

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

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In the Matter of	)	
	)	
THOMAS CALABRO, individually,	)	
and as an institution-affiliated	)	ORDER TO PAY
party of	)	
	)	FDIC-08-076k
	)	
USA BANK	)	
PORT CHESTER, NEW YORK	)	
	)	
(INSURED STATE NONMEMBER BANK)	)	
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THOMAS CALABRO ("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 to Pay ("CONSENT AGREEMENT") dated November 5, 2008, whereby Respondent, solely for the purpose of this proceeding and without admitting or denying the violation of any condition imposed in writing by the FDIC in connection with the grant of any application or other request 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.

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

