OCC Announces 17 Enforcement Actions and Four Terminations

WASHINGTON -- The Office of the Comptroller of the Currency (OCC) today announced 17 new enforcement actions taken against national banks and individuals currently and formerly affiliated with national banks and four 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.

Cease and Desist, By Consent

<table>
<thead>
<tr>
<th>No.</th>
<th>Bank/City</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>California</td>
<td>Merchants Bank of California, National Association, Carson</td>
<td>05/27/04</td>
</tr>
<tr>
<td>Texas</td>
<td>Surety Bank, N.A., Fort Worth</td>
<td>06/22/04</td>
</tr>
</tbody>
</table>

Civil Money Penalty, By Consent

<table>
<thead>
<tr>
<th>No.</th>
<th>Name/Bank/City</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indiana</td>
<td>Brian Stull, Integra Bank, N.A., Evansville</td>
<td>06/07/04</td>
</tr>
<tr>
<td>Ohio</td>
<td>Adam S. Volkert, Bank One, N.A., Columbus</td>
<td>06/14/04</td>
</tr>
<tr>
<td>Texas</td>
<td>Kathy Hughes, First National Bank, Lubbock</td>
<td>05/20/04</td>
</tr>
<tr>
<td></td>
<td>Matt Hogg, First National Bank of O'Donnell, O'Donnell</td>
<td>06/07/04</td>
</tr>
</tbody>
</table>

Formal Agreements, By Consent

<table>
<thead>
<tr>
<th>No.</th>
<th>Bank/City</th>
<th>Date</th>
</tr>
</thead>
</table>
Arkansas
2004-70 First National Bank, Dewitt 06/10/04

Kansas
2004-71 Western National Bank, Lenexa 06/24/04
2004-72 First National Bank and Trust, Phillipsburg 06/07/04

Kentucky
2004-73 First National Bank and Trust, London 06/11/04

Personal Cease and Desist, By Consent
No. Name/Bank/City Date
Texas

Removals/Prohibitions, By Consent
No. Name/Bank/City Date
Illinois
2004-74 Ryan A. Rigg, First National Bank of Sumner, Olney 05/19/04
Indiana
2004-66 Brian Stull, Integra Bank, N.A., Evansville 06/07/04
Ohio
2004-67 Adam S. Volkert, Bank One, N.A., Columbus 06/14/04
Tennessee
2004-75 Lena M. Wiley, Union Planters Bank, N.A., Memphis 06/25/04
Texas
2004-68 Kathy Hughes, First National Bank, Lubbock 05/20/04

Restitutions, By Consent
No. Name/Bank/City Date
Indiana
2004-66 Brian Stull, Integra Bank, N.A., Evansville 06/07/04

Terminations of Existing Enforcement Actions
No. Type/Bank/City/Old EA# Date
Arizona
2004-76 FORMAL AGREEMENT, Union Bank of Arizona, NA, Gilbert (EA #2001-49) 05/13/04
South Dakota
2004-77 CONSENT ORDER, First National Bank in Brookings, Brookings (EA #2003-1) 06/10/04
Texas
2004-78 FORMAL AGREEMENT, First National Bank of Dublin, Dublin (EA #2002-18) 03/01/04
2004-65 FORMAL AGREEMENT, Surety Bank, National Association, Fort Worth (EA #2003-12) 06/22/04

The OCC charters, regulates and examines approximately 2000 national banks and 51 federal branches of foreign banks in the U.S., accounting for more than 56 percent of the nation's banking assets. Its mission is to ensure a safe and sound and competitive national banking system that supports the citizens, communities and economy of the United States.