



# NEWS RELEASE

Comptroller of the Currency  
Administrator of National Banks

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## OCC Announces 18 New Enforcement Actions and 5 Terminations

WASHINGTON -- The Office of the Comptroller of the Currency (OCC) today announced 18 new enforcement actions taken against national banks and individuals currently and formerly affiliated with national banks and 5 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>.

### Formal Agreements, By Consent

<i>No.</i>	<i>Bank/City</i>	<i>Date</i>
<b>Alabama</b>		
2002-94	First National Bank of Shelby County, Columbiana	10/11/02
<b>New York</b>		
2002-95	Excel Bank, National Association, New York	09/24/02
<b>Pennsylvania</b>		
2002-96	Luzerne National Bank, Luzerne	10/10/02
2002-97	First National Bank of Slippery Rock, Slippery Rock	10/15/02

### Removals/Prohibitions, By Consent

<i>No.</i>	<i>Name/Bank/City</i>	<i>Date</i>
<b>Minnesota</b>		
2002-98	Cynthia D. Tyus, Marquette Bank, NA, Golden Valley	08/23/02

<b>Texas</b>		
2002-99	Sheryl L. Wallace, Bank of America Texas, N.A., Houston	09/23/02

**Civil Money Penalties, By Consent**

<i>No.</i>	<i>Name/Bank/City</i>	<i>Date</i>
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**Georgia**

2002-100	Fidelity National Bank, Norcross	10/08/02
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**Maryland**

2002-101	Clinton W. Chapman, Esq., Industrial Bank, National Association, Oxon Hill	09/30/02
2002-102	Massie Fleming, Industrial Bank, National Association, Oxon Hill	09/30/02
2002-103	Benjamin L. King, Industrial Bank, National Association, Oxon Hill	09/30/02
2002-104	B. Doyle Mitchell, Industrial Bank, National Association, Oxon Hill	09/30/02
2002-105	Cynthia T. Mitchell, Industrial Bank, National Association, Oxon Hill	09/30/02
2002-106	Emerson Williams, Industrial Bank, National Association, Oxon Hill	09/30/02
2002-107	George H. Windsor, Industrial Bank, National Association, Oxon Hill	09/30/02

**Cease and Desist Orders, By Consent**

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

2002-93	Goleta National Bank, Goleta	10/28/02
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**Texas**

2002-92	ACE Cash Express, Inc., (Agent and Bank Service Provider for Goleta National Bank, Goleta, California), Irving	10/25/02
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**Personal Cease and Desist Orders, By Consent**

<i>No.</i>	<i>Name/Bank/City</i>	<i>Date</i>
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**Georgia**

2002-108	James H. Perry, Fidelity National Bank, Norcross	10/10/02
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**Kentucky**

2002-109	Donald Fields, Citizens National Bank & Trust of Hazard, Hazard	10/21/02
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**Terminations of Existing Enforcement Actions**

<i>No.</i>	<i>Type/Bank/City/Old EA#</i>	<i>Date</i>
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<b>California</b>		
2002-110	FORMAL AGREEMENT, Goleta National Bank, Goleta (EA #2000-31)	10/30/02
<b>Illinois</b>		
2002-111	FORMAL AGREEMENT, The First National Bank of Raymond, Raymond (EA #2001-12)	10/03/02
<b>Minnesota</b>		
2002-112	CONSENT ORDER, First National Bank of the North, Sandstone (EA #2001-26)	10/31/02
<b>New York</b>		
2002-95	FORMAL AGREEMENT, Excel Bank, National Association, New York (EA #2002-28)	09/24/02
<b>Texas</b>		
2002-113	FORMAL AGREEMENT, First National Bank, George West (EA #2002-3)	10/21/02

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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.