FOR IMMEDIATE RELEASE
July 16, 2002

OCC Announces 11 New Enforcement Actions and 3 Terminations

WASHINGTON -- The Office of the Comptroller of the Currency (OCC) today announced 11 new enforcement actions taken against national banks and individuals currently and formerly affiliated with national banks and 3 terminations of an existing enforcement action.

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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| Florida
2002-43 | Hemisphere National Bank, Miami           | 06/03/02 |
| Georgia
2002-44 | Cumberland National Bank, St. Marys      | 04/11/02 |
| Kentucky
2002-45 | Henderson National Bank, Henderson       | 06/10/02 |
| Maryland
2002-46 | Harbor Capital National Bank, Rockville  | 05/06/02 |
| Ohio
2002-47  | Ohio Legacy Bank, National Association, Wooster | 06/18/02 |
Washington
2002-48 Prime Pacific Bank, N.A., Lynnwood 06/12/02

Removals/Prohibitions, By Consent
No. Name/Bank/City Date
Florida
2002-49 Darlene Phanco, Riverside National Bank of Florida, Fort Pierce 06/07/02

Ohio
2002-50 William Wallace, Belmont National Bank, St. Clairsville 06/05/02

Civil Money Penalties, By Consent
No. Name/Bank/City Date
Ohio
2002-50 William Wallace, Belmont National Bank, St. Clairsville 06/05/02

Cease and Desist Orders, By Consent
No. Name/Bank/City Date
Ohio
2002-51 The First National Bank of Germantown, Germantown 05/23/02

Washington
2002-52 Harbor Bank, N.A., Gig Harbor 05/10/02

Terminations of Existing Enforcement Actions
No. Type/Bank/City/Old EA# Date
California
2002-53 FORMAL AGREEMENT, Sequoia National Bank, San Francisco (EA #2000-102) 05/10/02

Georgia
2002-54 CONSENT ORDER, Fidelity National Bank, Norcross (EA #2000-114) 06/18/02

Washington
2002-55 FORMAL AGREEMENT, Harbor Bank, N.A., Gig Harbor (EA #2001-42) 05/10/02

The OCC charters, regulates and examines approximately 2,200 national banks and 52 federal branches and agencies of foreign banks in the United States, accounting for 54 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.