ALERT 96-11
Subject: Unauthorized Banking      Description: Native American BanCorp

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:  Native American BanCorp
    2284 Patriot Way
    Carona, CA   91728

Information has been received that the subject entity may be
operating a banking business at the address shown above
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 that 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:     May 23, 1996