/23/12 - PDF

Sunrise Bank of Albuquerque, Albuquerque, NM; FDIC-11-651PCAS; Issued 1/20/12 - PDF

Pisgah Community Bank, Ashville, NC; FDIC-11-653PCAS; Issued 1/20/12 - PDF

First Carolina State Bank, Rocky Mount, NC; FDIC-11-652PCAS; Issued 1/23/12 - PDF

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

Antoinette M. Callahan; FDIC-11-414L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 1/30/12 - PDF

Charessa Denese Vaughn, FDIC-11-637L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affairs of any Insured Depository Institution; Issued 1/30/12 - PDF

TERMINATIONS

Orders Terminating Consent Orders and Cease and Desist Orders

Plaza Bank, Irvine, CA; FDIC-11-312b; Issued 1/19/12 - PDF

Fireside Bank, Pleasanton, CA; FDIC-09-727b; Issued 1/13/12 - PDF

Country Bank, Aledo, IL; FDIC-10-864b; Issued 1/18/12 - PDF

Farmers State Bank of Sublette, Sublette, IL; FDIC-10-531b; Issued 1/10/12 - PDF

Royal Bank America, Narberth, PA; FDIC-09-282b; Issued 1/24/12 - PDF

Main Street Bank, Kingwood, TX; FDIC-10-321b; Issued 1/23/12 - PDF

Ridgestone Bank, Brookfield, WI; FDIC-09-700b; Issued 1/19/12 - PDF

Order Terminating Supervisory Prompt Corrective Action Directive

Country Bank, Aledo, IL; FDIC-11-555PCAS; Issued 1/18/12 - PDF

ADMINISTRATIVE HEARINGS SCHEDULED FOR MARCH 2012

Freedom Bank of America, Saint Petersburg, Florida; FDIC-11-072b; Section 8(b) Proceeding

Date: March 5, 2012
Location: Tampa, Florida
FDIC Contacts: John B. Parker, Senior Regional Attorney
Patrice Walker, Senior Regional Attorney

Cornerstone Community Bank, Saint Petersburg, Florida; FDIC-10-801b; Section 8(b) Proceeding

Date: March 12, 2012
Location: Tampa, Florida
FDIC Contacts: John B. Parker, Senior Regional Attorney
Patrice Walker, Senior Regional Attorney
