EXHIBIT 1

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Steven Stern

Founder at Stern And Company

Las Vegas, Nevada Area | Public Relations and Communications

Current	• **Founder at Stern And Company**
Past	• VP Corporate Communications and Investor Relations at PurchasePro • VP at PondelWilkinson • Director of Corporate Communications at Wickes Companies, Inc. see all...
Education	• Indiana University Bloomington • Stetson University
Recommendations	**5** people have recommended Steven
Connections	**81** connections
Websites	• My Company • My Blog
Public Profile	http://www.linkedin.com/in/sdsternpr

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Summary

Nearly two decades of experience in Crisis, Corporate and Financial Communications on both the client and agency sides, with a long tenure as a reporter with Dow Jones ar Reuters in both New York and Washington, DC.

Specialties

Crisis Communications, Investor Relations, Corporate Communications, Public Relations, Employee Communications

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Feb. 25, 2010

Agency seeks damages from failed bank's officials

By JOHN G. EDWARDS
LAS VEGAS REVIEW-JOURNAL

The Federal Deposit Insurance Corp. has sent a letter demanding that officers and directors of failed Community Bank pay $780 million in damages in what a bank analyst calls one of the first signs of a new "regulatory reign of terror."

Trade publication American Banker used the term "regulatory reign of terror" in 1993 during the last wave of regulatory seizures of banks.

Attorney Francis Grady, a former FDIC lawyer, declined to comment on the Community Bank matter but said the government agency has a history of suing officers and directors of failed financial institutions.

"This is absolutely par for the course," Grady said.

He recalled lawsuits that the federal government filed against officers and directors of savings and loan associations that collapsed during the 1980s.

FDIC spokesman David Barr said he was unaware of any lawsuits filed by the federal agency against officers and directors of seized banks since the current banking crisis started. However, Barr said the statute of limitations typically runs three years and the wave of bank failures only began to surge in late 2008. Regulators seized Community Bank of Nevada and an affiliated bank in Arizona in August 2009.

The FDIC last fall deposed executives at Silver State Bancorp, the Henderson-based holding company that regulators took over in September 2008, according to three sources who insisted on anonymity. Calls to two former executives at Silver State were not returned Wednesday.

In addition, Alabama-based Colonial Bank, which had 22 branches in Nevada, also appears to be in the legal sights of attorneys for the FDIC. FIG Partners, a brokerage that specializes on bank stocks, reported in January that Colonial officers were served with legal papers demanding payments.

The FDIC letter to Community Bancorp officers and directors may be part of the federal government's attempts to recover money from insurance policies that Community Bancorp, the Las Vegas-based bank holding company, had for executives and directors. The FDIC sent a copy of the letter to Progressive Insurance Co.

The FDIC could be seeking information from the former bank officers and directors, a source said.

Alternatively, the federal agency may intend to sue some of the executives and directors for sums in addition to the insurance policy.

Bank insiders say they are confident that Community Bancorp insurance coverage for directors and officers and for errors and omissions is much less than $780 million.

Although the FDIC is unlikely to recover all of the $780 million, the agency could reduce losses to its deposit insurance fund by getting judgments against some of the officers and directors who have "deep pockets."

The FDIC's letter, dated Feb. 11, said the bank's "directors and officers caused the bank to engage in numerous deficient, unsafe and unsound business practices, including speculative, high-risk, poorly underwritten lending."

In addition, the letter signed by FDIC counsel Manuel Ramos said: "The directors and officers ignored clear and repeated warnings from regulators, failing to address the bank's serious liquidity issues. These liquidity issues played a significant role in the decision regulators made to close the bank."

Former Community Bancorp Chairman and CEO Ed Jamison said it would be inappropriate for him to comment on the letter.

The government seems unwilling to forgive small community banks for ill-fated loans although it gave financial bailouts to big banks because the big banks were "too big to fail," real estate attorney Tisha Black-Chernine said. The country's network of several thousand community banks also is too big to fail, she said.

The FDIC letter was addressed to 42 individuals who held positions or had ties to Community Bancorp. They include Lawrence Scott, former CEO of Community Bank of Nevada; former chief financial officers Patrick Hartman and Cathy Robinson; and former Executive Vice President Barry Hulin, who served as CEO of Valley Bancorp before Community Bancorp acquired it.

Also letters were sent to former directors Jay Bingham, vice chairman at Community Bancorp and a former county commissioner; Noall Bennett; Gary Stewart; Jack Woodcock; and Dan Stewart.

Contact reporter John G. Edwards at jedwards@reviewjournal.com or 702-383-0420.

Find this article at:
http://www.lvrj.com/business/agency-seeks-damages-from-failed-bank_s-officials-85326257.html

Check the box to include the list of links referenced in the article.

EXHIBIT 3

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A STERN GLANCE
The News and Information Blog of Stern And Company

LVRJ: FDIC SEEKS DAMAGES FROM COMMUNITY BANK OFFICERS AND DIRECTORS

Agency seeks damages from failed bank's officials

By JOHN G. EDWARDS
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http://www.lvrj.com/business/agency-seeks-damages-from-failed-bank_s-officials-85326257.html

« BUSINESS WIRE LUNCHEON: THE IMPACT OF SOCIAL MEDIA ON TRADITIONAL NEWS REPORTING

STATION CASINOS TO FILE PLAN OF REORGANIZATION IN MARCH »

EXHIBIT 4

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SILVER STATE CREDIT UNION TO CLOSE BRANCHES

(Las Vegas Review-Journal, By John G. Edwards)

Silver State Schools Credit Union, one of Nevada's biggest credit unions with 80,000 members, on Thursday said it will close five of 21 branches to cut expenses.

The branches employ 30 of Silver State's 266 workers. However, Silver State Chief Executive Dave Rhamy said in an e-mail that he hopes to keep some of the affected workers by assigning them to vacant positions. The branches, including three in Southern Nevada that have 18 workers, and two in Reno, will be shut on June 4.

Closing the five branches will save $1.1 million this year and $1.6 million next year, Rhamy said.

Silver State also confirmed that it entered a consent order with the Financial Institutions Division on March 22. Silver State on Thursday provided the Review-Journal with a copy of the consent order, which requires the credit union to satisfy unspecified obligations and submit unspecified documents. Most of the substantive requirements in the order are mentioned only by reference to a November financial exam report.

Rhamy said he was prohibited from disclosing the November report and a spokesman for the Financial Institutions Division also declined to provide a copy of the exam report.

The $823 million-asset credit union lost $50 million in 2009.

American Share Insurance, the Ohio-based mutual insurance company, underlined the financial struggle at Silver State in February when it disclosed a $22 million loan to Silver State. The credit union said it is allowed to treat the loan as additional capital.

"Additional belt-tightening is needed," Rhamy said in an open letter posted on the credit union's website. "Our commitment is that Silver State Schools Credit Union will emerge stronger than ever (after the recession ends)."

The credit union may face a new challenge later this year, because many of its members teach for the Clark County School District. The district is switching back to nine-month school years from year-round school at 76 locations.

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A STERN GLANCE

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LVRJ: NEVADA'S JOBLESS RATE REMAINS AT 13 PERCENT

Mar. 08, 2010

Nevada's jobless rate remains at 13 percent

By JENNIFER ROBISON
LAS VEGAS REVIEW-JOURNAL
As if Nevada's unemployment rate wasn't high enough, fresh statistics show even bigger job woes for specific demographic groups.

The Silver State's jobless rate remained unchanged from December to January, staying at 13 percent, the state Department of Employment, Training and Rehabilitation reported Monday.

But the agency's latest numbers show that men and minorities have experienced especially tough times during the recession.

Joblessness among Nevada's male population averaged 13.4 percent in 2009, while female unemployment averaged 9.4 percent in the same period. A year ago, men and women in Nevada shared roughly the same unemployment rates.

Blame the unemployment discrepancy on job distribution.

The male-dominated construction sector ranks among the hardest-hit industries in the downturn, said Bill Anderson, chief economist for the employment department. Health care and educational services, which skew more toward a female labor base, have actually added jobs in the recession, both nationwide and in Nevada.

The jobs picture looks even worse for some ethnic groups. Blacks in Nevada faced a jobless average of 18.2 percent in 2009, while Hispanics here saw unemployment average 17 percent in the year. Joblessness among white Nevadans averaged 11.4 percent in 2009.

The employment department also substantially boosted earlier job-loss estimates. Instead of losing 76,100 jobs from 2008 to 2009, Nevada actually dropped 115,100 jobs, or 9.1 percent of its jobs base.

Officials said the difference came from a U.S. Bureau of Labor Statistics methodology that uses limited feedback from local analysts, weak sample responses to employment surveys and the application of inflated business birth-and-death factors.

Based on the revised numbers, Nevada's jobs base has dwindled to 2004 levels, said Brian Gordon, a principal in local research firm Applied Analysis. The losses probably won't reverse and turn into growth anytime soon, he said.

"We're looking at a period of correction that will likely result in continued job loss through the balance of 2010," Gordon said. "While those losses will be fewer, it's unlikely the economy will start to report any material expansion during this year."

Anderson agreed, adding that he expects Nevada's jobless rate to bounce around in the next half a year, with some months showing declines in the jobless rate and others bringing increases.

"We're kind of treading water right now, and I think it will stay that way in the near term," Anderson said. "We certainly aren't seeing any return to growth and improvement, but at the same time, we are seeing some signs that the rate of decline is beginning to ease."

For hints at those smaller dropoffs, consider seasonal hiring trends.

Nevada's employers pared 25,300 jobs from December to January, well below the 40,300 positions they slashed in the same period a year ago and just 450 more than the average December-to-January decline of the past decade. Retail employment fell by 4,600 jobs from December to January, as stores eliminated temporary holiday positions. That was the shallowest rollback in 10 years, though the smaller cuts came at least partly because retailers hired fewer seasonal workers in the first place.

State government fell by 5,100 jobs because of a break between university semesters. The construction sector, which usually dwindles during January because of winter weather, was off by 3,200 jobs.

Officials with the employment department said in a statement that the job losses didn't exceed pre-recession patterns, but the cuts were significant nonetheless "in light of an already struggling workforce."

The Las Vegas market lost 17,100 jobs from December to January. Unlike the state's jobless level, the local market's unemployment rate jumped noticeably, rising from 13.1 percent in December to 13.8 percent in January. That January total nearly matches the market's jobless record of 13.9 percent, set in September.

An estimated 187,700 Nevadans are unemployed and actively seeking positions. The vast majority — 135,900 — live in the Las Vegas area.

Randy Garcia, chief executive officer of Las Vegas wealth-management firm Investment Counsel Co., said the newest employment figures point to a protracted economic rebound.

"We believe that the recovery is going to be more prolonged and more moderate than we would like to see," Garcia said. "The longer it takes for recovery, the more these (jobs) numbers are going to disappoint."

Garcia added that the state's hotel-casinos have lost their pricing power in the recession, and economic revival will require not only gains in the numbers of tourists who visit, but also a new resort-operating business model that can restore profitability based on the way consumers spend today.

Nor should Nevadans expect the housing market to rebound and generate growth soon, Garcia said.

Previous real estate downturns resulted from high interest rates, he said. This time around, the bubble burst because values jumped too much. And overpricing issues turn around more slowly than interest rates.

Anderson also predicted a relatively sluggish recovery.

Visitor volumes have risen for four straight months, and sales of existing homes have jumped. But the recession hit Nevada so hard that it's going to take some time for the state to get back on its feet, Anderson said. Plus, consumers will likely continue to spend cautiously, and that could mean a sustained slump for the state's spending-reliant economy.

Find this article at:
http://www.lvrj.com/news/nevada-s-jobless-rate-remains-at-13-percent-86855522.html

« UNEMPLOYMENT RATE UNCHANGED AT 9.7 PERCENT AS 36K JOBS LOST
JANUARY WHOLESALE INVENTORIES FALL WHILE SALES INCREASE »

EXHIBIT 6

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