

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

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| In the Matter of               | ) |              |
|                                | ) |              |
| FIRST BANK FINANCIAL CENTRE    | ) | ORDER TO PAY |
| OCONOMOWOC, WISCONSIN          | ) |              |
|                                | ) | FDIC-07-126k |
| (INSURED STATE NONMEMBER BANK) | ) |              |
|                                | ) |              |

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FIRST BANK FINANCIAL CENTRE, OCONOMOWOC, WISCONSIN ("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 ("CONSENT AGREEMENT") dated August 3, 2007, whereby the Bank, solely for the purpose of this proceeding and without admitting or denying any violation of law for which civil money penalties may be assessed, consented and agreed to pay a civil money penalty in the amount specified below to the Treasury of the United States.

The civil money penalty assessed in this action relates to the following violations:

- Thirty-one instances in which the Bank failed to obtain adequate insurance on designated loans at the time of origination of the loan, in violation of section 339.3(a) of the FDIC Rules and Regulations, 12 C.F.R. § 339.3(a);

- Three instances in which the Bank failed to maintain adequate insurance on designated loans, in violation of section 339.3(a);
- Three instances in which the Bank failed to force place insurance, in violation of section 339.7; and
- Thirty-two instances in which the Bank failed to provide a timely written notice, in violation of section 339.9(a).

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 \$25,690.00 is appropriate to be assessed against the Bank, pursuant to the section 102 of the Flood Disaster Protection Act, 42 U.S.C. § 4012(a), section 8(i)(2) of the Federal Deposit Insurance Act, 12 U.S.C. § 1818(i)(2), and Parts 308 and 339 of the FDIC's Rules and Regulations, 12 C.F.R. Part 308 and 339.

After taking into account the CONSENT AGREEMENT, the appropriateness of the penalty with respect to the financial resources and good faith of the Bank, the gravity of the violations by the Bank, the history of 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

IT IS HEREBY ORDERED, that by reason of the violations set forth above, a penalty of \$25,690.00 be, and hereby is, assessed against FIRST BANK FINANCIAL CENTRE, OCONOMOWOC, WISCONSIN. The Bank shall pay the civil money penalty to the Treasury of the United States.

This ORDER TO PAY shall be effective upon issuance.

Pursuant to delegated authority.

Dated at Washington, D.C., this 14th day of December, 2007.

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Michael J. Dean  
Acting Associate Director  
Division of Supervision and  
Consumer Protection