OCC ANNOUNCES 13 NEW ENFORCEMENT ACTIONS
AND FIVE TERMINATIONS

WASHINGTON, DC -- The Office of the Comptroller of the Currency today announced 18 enforcement actions taken against national banks. The 18 actions released today include: four formal agreements, one civil money penalty, one amended consent order, two cease and desist orders, and 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

<table>
<thead>
<tr>
<th>No.</th>
<th>Bank, City</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>97-61</td>
<td>Clewiston National Bank, Clewiston</td>
<td>7/23/97</td>
</tr>
<tr>
<td>97-62</td>
<td>Ocala National Bank, Ocala</td>
<td>9/30/97</td>
</tr>
<tr>
<td>97-63</td>
<td>First National Bank of Holcomb, Holcomb</td>
<td>8/27/97</td>
</tr>
<tr>
<td>97-64</td>
<td>First National Bank of Holdrege, Holdrege</td>
<td>9/12/97</td>
</tr>
</tbody>
</table>

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AMENDED CIVIL MONEY PENALTY, BY CONSENT

<table>
<thead>
<tr>
<th>No.</th>
<th>Individual, Bank, City</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>97-65</td>
<td>Kerry Eads, First National Bank of Steeleville, Steeleville</td>
<td>9/16/97</td>
</tr>
</tbody>
</table>

CEASE & DESIST ORDER, BY CONSENT

<table>
<thead>
<tr>
<th>No.</th>
<th>Individual, Bank, City</th>
<th>Date</th>
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</thead>
</table>

Colorado

AMENDED CEASE AND DESIST, BY CONSENT
No.  Bank, City                                           Date
Florida
97-68  Peoples National Bank of Commerce, Miami           9/18/97

REMOVALS/PROHIBITIONS, BY CONSENT
No.  Individual, Bank, City                                Date
Arizona
97-69  Helene Cicconi, Wells Fargo Bank Arizona, N.A. Phoenix 9/5/97

California
97-70  Brenda L. Washington, Bank of America, NT & SA, San Francisco 9/5/97
97-71  De'Lisa Barnes, Wells Fargo Bank, N.A., San Francisco 10/2/97

Colorado
97-72  David McClean, Bank One, Columbus, Denver          9/15/97

RESTITUTION ORDER, BY CONSENT
No.  Individual, Bank, City                                  Date
California
97-71  De'Lisa Barnes, Wells Fargo Bank, N.A., San Francisco10/2/97

Colorado
97-72  David McClean, Bank One, Columbus, Denver          9/15/97

TERMINATION OF ENFORCEMENT ACTIONS
No.  Bank, City, Old EA#                                     Date
Florida
97-73  FORMAL AGREEMENT, Terrabank, N.A., Miami, #271 9/18/97

-MORE-

Mississippi
97-74  CEASE AND DESIST ORDER, First National Bank of Vicksburg, Vicksburg, #94-220 9/4/97

Nebraska
97-75  CEASE AND DESIST ORDER, Otto H. Wellensiek, First National Bank
      and Trust of Syracuse, Syracuse, #95-104 8/28/97
97-76  FORMAL AGREEMENT, First National Bank and
      Trust of Syracuse, Syracuse, #95-112 8/28/97

New York
95-120  ORDER INSTITUTING PUBLIC PROCEEDINGS, MAKING FINDINGS, AND IMPOSING REMEDIAL SANCTIONS, Citibank, N.A., New York, #634 12/11/95
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.