



NEWS RELEASE

Comptroller of the Currency
Administrator of National Banks

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Contact: For Information (202) 874-5770
For Copies (202) 874-5043

OCC Announces 15 New Enforcement Actions and One 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 one 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>.

Cease and Desist Orders, By Consent

<i>No.</i>	<i>Bank/City</i>	<i>Date</i>
Arizona		
2003-136	Security Trust Company, N.A., Phoenix	10/29/03
2003-138	Security Trust Company, N.A., Phoenix	11/24/03

Illinois

2003-137	Capital Management Investors Holdings, Inc. (controlling shareholder of Security Trust Company, N.A., Phoenix, Arizona), Chicago	10/29/03
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Civil Money Penalties, By Consent

<i>No.</i>	<i>Name/Bank/City</i>	<i>Date</i>
Illinois		
2003-139	Wayne H. Benson, First Community Bank, N.A., Olney	11/10/03

Kentucky

2003-140	Richard M. Thomas, First National Bank of Northern Kentucky, Fort Mitchell	11/24/03
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Ohio

22003-141	National City Bank, Cleveland	11/13/03
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Formal Agreements, By Consent

<i>No.</i>	<i>Bank/City</i>	<i>Date</i>
Arizona		
2003-142	Dillard National Bank, Gilbert	11/13/03

Nebraska

2003-143	The First National Bank of Marquette, Marquette	11/20/03
2003-144	First Central Bank McCook, National Association, McCook	12/01/03

Personal Cease and Desist Orders, By Consent

<i>No.</i>	<i>Name/Bank/City</i>	<i>Date</i>
Illinois		
2003-139	Wayne H. Benson, First Community Bank, N.A., Olney	11/10/03

New York

2003-145	Stephen Lee, Bank of Communications, New York Branch, New York	10/29/03
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Utah

2003-146	Penelope Joy Cartright, Zions First National Bank, Salt Lake City	07/31/03
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Removals/Prohibitions, By Consent

<i>No.</i>	<i>Name/Bank/City</i>	<i>Date</i>
Kentucky		
2003-140	Richard M. Thomas, First National Bank of Northern Kentucky, Fort Mitchell	11/24/03

North Carolina

2003-147	Paul Zolezzi, Bank of America, N.A., Charlotte	11/26/03
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Restitutions, By Consent

<i>No.</i>	<i>Name/Bank/City</i>	<i>Date</i>
Kentucky		
2003-140	Richard M. Thomas, First National Bank of Northern Kentucky, Fort Mitchell	11/24/03

Terminations of Existing Enforcement Actions

<i>No.</i>	<i>Type/Bank/City/Old EA#</i>	<i>Date</i>
California		
2003-148	CONSENT ORDER, Nara Bank, N.A., Los Angeles (EA #2002-23)	01/22/03

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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.