



# NEWS RELEASE

Comptroller of the Currency  
Administrator of National Banks

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## OCC Announces 15 New Enforcement Actions and 1 Termination

WASHINGTON -- The Office of the Comptroller of the Currency (OCC) today announced 15 new enforcement actions taken against national banks and individuals currently and formerly affiliated with national banks and 1 termination of an existing enforcement action.

A list of enforcement actions previously disclosed and copies of the actual documents are available from the OCC's Communications Division by writing to: Comptroller of the Currency, Public Information Room (1-5), Washington, DC 20219. Requests made by facsimile transmission should be sent to (202) 874-4448. Please include the identifying enforcement action number when placing an order. Enforcement actions are also listed monthly in OCC *Interpretations and Actions*. Subscriptions to that publication are available from the OCC's Communications Division.

The OCC also maintains a searchable database of all public enforcement actions taken since August 1989 on its Internet Web site located at <http://www.occ.treas.gov/enforce/enforce.htm>.

### Formal Agreements, By Consent

| <i>No.</i>        | <i>Bank/City</i>                                    | <i>Date</i> |
|-------------------|---|-------------|
| <b>Arizona</b>    |   |             |
| 2002-26           | Direct Merchants Credit Card Bank, N.A., Scottsdale | 04/16/02    |
| <b>Illinois</b>   |   |             |
| 2002-27           | First National Bank in Georgetown, Georgetown       | 04/03/02    |
| <b>New York</b>   |   |             |
| 2002-28           | Excel Bank, N.A., New York                          | 04/11/02    |
| <b>Washington</b> |   |             |
| 2002-29           | North Cascades National Bank, Chelan                | 04/08/02    |
| <b>Wisconsin</b>  |   |             |
| 2002-30           | Fidelity National Bank, Medford                     | 03/26/02    |

### Removals/Prohibitions, By Consent

| <i>No.</i>      | <i>Name/Bank/City</i>                              | <i>Date</i> |
|-----------------|--|-------------|
| <b>Delaware</b> |  |             |
| 2002-31         | Lori S. White, MBNA America Bank, N.A., Wilmington | 05/03/02    |

**New Jersey**

|         |  |          |
|---------|--|----------|
| 2002-32 | Hazel L. Wilson, Valley National Bank, Wayne | 04/08/02 |
|---------|--|----------|

**Civil Money Penalties, By Consent**

|            |                       |             |
|------------|-----------------------|-------------|
| <i>No.</i> | <i>Name/Bank/City</i> | <i>Date</i> |
|------------|-----------------------|-------------|

**California**

|         |   |          |
|---------|---|----------|
| 2002-33 | Donald W. Hakes, Bay View Franchise Mortgage Acceptance Corp.,<br>San Mateo | 04/10/02 |
|---------|---|----------|

|         |  |          |
|---------|--|----------|
| 2002-34 | Michael Saei, Bay View Franchise Mortgage Acceptance Corp., San<br>Mateo | 04/10/02 |
|---------|--|----------|

**Ohio**

|         |  |          |
|---------|--|----------|
| 2002-35 | James C. Stebbins, Stebbins National Bank, Creston | 04/23/02 |
|---------|--|----------|

**Cease and Desist Orders, By Consent**

|            |                       |             |
|------------|-----------------------|-------------|
| <i>No.</i> | <i>Name/Bank/City</i> | <i>Date</i> |
|------------|-----------------------|-------------|

**California**

|         |                                      |          |
|---------|--------------------------------------|----------|
| 2002-36 | Sequoia National Bank, San Francisco | 04/10/02 |
|---------|--------------------------------------|----------|

**Nebraska**

|         |  |          |
|---------|--|----------|
| 2002-37 | The Beatrice National Bank and Trust Company, Beatrice | 04/12/02 |
|---------|--|----------|

**New York**

|         |                                   |          |
|---------|-----------------------------------|----------|
| 2002-38 | The Upstate National Bank, Lisbon | 03/22/02 |
|---------|-----------------------------------|----------|

**West Virginia**

|         |   |          |
|---------|---|----------|
| 2002-39 | The First National Bank of St. Marys, St. Marys | 04/23/02 |
|---------|---|----------|

**Personal Cease and Desist Orders for Restitution, By Consent**

|            |                       |             |
|------------|-----------------------|-------------|
| <i>No.</i> | <i>Name/Bank/City</i> | <i>Date</i> |
|------------|-----------------------|-------------|

**Delaware**

|         |  |          |
|---------|--|----------|
| 2002-31 | Lori S. White, MBNA America Bank, N.A., Wilmington | 05/03/02 |
|---------|--|----------|

**Terminations of Existing Enforcement Actions**

|            |                               |             |
|------------|-------------------------------|-------------|
| <i>No.</i> | <i>Type/Bank/City/Old EA#</i> | <i>Date</i> |
|------------|-------------------------------|-------------|

**West Virginia**

|         |   |          |
|---------|---|----------|
| 2002-39 | FORMAL AGREEMENT, The First National Bank of St. Marys, St.<br>Marys (EA #2000-113) | 04/23/02 |
|---------|---|----------|

# # #

The OCC charters, regulates and examines approximately 2,200 national banks and 52 federal branches and agencies of foreign banks in the United States, accounting for 54 percent of the nation's banking assets. Its mission is to ensure a safe, sound and competitive national banking system that supports the citizens, communities and economy of the United States.