OCC ANNOUNCES 10 NEW ENFORCEMENT ACTIONS AND 2 TERMINATIONS

WASHINGTON, DC -- The Office of the Comptroller of the Currency (OCC) today announced 10 new enforcement actions taken against national banks and individuals currently and formerly affiliated with national banks and 2 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 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>
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<tbody>
<tr>
<td>2001-25</td>
<td>Taft National Bank, Taft</td>
<td>03/21/01</td>
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CEASE AND DESIST ORDERS, BY CONSENT

<table>
<thead>
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<th>No.</th>
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<tr>
<td>2001-24</td>
<td>Direct Merchants Credit Card Bank, N.A., Scottsdale</td>
<td>05/03/01</td>
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<tr>
<td>2001-26</td>
<td>First National Bank of the North, Sandstone</td>
<td>04/06/01</td>
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<tr>
<td>2001-27</td>
<td>Home National Bank, Racine</td>
<td>04/30/01</td>
</tr>
</tbody>
</table>
PERSONAL CEASE AND DESIST ORDER, BY CONSENT

No.  Bank, City  Date
Minnesota
2001-28  Michael R. Morgan, The First National Bank & Trust of Pipestone, Pipestone 04/05/01

South Dakota
2001-28  Michael R. Morgan, The First National Bank in Garretson, Garretson 04/05/01

CIVIL MONEY PENALTIES, BY CONSENT

No.  Bank, City  Date
Minnesota
2001-28  Michael R. Morgan, The First National Bank & Trust of Pipestone, Pipestone 04/05/01

South Dakota
2001-28  Michael R. Morgan, The First National Bank in Garretson, Garretson 04/05/01

REMOVALS/PROHIBITIONS, BY CONSENT

No.  Bank, City  Date
Minnesota
2001-28  Michael R. Morgan, The First National Bank & Trust of Pipestone, Pipestone 04/05/01

South Dakota
2001-28  Michael R. Morgan, The First National Bank in Garretson, Garretson 04/05/01

TERMINATIONS OF EXISTING ENFORCEMENT ACTIONS

No.  Bank, City, Old EA#  Date
North Carolina
2001-29  CONSENT ORDER, Omni (f.k.a. United) National Bank, Fayetteville (EA #99-79) 04/12/01

Ohio
2001-30  FORMAL AGREEMENT, Home National Bank, Racine (EA #99-7) 04/30/01

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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.