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OCC ANNOUNCES TWO NEW ENFORCEMENT ACTIONS
AND TWO TERMINATIONS

WASHINGTON, DC --The Office of the Comptroller of the Currency
today announced four enforcement actions taken against national
banks. The four actions released today include: one formal
agreement, one cease and desist order, 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 to 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.htm.

FORMAL AGREEMENT, BY CONSENT
No.   Bank/City   Date
West Virginia
98-27   The First National Bank of Keystone, Keystone05/28/98

CEASE AND DESIST ORDER, BY CONSENT
No.   Individual/Bank/City   Date
Kansas
98-28   Heartland Bank, N.A., Jewell   05/18/98

TERMINATIONS OF ENFORCEMENT ACTIONS
No.   Name/Bank/City/Old EA#   Date
California
98-29   PROMPT CORRECTIVE ACTION DIRECTIVE
               First Charter Bank, N. A.,
                    Beverly Hills, #96-51   5/5/98

No.   Name/Bank/City/Old EA#   Date
Kansas
98-30   FORMAL AGREEMENT   The First National
               Bank and Trust Company of
               Junction City, Kansas, #94-178   04/22/98

The OCC charters, regulates and examines approximately 2,600 national banks
and 66 federal branches and agencies of foreign banks in the United States,
accounting for 58 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.