OCC ANNOUNCES 14 NEW ENFORCEMENT ACTIONS

WASHINGTON, DC -- The Office of the Comptroller of the Currency (OCC) today announced 14 new enforcement actions taken against national banks and individuals currently and formerly affiliated with national banks.

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 site located at http://www.occ.treas.gov/enforce/enforce.htm.

FORMAL AGREEMENTS, BY CONSENT

<table>
<thead>
<tr>
<th>No.</th>
<th>Bank/City</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000-112</td>
<td>White Hall National Bank, White Hall</td>
<td>12/18/00</td>
</tr>
<tr>
<td>2000-113</td>
<td>First National Bank of St. Marys, St. Marys</td>
<td>11/17/00</td>
</tr>
</tbody>
</table>

CEASE AND DESIST ORDER, BY CONSENT

<table>
<thead>
<tr>
<th>No.</th>
<th>Bank, City</th>
<th>Date</th>
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<tbody>
<tr>
<td>2000-114</td>
<td>Fidelity National Bank, Norcross</td>
<td>12/20/00</td>
</tr>
<tr>
<td>2000-115</td>
<td>Community Bank &amp; Trust, N.A., Olney</td>
<td>12/18/00</td>
</tr>
</tbody>
</table>
Pennsylvania
2001-01 Steve Toumazatos and New York Homestar Realty, Inc., Mellon Bank, N.A., Pittsburgh 01/05/01

CIVIL MONEY PENALTIES, BY CONSENT
No. Bank, City Date
Texas
2001-02 Richard M. Breihan, Texas Premier Bank, N.A., Brookshire 01/02/01
2000-116 Michelle R. Beauchamp, Texas Premier Bank, N.A., Brookshire 12/21/00
2000-117 Albert M. Dasheill, Jr., Texas Premier Bank, N.A., Brookshire 12/21/00
2000-118 John A. Parker, Texas Premier Bank, N.A., Brookshire 12/21/00
2000-119 Gay W. Rod, Texas Premier Bank, N.A., Brookshire 12/21/00
2000-120 Robert R. Rod, Texas Premier Bank, N.A., Brookshire 12/21/00
2000-121 Joseph C. Pattison, Texas Premier Bank, N.A., Brookshire 12/21/00
2000-122 James R. Scarborough, Texas Premier Bank, N.A., Brookshire 12/21/00

REMOVALS, BY CONSENT
No. Bank, City Date
Pennsylvania
2001-01 Steve Toumazatos and New York Homestar Realty, Inc., Mellon Bank, N.A., Pittsburgh 01/05/01

PROMPT CORRECTIVE ACTION DIRECTIVE
No. Bank, City Date
Minnesota
2000-123 Prairie National Bank, Belle Plaine 12/20/00

TERMINATIONS OF EXISTING ENFORCEMENT ACTIONS
No. Bank, City, Old EA# Date
Florida
2000-124 First National Bank of Crestview, Crestview (EA #99-53) 12/21/00
Louisiana
2000-125 First National Bank of Gonzales, Gonzales (EA #99-113) 12/18/00
South Dakota
2000-126 The First National Bank of Freeman, Mitchell (EA #2000-65) 12/18/00

# # #
The OCC charters, regulates and examines approximately 2,200 national banks and 56 federal branches and agencies of foreign banks in the United States, accounting for 55 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.