

MONEY PENALTY ("CONSENT AGREEMENT") with a representative of the Legal Division of the FDIC, whereby, solely for the purpose of this proceeding and without admitting or denying any violations, the Bank consented and agreed to pay a civil money penalty in the amount of \$3,200 related to the violations of the Flood Act and Part 339. The FDIC has reason to believe that the Bank has violated the Flood Act and Part 339 in that:

- (a) It has made, increased, extended or renewed loans secured by a building or mobile home located or to be located in a special flood hazard area without requiring that the collateral be covered by flood insurance;
- (b) It has made, increased, extended or renewed loans secured by a building or mobile home located or to be located in a special flood hazard area without requiring that the collateral be covered by flood insurance for the term of the loan;
- (c) It has made, increased, extended or renewed loans secured by a building or mobile home located or to be located in a special flood hazard area without requiring that the collateral be covered by sufficient flood insurance;
- (d) It has made, increased, extended or renewed a loan secured by a building or mobile home located

or to be located in a special flood hazard area without notifying the borrower and/or the servicer whether flood insurance is available for the collateral;

- (e) It has made, increased, extended or renewed a loan secured by a building or mobile home located or to be located in a special flood hazard area without providing timely notice to the borrower and/or the servicer as to whether flood insurance is available for the collateral;
- (f) It has failed to force-place flood insurance in instances where the collateral was not covered by flood insurance at some time during the term of the loan;
- (g) It has failed to retain a record of the receipt of notices by the borrower and/or servicer for the requisite period of time;

which violations were cited at the FDIC's June 2, 2008, examination.

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 CIVIL MONEY PENALTY

IT IS HEREBY ORDERED that the Citizens Bank Of Newburg, Rolla, Missouri, be, and hereby is, assessed a civil money penalty of \$3,200, pursuant to the Flood Act, 42 U.S.C. § 4012a, section 8(i)(2) of the FDI 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. 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 issuance.

Pursuant to delegated authority.

Dated this 20th day of January, 2009.

Robert J. Carmona
Deputy Regional Director
Kansas City Regional Office