ALERT 95-38
Type: Unauthorized Banking
Subject: First Bancorp Trust

TO: Chief Executive Officers of all National Banks; all State
    Banking Authorities; Chairman, Board of Governors of the
    Federal Reserve System; Chairman, Federal Deposit Insurance
    Corporation; Conference of State Bank Supervisors; Deputy
    Comptrollers (Districts); District Administrators; District
    Counsel and Examining Personnel

RE: First Bancorp Trust
    P.O. Box 7174
    Rancho Santa Fe, CA 92067

Information has been received that the subject entity may be
operating a banking business in the United States without
authorization. Further, the State of California Banking
Department has advised that the subject entity has not been
granted permission to operate in California. Any
information which you may have concerning this matter should
be brought to the attention of:

    Office of the Comptroller of the Currency
    Enforcement & Compliance Division
    250 E Street, S.W.
    Washington, D.C. 20219
    Fax (202) 874-5301

Daniel P. Stipano
Director
Enforcement & Compliance Division
Date: November 2, 1995