



PRESS RELEASE

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

January 27, 2012

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

FDIC Makes Public December Enforcement Actions; No Administrative Hearings Scheduled for February 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 December. No administrative hearings are scheduled.

The FDIC issued a total of 57 orders and two notices in December. The orders included: nine consent orders; 12 removal and prohibition orders; 19 civil money penalties; four prompt corrective actions; three voluntary terminations of insurance; and 10 orders terminating consent orders and cease and desist orders. The following notices were issued: two notices of intention to prohibit from further participation, notice of assessment of civil money penalty, findings of fact, conclusions of law, order to pay, 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) (Cease-and-Desist)



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-9-2012

Chambers Bank, Danville, AR; FDIC-11-597b; Issued 12/21/11 - PDF

Colorado East Bank & Trust, Lamar, CO; FDIC-11-522b; Issued 12/1/11 - PDF

First Bank of Delaware, Wilmington, DE; FDIC-11-669b; Issued 12/29/11 - PDF

SouthernTrust Bank, Goreville, IL; FDIC-11-507b; Issued 12/13/11 - PDF

Republic Bank & Trust Company, Louisville, KY; FDIC-10-079b; FDIC-10-216k; in the amount of \$900,000.00; Issued 12/8/11 - PDF

United Bank and Trust Company, Versailles, KY; FDIC-11-609b; Issued 12/16/11 - PDF

American Gateway Bank, Port Allen, LA; FDIC-11-607b; Issued 12/21/11 - PDF

Woodland Bank, Deer River, MN; FDIC-11-516b; Issued 12/19/11 - PDF

Pacific International Bank, Seattle, WA; FDIC-11-670b; Issued 12/2/11 - PDF

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

Premier Business Bank, Los Angeles, CA; FDIC-11-600e; FDIC-11-601k; against David Y. Lee in the amount of \$75,000.00; Issued 12/19/11 - PDF

Citizens Bank and Trust of West Georgia, Carrollton, GA; FDIC-10-701e; FDIC-10-702k; against Connie F. Greene in the amount of \$10,000.00; Issued 12/20/11 - PDF

Appalachian Community Bank, Ellijay, GA; FDIC-11-579e; against Tracy R. Newton; Issued 12/20/11 - PDF

Hancock Bank, Gulfport, MS; FDIC-10-851e; against Lisa A. Brooks; Issued 12/20/11 - PDF

Bank of Dwight, Dwight, IL; NKA Bank of Pontiac, Pontiac, IL; FDIC-10-442e; against Kelly D. Klingler; Issued 12/20/11 - PDF

Silver State Bank, Henderson, NV; FDIC-11-605e; FDIC-11-606k; against Gary A. Gardner in the amount of \$1,000.00; Issued 12/20/11 - PDF

Branch Banking and Trust Company, Winston-Salem, NC; FDIC-09-241e; against Bonnie Jean Bain; Issued 12/20/11 - PDF

Metropolitan Savings Bank, Pittsburgh, PA; FDIC-11-293e; against Donna Shebetich; Issued 12/6/11 - PDF

South Carolina Community Bank, Columbia, SC; FDIC-11-030e; against Torlando Ramont Childress; Issued 12/6/11 - PDF

Community South Bank, Parsons, TN; FDIC-11-050e; against Jeffrey L. Phillips; Issued 12/20/11 - PDF

Commercial State Bank, Andrews, TX; FDIC-10-665e; against Richard Shay Wallace; Issued 12/20/11 - PDF

Sterling Bank, Houston, TX; FDIC-09-360e; against Kim L. Arnold; Issued 12/6/11 - PDF

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

Premier Business Bank, Los Angeles, CA; FDIC-11-600e; FDIC-11-601k; Order of Removal From Office and Prohibition From Further Participation and Order to Pay against David Y. Lee in the amount of \$75,000.00; Issued 12/19/11 - PDF

Bank of the West, San Francisco CA; FDIC-11-662k; in the amount of \$135,000.00; Issued 12/22/11 - PDF

Premier Community Bank of the Emerald Coast, Crestview, FL; FDIC-11-525k; in the amount of \$5,000.00; Issued 12/5/11 - PDF

Citizens Bank and Trust of West Georgia, Carrollton, GA; FDIC-10-701e; FDIC-10-702k; Order of Prohibition From Further Participation and Order to Pay against Connie F. Greene in the amount of \$10,000.00; Issued 12/20/11 - PDF

FirstSecure Bank and Trust Co., Palos Hills, IL; FDIC-11-172k; in the amount of \$3,000.00; Issued 12/30/11 - PDF

The Peoples Bank, Pratt, KS; FDIC-11-672k; in the amount of \$3,270.00; Issued 12/27/11 - PDF

Republic Bank & Trust Company, Louisville, KY; FDIC-10-079b; FDIC-10-216k; Consent Order; Order to Pay; and Order Terminating Order to Cease and Desist in the amount of \$900,000.00; Issued 12/8/11 - PDF

East Boston Savings Bank, Boston, MA; FDIC-11-558k; in the amount of \$35,000.00; Issued 12/13/11 - PDF

First Independence Bank, Detroit, MI; FDIC-11-453k; in the amount of \$4,000.00; Issued 12/7/11 - PDF

Silver State Bank, Henderson, NV; FDIC-11-605e; FDIC-11-606k; Order of Prohibition From Further Participation and Order to Pay against Gary A. Gardner in the amount of \$1,000.00; Issued 12/20/11 - PDF

First Trust and Savings Bank, Oneida, TN; FDIC-11-282k; in the amount of \$1,800.00; Issued 12/21/11 - PDF

Commercial State Bank, Andrews, TX; FDIC-11-619k; against Richard Shay Wallace in the amount of \$5,000.00; Issued 12/20/11 - PDF

Triumph Savings Bank, SSB, Dallas, TX; FDIC-11-656k; in the amount of \$9,825.00; Issued 12/2/11 - PDF

United Central Bank, Garland, TX; FDIC-11-519k; in the amount of \$9,850.00; Issued 12/5/11 - PDF

Justin State Bank, Justin, TX; FDIC-11-117k; in the amount of \$16,500.00; Issued 12/2/11 - PDF

The Village Bank, Saint George, UT; FDIC-11-604k; in the amount of \$3,960.00; Issued 12/21/11 - PDF

Portage County Bank, Almond, WI; FDIC-11-231k; in the amount of \$1,200.00; Issued 12/30/11 - PDF

Cleveland State Bank, Cleveland, WI; FDIC-11-162k; in the amount of \$5,000.00; Issued 12/30/11 - PDF

First Citizens State Bank, Whitewater, WI; FDIC-11-128k; in the amount of \$800.00; Issued 12/30/11 - PDF

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

Mile High Banks, Longmont, CO; FDIC-11-584PCAS; Issued 12/1/11 - PDF

The First State Bank, Stockbridge, GA; FDIC-11-688PCAS; Issued 12/22/11 - PDF

Waukegan Savings Bank, Waukegan, IL; FDIC-11-610PCAS; Issued 12/14/11 - PDF

Tennessee Commerce Bank, Franklin, TN; FDIC-11-618PCAS; Issued 11/2/11 - PDF

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

Fireside Bank, Pleasanton, CA; FDIC-11-599p; Issued 12/8/11 - PDF

First Investors Federal Savings Bank, Edison, NJ; FDIC-11-639p; Issued 12/29/11 - PDF

Greystone Bank, Raleigh, NC; FDIC-11-564p; Issued 12/28/11 - PDF

TERMINATIONS

Orders Terminating Consent Orders and Cease and Desist Orders

First Standard Bank, Los Angeles, CA; Now Known As Open Bank, Los Angeles, CA; FDIC-07-273b; Issued 12/29/11 - PDF

First Standard Bank, Los Angeles, CA; Now Known As Open Bank, Los Angeles, CA; FDIC-09-349b; Issued 12/29/11 - PDF

Old Harbor Bank, Clearwater, FL; FDIC-10-463b; Issued 12/9/11 - PDF

Premier Community Bank of the Emerald Coast, Crestview, FL; FDIC-10-648b; Issued 12/22/11 - PDF

AztecAmerica Bank, Berwyn, IL; FDIC-10-129b; Issued 12/30/11 - PDF

First Security Bank & Trust Company, Norton, KS; FDIC-09-616b; Issued 12/5/11 - PDF

United Bank and Trust Company, Versailles, KY; FDIC-09-485b; Issued 12/16/11 - PDF

Citizens Bank & Trust Company, Covington, LA; FDIC-09-503b; Issued 12/14/11 - PDF

Citizens State Bank, New Baltimore, MI; FDIC-09-391b; Issued 12/8/11 - PDF

West One Bank, Kalispell, MO; FDIC-10-592b; Issued 12/16/11 - PDF

NOTICES ISSUED

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

Wheatland Bank, Naperville, IL; FDIC-11-571e; FDIC-10-185k; Notice of Intention to Prohibit From Further Participation, Notice of Assessment of Civil Money Penalty, Findings of Fact, Conclusions of Law, Order to Pay, and Notice of Hearing against Michael A. Sykes in the amount of \$75,000.00; Issued 12/20/11 - PDF

First Commercial Bank, Bloomington, MN; FDIC-11-565e; FDIC-11-566k; 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 Stuart Voigt in the amount of \$125,000.00; Issued 12/20/11 - PDF
