



# NEWS RELEASE

Comptroller of the Currency  
Administrator of National Banks

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FOR IMMEDIATE RELEASE  
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## **OCC Announces 12 New Enforcement Actions and Nine Terminations**

WASHINGTON -- The Office of the Comptroller of the Currency (OCC) today announced 12 new enforcement actions taken against national banks and individuals currently and formerly affiliated with national banks and nine terminations of existing enforcement actions.

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>.

### **Cease and Desist Orders, By Consent**

<i>No.</i>	<i>Bank/City</i>	<i>Date</i>
<b>California</b>		
2003-125	Bank of China, Los Angeles Branch, Los Angeles	10/23/03
<b>New York</b>		
2003-125	Bank of China, Chinatown Branch, New York	10/23/03
2003-125	Bank of China, New York Branch, New York	10/23/03
<b>Texas</b>		
2003-135	Clear Lake National Bank, San Antonio	11/07/03

### **Civil Money Penalties, By Consent**

<i>No.</i>	<i>Name/Bank/City</i>	<i>Date</i>
<b>Florida</b>		
2003-122	Carlos Bernace, Hamilton Bank, N.A. (closed), Miami	10/31/03

### **Formal Agreements, By Consent**

<i>No.</i>	<i>Bank/City</i>	<i>Date</i>
<b>New York</b>		
2003-123	National Union Bank of Kinderhook, Kinderhook	10/09/03

**Texas**

2003-124 Unity National Bank, Houston 10/02/03

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

*No. Name/Bank/City Date*

**Texas**

2003-126 Cathy A. Dryer, Republic National Bank, Houston 09/02/03

**Removals/Prohibitions, By Consent**

*No. Name/Bank/City Date*

**Florida**

2003-122 Carlos Bernace, Hamilton Bank, N.A. (closed), Miami 10/31/03

**New York**

2003-127 Joey A. Marcano, KeyBank, NA, Troy 10/09/03

**North Carolina**

2003-128 Kristen Anderson, Bank of America, N.A., Charlotte 10/23/03

**Restitutions, By Consent**

*No. Name/Bank/City Date*

**Florida**

2003-122 Carlos Bernace, Hamilton Bank, N.A. (closed), Miami 10/31/03

**Terminations of Existing Enforcement Actions**

*No. Type/Bank/City/Old EA# Date*

**California**

2003-129 **CONSENT ORDER**, Goleta National Bank, Goleta (EA #2002-93) 10/21/03

2003-125 **CONSENT ORDER**, Bank of China, Los Angeles Branch, Los Angeles (EA #2002-1) 10/23/03

**Georgia**

2003-130 **FORMAL AGREEMENT**, First National Bank of Barnesville, Barnesville (EA #2001-50) 09/25/03

2003-131 **FORMAL AGREEMENT**, Cumberland National Bank, St. Mary's (EA #2002-44) 10/09/03

**Illinois**

2003-134 **FORMAL AGREEMENT**, First National Bank, Arenzville (EA #2001-31) 06/03/03

**Maryland**

2003-132 **FORMAL AGREEMENT**, Capital Bank, N.A. (f/n/a Harbor Capital National Bank), Rockville (EA #2002-46) 10/29/03

**Michigan**

2003-133 **FORMAL AGREEMENT**, First National Bank of America, East Lansing (EA #2001-57) 08/28/03

**New York**

2003-125 **CONSENT ORDER**, Bank of China, Chinatown Branch, New York (EA #2002-1) 10/23/03

2003-125      **CONSET ORDER**, Bank of China, New York Branch, New York (EA #2002-1)      10/23/03

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The OCC charters, regulates and examines approximately 2,100 national banks and 52 federal branches of foreign banks in the U.S., accounting for more than 55 percent of the nation's banking assets. Its mission is to ensure a safe and sound and competitive national banking system that supports the citizens, communities and economy of the United States.