ALERT 96-32
Type: Unauthorized Banking
Subject: Unauthorized use of the word Na

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

RE: Americans National Bank                     )    14266 C Tuolumne Road
    American National Bank                       )    Sonora, CA  95370
    American National Bank & Trust                )
    American National Bank Trust                 )
    Americas National Bank Trust                  )
    ANB Trust                                       )

Please be advised that the above-named entities may be conducting a banking bus
the United States without authorization. The Office of The Comptroller of the
has not chartered these entities. The State Banking Department of California h
Cease and Desist Order from conducting a banking and trust business in Californ
Any information which you may have concerning this matter should be brought to
attention of:

    Office of the Comptroller of the Currency
    Enforcement & Compliance Division
    250 E Street, SW
    Washington, DC  20219
    Fax (202) 874-5301

Daniel P. Stipano
Director
Enforcement & Compliance Division
Date: September 10, 1996