

Flood Act Violations

2003 Civil Money Penalties (CMPs)

Bank Name	Location	Date of CMP (Approx.)	Penalty Amt	Asset Size	Type of Problem
– OCC –					
AMCORE Bank N.A.	Rockford, IL	9/16/2003	\$5,000	4.3 billion	Not noted
First National Bank and Trust Co	Kokomo, IN	4/14/2003	\$5,000	1.5 Billion	Not noted
Terra Haute First National Bank	Terra Haute, IN	Early 2003	\$12,950	Not listed	Not noted
The First National Bank of Slippery Rock	Slippery Rock, PA	1/3/2003	\$2,450	345 Million	Not noted
– FED –					
The Bank of Currituck	Moyock, NC	11/26/2003	\$16,000	132 million	Not Noted
Provident Bank	Cincinnati, OH	11/26/2003	\$34,100	18 billion	Not Noted
Gulf Bank	Miami, FL	11/4/2003	\$4,550	76 Million	Not Noted
Community State Bank	Arvilla, IN	8/20/2003	\$5,250	115 million	Not Noted
Community First Bank and Trust Co	Celina, OH	6/24/2003	\$5,500	708 million	Not Noted
Centennial Bank of the West	Ft. Collins, CO	6/24/2003	\$3,000	720 million	Not Noted
Citizens Bank and Trust Company	Van Buren, AK	6/4/2003	\$7,000	239 million	Not Noted
First Farmers Bank and Trust	Converse, IN	3/13/2003	\$3,850	391 million	Not Noted
First Bank	Creve Coeur, MO	3/13/2003	\$17,150	7 billion	Not Noted
The Bank of Yellville	Yellville, AR	1/23/2003	\$1,750	236 million	Not Noted
Simmons First Bank of Russellville	Russellville, AR	1/23/2003	\$1,500	214 Million	Not Noted
LaSalle State Bank	LaSalle, IL	1/23/2003	\$3,150	98 Million	Not Noted
Central State Bank	Calera, AL	1/23/2003	\$2,000	118 million	Not Noted
– FDIC –					
Bank of New Madrid	New Madrid, MO	3/31/2003	\$11,600	85 Million	Flood Insurance Not Required.
Union Bank of Beulah	Beulah, ND	3/31/2003	\$5,600	36 Million	Flood Insurance Not Required, and not force placed.
Alliance Bank	Cape Girardeau, MO	5/31/2003	\$4,500	82 Million	Flood insurance not required and notice not given
Guaranty Bank and Trust	Huntington, WV	5/31/2003	\$4,200	102 million	Failure to secure or maintain insurance on 8 of 13 loans, no notice given on 12 of 13 loans.
Wakulla Bank	Crawfordville, FL	3/31/2003	\$1,600	54 Million	Failure to secure Flood insurance on 16 of 16 construction loans.
Friends Bank	New Smyrna Beach, FL	5/31/2003	\$900	70 Million	Failure to maintain adequate flood insurance on 9 of 38 loans.
West Gate Bank	Lincoln, NE	8/31/2003	\$16,400	200 Million	Failure to require flood insurance, failure to force place insurance and inadequate flood insurance.