



NEWS RELEASE

Comptroller of the Currency
Administrator of National Banks

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OCC Announces 25 New Enforcement Actions and Five Terminations

WASHINGTON -- The Office of the Comptroller of the Currency (OCC) today announced 25 new enforcement actions taken against national banks and individuals currently and formerly affiliated with national banks and five 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>
Colorado		
2003-46	Michael Lambert, Kutak Rock LLP, Denver (First National Bank of Keystone, Keystone, West Virginia)	05/21/03
Georgia		
2003-47	The First National Bank of Chatsworth, Chatsworth	04/28/03
Montana		
2003-49	Native American Bank, National Association, Browning	04/15/03
Nebraska		
2003-45	Kutak Rock LLP, Omaha (First National Bank of Keystone, Keystone, West Virginia)	05/21/03
Texas		
2003-48	Security State Bank, NA, Ore City	05/01/03

Removals/Prohibitions, By Consent

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

2003-50 Vilma H. Cruz, Wells Fargo Bank, N.A., San Francisco 04/28/03

Florida

2003-51 Michael R. Stillwell, Huntington National Bank, Maitland 05/12/03

2003-52 Ronald Lacayo, Hamilton Bank, N.A. (closed), Miami 05/15/03

Minnesota

2003-53 Ronald H. Ott, Prairie National Bank, Belle Plaine 05/15/03

Missouri

2003-54 Bobby W. Rickman, Union Planters Bank, NA, St. Louis 05/28/03

**North
Carolina**

2003-55 William F. Lackner, Bank of America, N.A. (formerly NationsBank),
Charlotte 05/27/03

Pennsylvania

2003-56 Nancy J. Cross, First National Bank of Herminie, Hermitage 04/28/03

Texas

2003-57 Byron A. Coston, Chase Bank of Texas, N.A., Houston 06/02/03

Cease and Desist Orders, By Consent

No. Bank/City Date

Minnesota

2003-58 Americana National Bank, Albert Lea 03/31/03

Personal Cease and Desist Orders, By Consent

No. Name/Bank/City Date

California

2003-59 Toinette Rossi, Delta National Bank, Manteca 06/02/03

Florida

2003-60 Antonio Arbulu, Hamilton Bank, N.A. (closed), Miami 05/15/03

Texas

2003-61 Damion D. Robertson, Chase Bank of Texas, NA, Houston 04/28/03

Personal Cease and Desist Orders for Restitution, By Consent

No. Name/Bank/City Date

Texas

2003-57 Byron A. Coston, Chase Bank of Texas, N.A., Houston 06/02/03

Civil Money Penalties, By Consent

No. Name/Bank/City Date

California

2003-59 Toinette Rossi, Delta National Bank, Manteca 06/02/03

Florida

2003-52 Ronald Lacayo, Hamilton Bank, N.A. (closed), Miami 05/15/03

2003-60 Antonio Arbulu, Hamilton Bank, N.A. (closed), Miami 05/15/03

Georgia

2003-62 Jeffery W. Johnson, First National Bank of Coffee County, Douglas 05/16/03

Minnesota

2003-53 Ronald H. Ott, Prairie National Bank, Belle Plaine 05/15/03

Texas

2003-63 James T. Lee, The First National Bank of Littlefield, Littlefield 05/27/03

2003-64 Jay H. Lee, The First National Bank of Littlefield, Littlefield 05/27/03

Terminations of Existing Enforcement Actions

No. Type/Bank/City/Old EA# Date

Colorado

2003-65 **FORMAL AGREEMENT**, The First National Bank of Fleming, Fleming (EA #2001-39) 05/16/03

2003-66 **FORMAL AGREEMENT**, The First National Bank of Limon, Limon (EA #2002-57) 01/30/03

Kentucky

2003-14 **FORMAL AGREEMENT**, First National Bank of Northern Kentucky, Fort Mitchell (EA #2001-89) 02/11/03

2003-14 **PROMPT CORRECTIVE ACTION DIRECTIVE**, First National Bank of Northern Kentucky, Fort Mitchell (EA #2002-90) 02/11/03

Pennsylvania

2003-67 **FORMAL AGREEMENT**, Portage National Bank, Ebensburg (EA #2000-96) 04/15/03

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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.