

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

December 30, 2016

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## FDIC Makes Public November Enforcement Actions; No Administrative Hearings Scheduled for January 2017

The Federal Deposit Insurance Corporation (FDIC) today released a list of orders of administrative enforcement actions taken against banks and individuals in November. There are no administrative hearings scheduled for January 2017.

The FDIC issued a total of 18 orders and one notice. The administrative enforcement actions in those orders consisted of three consent orders; seven removal and prohibition orders; two Section 19 orders; two civil money penalties; and five terminations of consent orders and cease and desist orders; one termination of supervisory prompt corrective action; and one notice.

To view the orders and notice online, please visit the FDIC's Web page by clicking the link below.

**November 2016 Enforcement Decisions and Orders** 



Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. The FDIC insures deposits at the nation's banks and savings associations, 5,980 as of September 30, 2016. 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-112-2016

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Bank Name	City	St	Respondent	Category	Туре	Issued	Docket No.
First Central Savings Bank	Glen Cove	NY	First Central Savings Bank	Termination of Action	Cease and Desist / Consent Orders	11/8/2016	FDIC-09-0702b
Noah Bank	Elkins Park	PA	Noah Bank	Termination of Action	Cease and Desist / Consent Orders	11/8/2016	FDIC-14-0209b
First NBC Bank	New Orleans	LA	First NBC Bank	Stipulated Orders and Written Agreements	Cease and Desist / Consent Orders	11/10/2016	FDIC-16-0163b
OptimumBank	Plantation	FL	OptimumBank	Stipulated Orders and Written Agreements	Cease and Desist / Consent Orders	11/10/2016	FDIC-16-0123b
N/A	N/A	N/A	Lucas Sinclair Grady	Order Upon Application	Section 19 Application	11/10/2016	FDIC-16-0202L
Branch Banking and Trust Company	Winston- Salem	NC	Katie Lynn Averill	Stipulated Orders and Written Agreements	Removal/Prohibition Order	11/15/2016	FDIC-15-0291e
FirstBank	Nashville	TN	Sheila Burns	Stipulated Orders and Written Agreements	Removal/Prohibition Order	11/15/2016	FDIC-16-0048e
Valley Bank Valley Bank and Freedom Bank	Moline N/A	IL N/A	Larry C. Henson	Stipulated Orders and Written Agreements	Removal/Prohibition Order	11/15/2016	FDIC-13-0483e
N/A	N/A	N/A	Robyn Latrice Walker f/k/a Robert Lee Walker, Jr.	Order Upon Application	Section 19 Application	11/15/2016	FDIC-16-0176L
Mercantile Bank of Michigan	Grand Rapids	MI	Sandra K. Ebright	Stipulated Orders and Written Agreements	Removal/Prohibition Order	11/15/2016	FDIC-15-0196e
Gwinnett Community Bank	Duluth	GA	Thomas J. Martin	Stipulated Orders and Written Agreements	Assessment of Civil Money Penalty;Removal/Prohibition Order	11/15/2016	FDIC-15- 0297e,FDIC-15- 0296k
Heritage Bank of Nevada	Reno	NV	Jennifer Ree Campbell	Stipulated Orders and Written Agreements	Removal/Prohibition Order	11/15/2016	FDIC-15-0229e
Gwinnett Community Bank	Duluth	GA	Ann K. Amelse	Stipulated Orders and Written Agreements	Assessment of Civil Money Penalty;Removal/Prohibition Order	11/15/2016	FDIC-15- 0299e,FDIC-15- 0298k
North Alabama Bank	Hazel Green	AL	North Alabama Bank	Termination of Action	Cease and Desist / Consent Orders	11/16/2016	FDIC-09-0731b
Independent Bank	Memphis	TN	Independent Bank	Stipulated Orders and Written Agreements	Cease and Desist / Consent Orders	11/17/2016	FDIC-15-0242b
International Bank of Commerce	Laredo	TX	Huan Dinh Vo	Notice of Charges & of Hearing	Removal/Prohibition Order	11/17/2016	FDIC-16-0116e
OptimumBank	Plantation	FL	OptimumBank	Termination of Action	Cease and Desist / Consent Orders	11/21/2016	FDIC-09-0721b
Community South Bank	Parsons	TN	Community South Bank	Termination of Action	Prompt Corrective Action	11/29/2016	FDIC-13- 0161PCAS
International Bank	Raton	NM	International Bank	Termination of Action	Cease and Desist / Consent Orders	11/29/2016	FDIC-14-0343b