

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of)	
)	
ANNE E. JUSTESEN,)	
individually, and as an)	ORDER TO PAY
institution-affiliated party)	
of)	FDIC-08-391k
)	
JENNINGS STATE BANK)	
SPRING GROVE, MINNESOTA)	
)	
(INSURED STATE NONMEMBER BANK))	

ANNE E. JUSTESEN ("Respondent") 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 OF PROHIBITION FROM FURTHER PARTICIPATION and ORDER TO PAY ("CONSENT AGREEMENT"), whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any violations of law for which civil money penalties may be assessed, consented and agreed to pay a civil money penalty in the amount of \$25,000.00 to the Treasury of the United States.

After taking into account the CONSENT AGREEMENT, the appropriateness of the penalty with respect to the financial resources and good faith of the Respondent, the gravity of the violations by the Respondent, the history of previous violations or lack thereof by the Respondent, 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 by reason of the violations set forth in paragraph 2 of the CONSENT AGREEMENT, a penalty in the amount of \$25,000.00 is assessed against ANNE E. JUSTENSEN. The Respondent shall pay the civil money penalty to the Treasury of the United States.

IT IS FURTHER ORDERED, that the Respondent is prohibited from seeking or accepting indemnification from any insured depository institution for the civil money penalty assessed and paid in this matter.

This ORDER shall be effective upon its issuance.

Pursuant to delegated authority.

Dated at Washington, D.C., this 29th day of June, 2009.

_____/s/_____
Patricia A. Colohan
Acting Associate Director
Division of Supervision
and Consumer Protection