

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

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In the Matter of )	
UNION BANK )	ORDER TO PAY
KANSAS CITY, MISSOURI )	CIVIL MONEY PENALTY
(Insured State Nonmember Bank) )	FDIC-06-160k
_____ )	

UNION BANK, KANSAS CITY, MISSOURI ("Bank"), and a representative of the Legal Division of the Federal Deposit Insurance Corporation ("FDIC") executed a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER TO PAY CIVIL MONEY PENALTY dated October 19, 2006, whereby the Bank, solely for the purpose of this proceeding and without admitting or denying any violation of law for which a civil money penalty may be assessed, consented and agreed to pay a civil money penalty in the amount of \$3,500.00 to the Treasury of the United States pursuant to the Flood Disaster Protection Act of 1973 ("Flood Act"), as amended, 42 U.S.C. § 4012a, and section 8(i)(2) of the Federal Deposit Insurance Act ("FDI Act"), 12 U.S.C. § 1818(i)(2), and Parts 308 and 339 of the FDIC Rules and Regulations, 12 C.F.R. Part 308 and 339.

The civil money penalty assessed in this action relates to violations of the Flood Act.

The FDIC considered the matter and determined it had reason to believe that the Bank has engaged or participated in violations of law or regulations for which a civil money penalty of \$3,500.00 is appropriate to be assessed against the Bank,

pursuant to the Flood Act, 42 U.S.C. § 4012a, section 8(i)(2) of the FDIC Act, 12 U.S.C. § 1818(i)(2), and Parts 308 and 339 of the FDIC Rules and Regulations, 12 C.F.R. Parts 308 and 339.

After taking into account the CONSENT AGREEMENT, the appropriateness of the civil money penalty with respect to the financial resources and good faith of the Bank, the gravity of the violations by the Bank, the history of any previous violations by the Bank, and such other matters as justice may require, the FDIC accepts the CONSENT AGREEMENT and issues the following:

**ORDER TO PAY CIVIL MONEY PENALTY**

IT IS HEREBY ORDERED that the Bank be, and hereby is, assessed a civil money penalty of \$3,500.00 pursuant to the Flood Act, 42 U.S.C. § 4012a, section 8(i)(2) of the FDIC Act, 12 U.S.C. § 1818 (i)(2), and Parts 308 and 339. The Bank shall pay the civil money penalty to the Treasury of the United States.

This Order to Pay Civil Money Penalty shall be effective upon its issuance.

Pursuant to delegated authority.

Dated at Washington, D.C., this 8<sup>th</sup> day of December, 2006.

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April A. Breslaw  
Acting Associate Director  
Division of Supervision and  
Consumer Protection