FOR IMMEDIATE RELEASE
January 20, 2004

OCC Announces 15 New Enforcement Actions and One Termination

WASHINGTON -- The Office of the Comptroller of the Currency (OCC) today announced 15 new enforcement actions taken against national banks and individuals currently and formerly affiliated with national banks and one termination 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.

Cease and Desist Orders, By Consent

<table>
<thead>
<tr>
<th>No.</th>
<th>Bank/City</th>
<th>Date</th>
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</thead>
<tbody>
<tr>
<td>Texas 2003-149</td>
<td>Sedona Pacific Housing Partnership D/B/A Sedona Pacific Properties (agent for Clear Lake National Bank), San Antonio</td>
<td>11/19/03</td>
</tr>
</tbody>
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Civil Money Penalties, By Consent

<table>
<thead>
<tr>
<th>No.</th>
<th>Name/Bank/City</th>
<th>Date</th>
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<tbody>
<tr>
<td>Florida 2003-150</td>
<td>Eduardo Masferrer, Hamilton Bank, N.A. (closed), Miami</td>
<td>12/22/03</td>
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<tr>
<td>Illinois 2003-151</td>
<td>Kevin Brent Washburn, First Community Bank, N.A., Olney</td>
<td>12/15/03</td>
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<tr>
<td>Oklahoma 2003-152</td>
<td>James Michael Stuart, Shattuck National Bank, Shattuck</td>
<td>12/22/03</td>
</tr>
<tr>
<td>Texas 2003-153</td>
<td>Nancy A. Kinder, Clear Lake National Bank, San Antonio</td>
<td>10/20/03</td>
</tr>
</tbody>
</table>

Formal Agreements, By Consent

<table>
<thead>
<tr>
<th>No.</th>
<th>Bank/City</th>
<th>Date</th>
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</table>
Arizona
2003-154 United Arizona Bank, National Association, Cave Creek 11/20/03

Colorado
2003-155 First National Bank of Paonia, Paonia 11/20/03

Illinois
2003-156 First National Bank in Homer, Homer 12/17/03

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

California
2003-157 Wendi Smith-Kirk, Wells Fargo Bank, N.A., San Francisco 12/12/03

Texas
2003-153 Nancy A. Kinder, Clear Lake National Bank, San Antonio 10/20/03

Removals/Prohibitions, By Consent
No. Name/Bank/City Date

Florida
2003-150 Eduardo Masferrer, Hamilton Bank, N.A. (closed), Miami 12/22/03

Illinois
2003-151 Kevin Brent Washburn, First Community Bank, N.A., Olney 12/15/03

Ohio
2003-158 Bianca C. Hall, Bank One, NA, Columbus 12/18/03

Restitutions, By Consent
No. Name/Bank/City Date

Florida
2003-150 Eduardo Masferrer, Hamilton Bank, N.A. (closed), Miami 12/22/03

Illinois
2003-159 Gregory J. Hanneken, Citizens National Bank of Albion, Albion 12/08/03

Terminations of Existing Enforcement Actions
No. Type/Bank/City/Old EA# Date

Washington
2003-160 CONSENT ORDER, FORMAL AGREEMENT, Prime Pacific Bank, N.A., Lynnwood (EA #2002-48) 12/10/03

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The OCC charters, regulates and examines approximately 2,100 national banks and 52 federal branches of foreign banks in the U.S., accounting for more than 55 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.