



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 23 New Enforcement Actions and Seven Terminations

WASHINGTON -- The Office of the Comptroller of the Currency (OCC) today announced 23 new enforcement actions taken against national banks and individuals currently and formerly affiliated with national banks and seven 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>
Mississippi		
2003-78	First National Bank of Wiggins, Wiggins	07/09/03

Virginia

2003-79	Riggs Bank National Association, McLean	07/16/03
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Civil Money Penalties, By Consent

<i>No.</i>	<i>Name/Bank/City</i>	<i>Date</i>
California		
2003-80	Andrew Rossi, Delta National Bank, Manteca	08/01/03

Florida

2003-81	Guaranty National Bank of Tallahassee, Tallahassee	07/10/03
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Kansas

2003-82	Katherine Culbertson, First National Bank and Trust, Phillipsburg	06/11/03
2003-83	Lloyd K. Culbertson, First National Bank and Trust, Phillipsburg	06/11/03
2003-84	William W. Kaumans, First National Bank and Trust, Phillipsburg	06/11/03
2003-85	Charles I. Moyer, First National Bank and Trust, Phillipsburg	06/11/03

2003-86	Jaret Moyer, First National Bank and Trust, Phillipsburg	06/11/03
2003-87	Doyle D. Rahjes, First National Bank and Trust, Phillipsburg	06/11/03
2003-88	William H. Smith, First National Bank and Trust, Phillipsburg	06/11/03

North Carolina

2003-89	Thomas K. Reed, Wachovia Bank, N.A., Charlotte	07/28/03
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Formal Agreements, By Consent

<i>No.</i>	<i>Bank/City</i>	<i>Date</i>
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Michigan

2003-90	First National Bank of Gaylord, Gaylord	07/10/03
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New York

2003-77	Citibank, N.A., New York	07/28/03
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Oregon

2003-100	First Consumers National Bank, Beaverton	07/31/03
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Personal Cease and Desist Orders for Restitution, By Consent

<i>No.</i>	<i>Name/Bank/City</i>	<i>Date</i>
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Ohio

2003-91	Michelle V. Horne, KeyBank, N.A., Cleveland	07/28/03
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Removals/Prohibitions, By Consent

<i>No.</i>	<i>Name/Bank/City</i>	<i>Date</i>
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California

2003-80	Andrew Rossi, Delta National Bank, Manteca	08/01/03
2003-92	Arthur D. Castillo, Wells Fargo Bank, San Francisco	07/08/03

North Carolina

2003-89	Thomas K. Reed, Wachovia Bank, N.A., Charlotte	07/28/03
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Ohio

2003-91	Michelle V. Horne, KeyBank, N.A., Cleveland	07/28/03
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Puerto Rico

2003-93	Benedicta Arocho-Burgos, Citibank, N.A., Bayamon	07/08/03
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Texas

2003-94	Teresa Scott Moyers, First National Bank, Denver City	07/30/03
2003-95	Deborah Jean Winfrey, First National Bank, Denver City	07/30/03

Terminations of Existing Enforcement Actions

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

2003-96	FORMAL AGREEMENT, First National Bank of Osceola County, Kissimmee (EA #2003-4)	06/19/03
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Illinois

2003-97	PERSONAL CESAE AND DESIST, Donald Anderson, Park National Bank and Trust of Chicago, Chicago (EA #98-18)	07/21/03
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Michigan

2003-98	FORMAL AGREEMENT, First National Bank of Three Rivers, Three Rivers (EA #2001-40)	07/09/03
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Mississippi

2003-99	CONSENT ORDER , First National Bank of Lucedale, Lucedale (EA #2001-14)	07/29/03
2003-78	FORMAL AGREEMENT , First National Bank of Wiggins, Wiggins (EA #2001-13)	07/09/03

Texas

2003-12	FORMAL AGREEMENT , Surety Bank, National Association, Fort Worth (EA #98-68)	02/18/03
2003-12	AMENDED FORMAL AGREEMENT , Surety Bank, National Association, Fort Worth (EA #99-131)	02/18/03

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The OCC charters, regulates and examines approximately 2,100 national banks and 52 federal branches and agencies of foreign banks in the United States, accounting for 55 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.