FOR IMMEDIATE RELEASE
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OCC ANNOUNCES FOUR NEW ENFORCEMENT ACTIONS
AND TWO TERMINATIONS

WASHINGTON, DC -- The Office of the Comptroller of the Currency
today announced four new enforcement actions taken against bankers
and national banks and two terminations. The actions released
today include one formal agreement, two cease and desist orders,
one order for restitution and two 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
Interpretations and Actions. Subscriptions to that publication are
available from the OCC's Communications Division.

The OCC also maintains a searchable database of all public
enforcement actions taken since August 1989 on its Internet Web

FORMAL AGREEMENT, BY CONSENT
No. Bank/City Date
Ohio
98-60 Community National Bank, Franklin 9/30/98

CEASE AND DESIST ORDER, BY CONSENT
No. Individual/Bank/City Date
Texas
98-61 Duncanville National Bank, Duncanville 1/22/98

RESTITUTION, BY ORDER OF THE ACTING COMPTROLLER
No. Individual/Bank/City Date
98-63 Elena Espiritu, Bank of America, NT &SA, San
Francisco 6/16/98

TERMINATION OF EXISTING ENFORCEMENT ACTIONS
No. Individual/Bank/City/Old EA Number Date
California
98-65 CEASE AND DESIST ORDER, First Central Bank, N.A.,
Cerritos, EA #97-8 1/22/98
98-64 FORMAL AGREEMENT, American Independent Bank, N.A.,
Gardena, EA #98-48 10/1/98

The OCC charters, regulates and examines approximately 2,600
national banks and 66 federal branches and agencies of foreign
banks in the United States, accounting for 58 percent of 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.