



NEWS RELEASE

Comptroller of the Currency
Administrator of National Banks

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For Information: (202) 874-5770
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OCC Announces 18 New Enforcement Actions and Two 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 two 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/enf_search.htm.

Civil Money Penalties, By Consent

<i>No.</i>	<i>Name/Bank/City</i>	<i>Date</i>
Florida		
2004-2	J. Reid Bingham, Hamilton Bank, N.A. (closed), Miami	02/17/04
Minnesota		
2004-3	Jon R. Lindeman, Americana National Bank, Albert Lea	02/01/04

Formal Agreements, By Consent

<i>No.</i>	<i>Bank/City</i>	<i>Date</i>
Alabama		
2004-4	Town-Country National Bank, Camden	01/28/04
Illinois		
2004-5	National Bank of Petersburg, Petersburg	01/15/04
Iowa		
2004-6	First National Bank of West Union, West Union	01/09/04
Kansas		
2004-7	The First National Bank of Southern Kansas, Mount Hope	01/29/04
Texas		
2004-8	Mercedes National Bank, Mercedes	01/26/04

Personal Cease and Desist Orders, By Consent

<i>No.</i>	<i>Name/Bank/City</i>	<i>Date</i>
Florida		
2004-2	J. Reid Bingham, Hamilton Bank, N.A. (closed), Miami	02/17/04
Minnesota		
2004-3	Jon R. Lindeman, Americana National Bank, Albert Lea	02/01/04

Removals/Prohibitions, By Consent

<i>No.</i>	<i>Name/Bank/City</i>	<i>Date</i>
California		
2004-9	Ralph J. de Keyser, Wells Fargo Bank, N.A., San Francisco	02/20/04
2003-165	Lusin Keshishyan, Union Bank of California, N.A., San Francisco	04/21/03
Florida		
2004-10	Calvin Brooks, Guaranty National Bank of Tallahassee, Tallahassee	02/26/04
Minnesota		
2004-3	Jon R. Lindeman, Americana National Bank, Albert Lea	02/01/04
North Carolina		
2004-10	Calvin Brooks, Bank of America, N.A., Charlotte	02/26/04
Ohio		
2004-11	Jernika N. Brown, U.S. Bank, NA, Cincinnati	02/20/04
Texas		
2004-12	Jamie Ellis, First National Bank of Jasper, Jasper	02/24/04
2004-13	Lisa Wolford, First National Bank of Jasper, Jasper	02/17/04

Restitutions, By Consent

<i>No.</i>	<i>Name/Bank/City</i>	<i>Date</i>
Florida		
2004-2	J. Reid Bingham, Hamilton Bank, N.A. (closed), Miami	02/17/04

Terminations of Existing Enforcement Actions

<i>No.</i>	<i>Type/Bank/City/Old EA#</i>	<i>Date</i>
Iowa		
2004- 14	FORMAL AGREEMENT , The Farmers National Bank of Winfield, Mt. Pleasant (EA #2002-129)	02/03/04
Kansas		
2004- 15	FORMAL AGREEMENT , First National Bank of Muhlenberg County (formerly First National Bank of Central City), Central City (EA #2001-106)	01/14/04

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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.