

REGULATORY ALERT

NATIONAL CREDIT UNION ADMINISTRATION
1775 Duke Street, Alexandria, VA 22314

DATE: August 5, 1996
NO.: 96-RA-4

TO ALL FEDERALLY INSURED CREDIT UNIONS

SUBJECT: SPECIAL ALERT

FDIC recently informed us that the Office of the Comptroller of the Currency has published the following updated list of entities that may be conducting banking business in the United States illegally or without authorization. Please view with extreme caution any proposed transactions involving any of the listed entities. Please forward any information concerning these entities to the FDIC's Special Activities Section, 550 17th Street, N.W., Room F-612, Washington, DC 20429.

American Landbank, Inc.
74804 Joni Drive, #128
Palm Desert, CA

and

19006 Consul Avenue
Corona, CA

and

841 E. Washington
Santa Anna, CA

and

4199 Campus Drive, #950
Irvine, CA

Anglo Nippon Bancorp
98 Park Avenue
Babylon, NY

Asian Pacific Bank, Ltd.
8021 Knue Road, Suite 120
Indianapolis, IN

Austria Merchant Bank (Melchizedek)
316 Ecorse Road, #200
Ypsilanti, MI

Baltimore International Bank
Baltimore, MD

Banco De Londes Y Multinacionale, S.A.
115 West California Blvd., Suite 266
Pasadena, CA

Banco di Roma International, Inc.

110 Lyndale Avenue
Helena, MT

and

1005 West Fourth Street
Carson City, NV

Banco Europe, S. A.

2010 Corporate Ridge
McLean, VA

Bank of England (1)

1413 K Street, N.W.
Washington, DC

Bear International Bank

Santa Ysabel, CA

(The) Birla Investment Bank and Holding Company

193-B Kingston Road
Parsippany, NJ

Brent Equities Trust Bank

410 E. Hallandale Beach Blvd.
Hallandale, FL

Business Bank International

Huntington Beach, CA

Capital Resources (2)

P.O. Box 1012
Buckeye, AZ

and

Box 741
Boonville, IN

Caribbean International Bank Ltd (Cayman Islands)

655 Fourth Avenue, Suite 42
San Diego, CA

Caribbean Unified Bank (Nauru)

4770 Biscayne Blvd., #11100
Miami, FL

and

450 N.W. 79th Street
Miami, FL

Chartered Bank of North America Limited

51 Newark Street

Hoboken, NJ

Citicorp Financial Services

9899 Santa Monica Blvd., Suite 228
Beverly Hills, CA

Euro Commerce Bank

1221 Brickell Avenue, Suite 937
Miami, FL

and

1 Northumberland Avenue
Trafalgar Square
London, England

Federal National Investment Bank

15336 Roscoe Boulevard
Van Nuys, CA

Fedility Financial Bank (3)

360 Park Avenue
New York, NY

First American International Bank, Inc.

P.O. Box 470, Pawnee, OK

First Bancorp Trust

P.O. Box 7174
Rancho Santa Fe, CA

First Bank Capitol Partners, Inc.

2 Bourbon Street
Peabody, MA

(The) First Bank of Internet (4)

P.O. Box 408652
Chicago, IL

First Southern Banking Corporation < Nauru >

c/o Alamin, Inc.
4225 Enoro Drive
Los Angeles, CA

FTN BANK/FIRST T NATIONAL BANK

FTN BANK HOLDING CORPORATION

Post Office Box 439060
San Diego, CA

and

3500 Oak Lawn Avenue
Dallas, TX

General Merchant Bank

2049 Century Park East, #1200
Los Angeles, CA

Georgian Imex International Bank
1314 Burch Drive
Evansville, IN

Gulfstream Bank and Trust, Ltd.
4545 South Lake Drive
Boynton Beach, FL

Investors International Bank, Ltd.
Empire State Building
New York, NY

Leaning Rock Indian Bank Corporation
2271 Alpine Boulevard
Alpine, CA

Lifeguard Bancorp, Ltd.
1800 East Sahara Avenue, #104
Las Vegas, NV

Lords Internationale Investment Banking & Trust
1170 Third South, Suite C-203
Naples, FL

Marine Merchant Bank, Ltd.
Turks and Caicos Islands

Marine Merchant International, Ltd.
67 Wall Street
New York, NY

Mesa Grande International Bank
Mesa Grande Star Route
Santa Ysabel, CA

Metro Bank (5)
15515 San Fernando Boulevard
Mission Hills, CA

Miami International Bank
Miami, OK

Morgan Guaranty Trust (6)
1226 Morgan Avenue, N.W.
Washington, DC

Multibanc, Ltd.
2340 Trinity Mills Road
Carrollton, TX

National Banc Republic of Georgia, Ltd.
1082 Lincoln Avenue

Willow Glen
San Jose, CA

Native American Bancorp
2284 Patriot Way
Carona, CA

Native American Bank Group (N.A.B.G.)
5600 Spring Mountain Road, Suite 203
Las Vegas, NV

Native American Bank of California
4969 East Clinton Ave., Suite 111
Fresno, CA

Nevada First Bancorp
1800 East Sahara, Suite #104
Las Vegas, NV

Nord-West Finanz Bank, A.G.
2 World Trade Center, Suite 6071
New York, NY

Old Dominion Guaranty and Trust, Ltd.
17100 Gillette Avenue
Irvine, CA

Pueblo National Bank
12001 Sierra Grande Avenue, N.E.
Albuquerque, NM

REBANC, Inc.
10 Rockridge Drive
Theills, NY

Rusab Bank International Association
P.O. Box 423265
San Francisco, CA

Sofi International Bank, N.A.
999 South Bayshore Drive

Miami, FL

Swiss Trade & Commerce Trust, Ltd.
Belize City, Belize (7)

Transcredit Security Bank Limited (TSB)
Nassau, Bahamas (8)

Western State Bank (9)
2300 Foothill Blvd.
La Verne, CA

and

10880 Wilshire Blvd.
Los Angeles, CA

and

6306 Wilshire Blvd., #107
Los Angeles, CA

World Merchant Bancorp

880 Third Avenue
New York, NY

Footnotes

1. Not associated with the Bank of England, Threadneedle Street, London, England.
2. Issues money orders and securities drafts signed by Mike Loomis. No collected funds have been reported.
3. The Bank of New York states that it is not associated in any manner with Fidelity Financial Bank.
4. Not associated with First Bank System, Inc., Minneapolis, Minnesota.
5. Metrobank (one word), headquartered in Los Angeles, is licensed to transact a banking business in California. Metrobank has no association with the Metro Bank in Mission Hills.
6. Not associated with Morgan Guaranty Trust Company of New York.
7. The Central Bank of Belize has issued a cease and desist order prohibiting this entity from conducting a banking business in Belize. Please be guided accordingly.
8. Has not been granted permission to operate in the Bahama Islands.
9. Not associated with Western State Bank, Duarte, California.

Sincerely,

/S/

Norman E. D'Amours
Chairman of the Board