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FOR IMMEDIATE RELEASE  
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OCC ANNOUNCES 11 NEW ENFORCEMENT ACTIONS AND THREE  
TERMINATIONS OF EXISTING ACTIONS

WASHINGTON, DC --The Office of the Comptroller of the Currency (OCC) today announced 11 new enforcement actions taken against national banks and three terminations of existing actions. The actions released today include three formal agreements, one civil money penalty and restitution by order of the Comptroller of the Currency, one prohibition by order of the Federal Reserve Board, six civil money penalties, and three 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.htm>.

FORMAL AGREEMENT, BY CONSENT

No.	Bank/City	Date
Colorado		
98-72	Yampa Valley National Bank, Hayden	11/30/98
Texas		
98-73	First National Bank of Littlefield, Littlefield	12/14/98
98-74	First National Bank of Rotan, Rotan	10/15/98

RESTITUTION AND CIVIL MONEY PENALTY, BY ORDER OF  
THE COMPTROLLER OF THE CURRENCY

No.	Individual/Bank/City	Date
California		
98-75	Bank of the Desert, N.A., Indio	7/8/98

PROHIBITION, BY ORDER OF THE FEDERAL RESERVE BOARD

No.	Individual/Bank/City	Date
Wisconsin		
98-76	James J. Redemann, Evergreen Bank, N.A., Poy Sippi	11/30/98

CIVIL MONEY PENALTIES, BY CONSENT

No.	Individual/Bank/City	Date
West Virginia		

98-77	Terry L. Church, First National Bank of Keystone, Keystone	12/8/98
98-78	Julian G. Budnick, First National Bank of Keystone, Keystone	12/8/98
98-79	Michael F. Gibson, First National Bank of Keystone, Keystone	12/8/98
98-80	Billie J. Cherry, First National Bank of Keystone, Keystone	12/8/98
98-81	Andres L. Rago, First National Bank of Keystone, Keystone	12/8/98
98-82	Louis J. Pais, First National Bank of Keystone, Keystone	12/8/98

TERMINATIONS OF EXISTING ENFORCEMENT ACTIONS

No.	Individual/Bank/City/Old EA Number California	Date
98-83	Gold Country National Bank, Brownsville [Terminates Formal Agreement #98-54]	11/30/98
98-84	The Community National Bank, Franklin [Terminates Formal Agreement #98-60]	12/15/98
98-85	Citizens Bank, N.A., Shawano [Terminates Formal Agreement #95-23]	6/29/98

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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.