OCC Announces 25 New Enforcement Actions and Five Terminations

WASHINGTON -- The Office of the Comptroller of the Currency (OCC) today announced 25 new enforcement actions taken against national banks and individuals currently and formerly affiliated with national banks 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 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](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>Colorado</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2003-46</td>
<td>Michael Lambert, Kutak Rock LLP, Denver (First National Bank of Keystone, Keystone, West Virginia)</td>
<td>05/21/03</td>
</tr>
<tr>
<td>Georgia</td>
<td></td>
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<tr>
<td>2003-47</td>
<td>The First National Bank of Chatsworth, Chatsworth</td>
<td>04/28/03</td>
</tr>
<tr>
<td>Montana</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2003-49</td>
<td>Native American Bank, National Association, Browning</td>
<td>04/15/03</td>
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<tr>
<td>Nebraska</td>
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<tr>
<td>2003-45</td>
<td>Kutak Rock LLP, Omaha (First National Bank of Keystone, Keystone, West Virginia)</td>
<td>05/21/03</td>
</tr>
<tr>
<td>Texas</td>
<td></td>
<td></td>
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<tr>
<td>2003-48</td>
<td>Security State Bank, NA, Ore City</td>
<td>05/01/03</td>
</tr>
</tbody>
</table>

### Removals/Prohibitions, By Consent

<table>
<thead>
<tr>
<th>No.</th>
<th>Name/Bank/City</th>
<th>Date</th>
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**Comptroller of the Currency**  
**Administrator of National Banks**  

FOR IMMEDIATE RELEASE  
June 18, 2003  

Contact: For Information (202) 874-5770  
For Copies (202) 874-5043
California
2003-50 Vilma H. Cruz, Wells Fargo Bank, N.A., San Francisco 04/28/03

Florida
2003-51 Michael R. Stillwell, Huntington National Bank, Maitland 05/12/03
2003-52 Ronald Lacayo, Hamilton Bank, N.A. (closed), Miami 05/15/03

Minnesota
2003-53 Ronald H. Ott, Prairie National Bank, Belle Plaine 05/15/03

Missouri
2003-54 Bobby W. Rickman, Union Planters Bank, NA, St. Louis 05/28/03

North Carolina

Pennsylvania
2003-56 Nancy J. Cross, First National Bank of Herminie, Hermitage 04/28/03

Texas
2003-57 Byron A. Coston, Chase Bank of Texas, N.A., Houston 06/02/03

Cease and Desist Orders, By Consent
No. Bank/City Date
Minnesota
2003-58 Americana National Bank, Albert Lea 03/31/03

Personal Cease and Desist Orders, By Consent
No. Name/Bank/City Date
California
2003-59 Toinette Rossi, Delta National Bank, Manteca 06/02/03

Florida
2003-60 Antonio Arbulu, Hamilton Bank, N.A. (closed), Miami 05/15/03

Texas
2003-61 Damion D. Robertson, Chase Bank of Texas, NA, Houston 04/28/03

Personal Cease and Desist Orders for Restitution, By Consent
No. Name/Bank/City Date
Texas
2003-57 Byron A. Coston, Chase Bank of Texas, N.A., Houston 06/02/03

Civil Money Penalties, By Consent
No. Name/Bank/City Date
California
2003-59 Toinette Rossi, Delta National Bank, Manteca 06/02/03

Florida
2003-52 Ronald Lacayo, Hamilton Bank, N.A. (closed), Miami 05/15/03
The OCC charters, regulates and examines approximately 2,100 national banks and 52 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.