



NEWS RELEASE

Comptroller of the Currency
Administrator of National Banks

NR 2004-104

FOR IMMEDIATE RELEASE
November 15, 2004

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

OCC Announces Ten Enforcement Actions and Four Terminations

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

Florida

2004-119	The International Bank of Miami, N.A., Coral Gables	10/18/04
----------	---	----------

Illinois

2004-120	Peoples National Bank of Kewanee, Kewanee	10/26/04
----------	---	----------

Nebraska

2004-121	The Fullerton National Bank, Fullerton	09/21/04
----------	--	----------

Civil Money Penalties, By Consent

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

Illinois

2004-123	Joseph E. Johnson, First National Bank of Sumner, Olney	10/21/04
----------	---	----------

Kansas

2004-124	Lloyd K. Culbertson, First National Bank and Trust, Phillipsburg	10/08/04
----------	--	----------

Texas

2004-125	Brian Burns, First National Bank, Lubbock	10/13/04
----------	---	----------

Formal Agreements, By Consent

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

Texas

2004-126	The Herring National Bank, Vernon	10/25/04
----------	-----------------------------------	----------

Personal Cease and Desist Orders, By Consent

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

Texas

2004-125	Brian Burns, First National Bank, Lubbock	10/13/04
----------	---	----------

Removals/Prohibitions, By Consent

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

Florida

2004-127	Melissa I. Calton, Pelican National Bank, Naples	10/13/04
----------	--	----------

Illinois

2004-123	Joseph E. Johnson, First National Bank of Sumner, Olney	10/21/04
----------	---	----------

Terminations of Existing Enforcement Actions

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

California

2004-128	CONSENT ORDER, Delta National Bank, Manteca (EA #2002-15)	02/24/04
----------	---	----------

Colorado

2004-129	FORMAL AGREEMENT, First National Bank - Colorado, Fowler (EA #2003-162)	10/14/04
----------	---	----------

Georgia

2004-130	FORMAL AGREEMENT, First National Bank of Chatsworth, Chatsworth (EA #2003-47)	10/20/04
----------	---	----------

Texas

2004-122	FORMAL AGREEMENT, First National Bank of Newton, Newton (EA #2002-131)	09/29/04
----------	--	----------

###

The OCC charters, regulates and examines approximately 2000 national banks and 51 federal branches of foreign banks in the U.S., accounting for more than 56 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.