NR 97-80

For: IMMEDIATE RELEASE    Contact: Lynnette Carter-Warren
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OCC ANNOUNCES SEVEN NEW ENFORCEMENT ACTIONS
AND FIVE TERMINATIONS

WASHINGTON, DC -- The Office of the Comptroller of the Currency today
announced seven enforcement actions taken against national banks. The 12 actions
released today include: two formal agreements, five removals/prohibitions 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's Interpretations and Actions.
Subscriptions to that publication are available from the OCC's Communications Division.

FORMAL AGREEMENT, BY CONSENT
No. Individual, Bank, City Date
Texas
97-39 First National Bank, Holland 5/30/97
97-40 First National Bank, Sulphur Springs 5/29/97

REMOVALS/PROHIBITIONS, BY CONSENT
No. Bank, City Date
California
97-41 Jocelyn Carcamo, Bank of America, N.T. and S.A., San
Francisco 7/25/97
97-42 Michelle Mesina, Bank of America, N.T. and S.A., San
Francisco 7/8/97
97-43 Paula E. Munoz, Bank of America, N.A., San Francisco 6/2/97
97-44 Carole McCallum, Wells Fargo Bank, N.A., San Francisco 7/21/97

Indiana
97-45 Cheryl Carrell, NBD Bank, N.A., Indianapolis 7/17/97

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TERMINATIONS OF ENFORCEMENT ACTIONS
No. Bank, City, Old EA# Date
California
97-46 FORMAL AGREEMENT, High Desert National Bank, Hesperia, #94-
1367/31/97

Connecticut
CONSENT ORDER, Sachem Trust National Association, Guilford, #97-117/31/97

Indiana
97-48 FORMAL AGREEMENT, The First National Bank of Dana, Dana, #96-507/31/97

Minnesota
97-49 FORMAL AGREEMENT, The First National Bank of Northfield, Northfield, #93-184 7/24/97

Pennsylvania
97-50 FORMAL AGREEMENT, Regent National Bank, Philadelphia, 96-606/26/97

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The OCC charters, regulates and examines approximately 2,800 national banks and 66 federal branches and agencies of foreign banks in the U.S., accounting for more than half 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.