



# NEWS RELEASE

Comptroller of the Currency  
Administrator of National Banks

NR 2003-31

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

## OCC Announces 16 New Enforcement Actions and Seven Terminations

WASHINGTON -- The Office of the Comptroller of the Currency (OCC) today announced 16 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>.

### Formal Agreements, By Consent

<i>No.</i>	<i>Bank/City</i>	<i>Date</i>
<b>Kentucky</b>		
2003-21	Farmers National Bank, Walton	03/18/03
<b>Nevada</b>		
2003-17	Household Bank (SB), National Association, Las Vegas	03/25/03
<b>Utah</b>		
2003-22	American Investment Bank, National Association, Salt Lake City	02/14/03

### Removals/Prohibitions, By Consent

<i>No.</i>	<i>Name/Bank/City</i>	<i>Date</i>
<b>Colorado</b>		
2003-19	Vicki Boutilier, Grand Valley National Bank, Grand Junction	04/04/03
2003-20	James Earl Smith, Grand Valley National Bank, Grand Junction	04/04/03
<b>Illinois</b>		
2003-23	Rick Abell, The National State Bank of Metropolis, Metropolis	03/31/03

**Civil Money Penalties, By Consent**

<i>No.</i>	<i>Name/Bank/City</i>	<i>Date</i>
<b>Colorado</b>		
2003-19	Vicki Boutilier, Grand Valley National Bank, Grand Junction	04/04/03
2003-20	James Earl Smith, Grand Valley National Bank, Grand Junction	04/04/03
<b>Texas</b>		
2003-24	Gerald M. Heinzelmann, Surety Bank, N.A., Fort Worth	04/01/03
2003-25	Charles Cleveland, First National Bank of Lubbock, Lubbock	03/17/03
2003-26	Robert C. Hobgood, First National Bank of Lubbock, Lubbock	03/17/03

**Cease and Desist Orders, By Consent**

<i>No.</i>	<i>Bank/City</i>	<i>Date</i>
<b>Minnesota</b>		
2003-27	The Lake Bank, National Association, Two Harbors	03/20/03
<b>New York</b>		
2003-28	The Park Avenue Bank, N.A., New York	01/31/03

**Personal Cease and Desist Orders, By Consent**

<i>No.</i>	<i>Name/Bank/City</i>	<i>Date</i>
<b>Colorado</b>		
2003-19	Vicki Boutilier, Grand Valley National Bank, Grand Junction	04/04/03
2003-20	James Earl Smith, Grand Valley National Bank, Grand Junction	04/04/03
<b>Illinois</b>		
2003-29	Mary Rebecca Summers, The National State Bank of Metropolis, Metropolis	03/31/03

**Terminations of Existing Enforcement Actions**

<i>No.</i>	<i>Type/Bank/City/Old EA#</i>	<i>Date</i>
<b>Arizona</b>		
2003-18	FORMAL AGREEMENT, Direct Merchants Credit Card Bank, N.A., Scottsdale (EA #2002-26)	03/18/03
<b>Illinois</b>		
2003-30	FORMAL AGREEMENT, The White Hall National Bank, White Hall (EA #2000-112)	02/28/03
2003-30	AMENDED FORMAL AGREEMENT, The White Hall National Bank, White Hall (EA #2001-33)	02/28/03
<b>Kentucky</b>		
2003-31	FORMAL AGREEMENT, First National Bank of Clinton, Clinton(EA #2002-82)	03/06/03
<b>Minnesota</b>		
2003-27	FORMAL AGREEMENT, The Lake Bank, National Association, Two Harbors(EA #2002-60)	03/20/03

**New York**

2003-32	<b>CONSENT ORDER</b> , Broadway National Bank, New York (EA #98-1)	02/27/03
2003-28	<b>FORMAL AGREEMENT</b> , The Park Avenue Bank, N.A., New York (#2001-115)	01/31/03

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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.