FEDERAL DEPOSIT INSURANCE CORPORATION
WASHINGTON, D.C.

In the Matter of EVERGREEN STATE BANK STOUGHTON, WISCONSIN (Insured State Nonmember Bank)	NOTICE OF CHARGES AND OF HEARING FDIC-08-410b

The Federal Deposit Insurance Corporation (“FDIC”), having reasonable cause to believe that Evergreen State Bank, Stoughton, Wisconsin (“Bank”), has engaged in unsafe or unsound banking practices, hereby institutes this proceeding for the purpose of determining whether an appropriate order should be issued against the Bank pursuant to section 8(b)(1) of the Federal Deposit Insurance Act ("Act"), 12 U.S.C. § 1818(b)(1). The FDIC issues this NOTICE OF CHARGES AND OF HEARING ("NOTICE") pursuant to the provisions of the Act and the FDIC Rules of Practice and Procedures, 12 C.F.R. Part 308, and alleges as follows:

JURISDICTION AND DEFINITIONS

1. The Bank is a corporation existing and doing business under the laws of the State of Wisconsin and has its principal place of business in Stoughton, Wisconsin. At all times pertinent to this proceeding, the Bank is and has been a State

nonmember bank within the meaning of section 3(e)(2) of the Act, 12 U.S.C. § 1813(e)(2), an insured depository institution within the meaning of section 3(c)(2) of the Act, 12 U.S.C. § 1813(c)(2), and subject to the Act, 12 U.S.C. §§ 1811-1831aa, the Rules and Regulations of the FDIC, 12 C.F.R. Chapter III ("Rules"), and the laws of the State of Wisconsin.

2. The FDIC has jurisdiction over the Bank and the subject matter of this proceeding.

3. The Bank was examined by the FDIC commencing on September 8, 2008 ("2008 Examination") utilizing financial information as of June 30, 2008, and it was determined:

(a) the Bank's total deposits equaled $216,316,000;

(b) the Bank's total loans and leases equaled $193,732,000;

(c) the Bank's total assets equaled $291,877,000;

(d) the Bank's Tier 1 Capital equaled $17,663,000; and

(e) the Bank's "allowance for loan and lease losses" ("ALLL") equaled $1,707,000.

UNSAFE OR UNSOUND PRACTICES

Asset Quality

4. The Bank has engaged in the unsafe or unsound practice of operating with an excessive level of poor quality and adversely classified assets as demonstrated by the following:

(a) The 2008 Examination indicated that the Bank had a total of $23,328,000 of adversely classified items, including $20,488,000 of Substandard assets, $343,000 of Doubtful assets, and $2,497,000 of assets classified as Loss.

(b) The 2008 Examination identified Adversely Classified items equal to 103.29 percent of Tier 1 Capital plus the ALLL as of June 30, 2008.

(c) The 2008 Examination identified $10,882,000 in loans listed for Special Mention.

(d) As of June 30, 2008, the Bank had $4,512,000 in Other Real Estate ("ORE") owned, representing 19.34 percent of total classifications.

5. The Bank has engaged in unsafe or unsound practices in connection with its lending function as follows:

(a) Originating, funding, or renewing loans without adequate consideration of external borrower financial capacity, collateral, or ability to repay;

(b) Originating loans without adequate regard for the impact of adverse economic conditions on repayment sources;

(c) Failing to establish criteria for the purchase of participation loans;

6. The Bank has engaged in the unsafe and unsound practice of failing to recognize loans that should be placed in nonaccrual status on a timely basis as demonstrated by the following:

(a) In the Bank’s Call Report dated June 30, 2008, the Bank reported total nonaccrual loans of $2,882,000.

(b) The 2008 Examination identified an additional $336,000 of loans for placement on nonaccrual status, for a total of nonaccrual loans of $3,218,000.

Earnings

7. The Bank has engaged in the unsafe or unsound practice of operating with inadequate earnings to fund growth and augment capital.

(a) In 2007, the Bank had a net operating loss of $602,000.

(b) As reflected in the 2008 Examination, net income decreased from $1,690,000 and 0.68 percent of average assets as of December 31, 2006 to negative $677,000 and negative 0.50 percent of average assets as of June 30, 2008.

Liquidity

8. The Bank has engaged in unsafe or unsound practices by operating with excessive large liability dependence and without adequate liquidity in light of the Bank’s asset and liability mix, as evidenced by the following:

(a) The Bank has relied excessively on non-core funding sources to fund growth. Total FHLB borrowings were at $49,500,000 as of June 30, 2008, and as of September 2, 2008, the Bank had only $2,380,000 remaining in FHLB borrowing capacity, based on the collateral pledged. Funding sources have become increasingly restrictive as the Bank’s financial condition has continued to deteriorate.

(b) From June 30, 2007 to June 30, 2008, brokered deposits increased from $73,126,000 to $98,064,000 and FHLB advances increased from $44,000,000 to $49,500,000.

(c) Brokered deposits and FHLB borrowings represent 36 percent and 18 percent respectively, of total funding as of June 30, 2008.

Concentrations of Credit

9. The Bank has engaged in unsafe or unsound practices by failing to diversify its loan portfolio, resulting in excessive concentrations of credit as demonstrated by the following:

(a) As of June 30, 2008, commercial real estate loans totaled $64,518,000 or 318 percent of Tier 1 Capital. Construction, land development and other loans accounted for $31,394,000, or 155 percent of Tier 1 capital; non-owner occupied non-farm residential loans totaled $22,904,000, or 113 percent of Tier 1 Capital; and lessors of non-residential NAICS totaled $31,595,000 or 156 percent of Tier 1 Capital.

(b) At the 2008 Examination, the Bank had a commercial real estate (“CRE”) concentration in development credits of 149 percent of capital.

(c) As of September 2008, participations purchased from other banks totaled over $28 million or 15 percent of the loan portfolio and 136 percent of Tier One Capital.

(d) As of September 2008, participations from one out-of-area bank totaled $14,500,000, constituting 72 percent of Tier 1 Capital, and as of February 2009, totaled $12,500,000.

Capital

10. The Bank has engaged in unsafe or unsound practices in that the Bank is being operated with inadequate capital in relation to the kind and quality of assets held by the Bank, as evidenced by the following:

(a) the Bank’s Tier 1 Leverage Capital Ratio has decreased from 8.58 percent as of December 31, 2006 to 6.63 percent at the 2008 Examination; and

(b) the Bank’s Adversely Classified Items Coverage Ratio has increased from approximately 29 percent as of December 31, 2006, to approximately 103 percent at the 2008 Examination.

Management

11. The Bank’s board of directors has engaged in unsafe or unsound practices by failing to provide adequate supervision over and direction to the active officers of the Bank to prevent the unsafe or unsound banking practices described above.

12. The Bank has engaged in unsafe or unsound practices by operating with management whose policies and practices are detrimental to the Bank and jeopardize the safety of its deposits.

OPPORTUNITY FOR HEARING

13. Notice is hereby given that a hearing will be held in Madison, Wisconsin, within 60 days from the date of service of this NOTICE on the Bank, or on such date as may be set by the Administrative Law Judge appointed to hear this matter, for the purpose of taking evidence on the above-mentioned charges in order to determine whether an Order should be issued under the Act requiring the Bank:

(a) To cease and desist from the unsafe or unsound banking practices herein specified; and

(b) To take affirmative action to correct the conditions resulting from such practices.

14. The hearing is to be held before an Administrative Law Judge to be appointed by the Office of Financial Institution Adjudication pursuant to 5 U.S.C. § 3105. The hearing will be open to the public, unless the FDIC shall determine that an open hearing would be contrary to the public interest, and in all respects will be conducted in compliance with the provisions of the Act and the FDIC Rules of Practice and Procedures.

15. The Respondent Bank is directed to file an answer to this NOTICE with the Office of Financial Institution

Adjudication ("OFIA"), 3501 N. Fairfax Drive, Suite VS-D8116, Arlington, VA 22226-3500; the Executive Secretary, Federal Deposit Insurance Corporation, 550 17th Street, N.W., Room F-1058, Washington, D.C. 20429; A. T. Dill, Assistant General Counsel, Enforcement Section, Federal Deposit Insurance Corporation, 550 17th Street, N.W., Washington, D.C. 20429; and Timothy E. Divis, Regional Counsel, Federal Deposit Insurance Corporation, Chicago Regional Office, 300 South Riverside Plaza, Suite 1700, Chicago, Illinois 60606, within 20 days from the date of service of this NOTICE, in accordance with 12 C.F.R. § 308.19. Pursuant to 12 C.F.R. 308.10(b)(4), all documents required to be filed, excluding documents produced in response to a discovery request pursuant to 308.25 and 308.26, shall be filed electronically with the OFIA. Respondent Bank is hereby directed to file any answer electronically with OFIA at ofia@fdic.gov. Failure to answer within the 20 day time period shall constitute a waiver of the right to appear and contest the allegations contained in this NOTICE and shall, upon the FDIC's motion, cause the Administrative Law Judge or the FDIC to find the facts in this NOTICE to be as alleged and to issue an appropriate ORDER.

16. WHEREFORE, the FDIC prays that an order be issued against the Bank in substantially the form attached hereto as Attachment A requiring the Bank to cease and desist from the unsafe or unsound banking practices described above and to take

affirmative action to correct the conditions resulting from such practices.

Pursuant to delegated authority.

Dated at Chicago, Illinois, this 29th day of July, 2009.

/s/
M. Anthony Lowe
Regional Director
Federal Deposit Insurance Corporation

ATTACHMENT A

FEDERAL DEPOSIT INSURANCE CORPORATION
WASHINGTON, D.C.

In the Matter of	ORDER TO CEASE AND DESIST
EVERGREEN STATE BANK STOUGHTON, WISCONSIN	FDIC-08-410b
(Insured State Nonmember Bank)	

IT IS HEREBY ORDERED, that Evergreen State Bank, Stoughton, Wisconsin ("Bank"), its institution-affiliated parties, as that term is defined in section 3(u) of the Federal Deposit Insurance Act ("Act"), 12 U.S.C. § 1813(u), and its successors and assigns, cease and desist from the following unsafe or unsound banking practices:

A. Operating with management whose policies and practices are detrimental to the Bank and jeopardize the safety of its deposits;

B. Operating with a board of directors which has failed to provide adequate supervision over and direction to the management of the Bank to prevent unsafe or unsound banking practices;

C. Operating with an excessive level of adversely classified assets, delinquent loans, and nonaccrual loans;

D. Engaging in hazardous lending and lax collection practices;

E. Operating with an inadequate level of capital protection for the kind and quality of assets held;

F. Operating in a manner which has resulted in inadequate earnings;

G. Operating with an inadequate loan policy;

H. Operating with inadequate liquidity in light of the Bank's asset and liability mix; and

I. Operating with excessive concentrations of credit.

IT IS FURTHER ORDERED, that the Bank, its institution-affiliated parties, and its successors and assigns, take affirmative action as follows:

MANAGEMENT

1. During the life of this ORDER, the Bank shall have and retain qualified management.

(a) Each member of management shall have the qualifications and experience commensurate with his or her duties and responsibilities at the Bank. Each member of management shall be provided appropriate written authority from the Bank's board of directors to implement the provisions of this ORDER.

(b) The qualifications of management shall be assessed on its ability to:

(i) comply with the requirements of this ORDER;

(ii) operate the Bank in a safe and sound manner;

(iii) comply with applicable laws and regulations; and

(iv) restore all aspects of the Bank to a safe and sound condition, including asset quality, capital adequacy, earnings, management effectiveness, liquidity, and sensitivity to interest rate risk.

(c) During the life of this ORDER, the Bank shall request and obtain the written approval of the Regional Director of the Chicago Regional Office (“Regional Director”) prior to the addition of any individual to the board of directors or the employment of any individual as a senior executive officer. For purposes of this ORDER, “senior executive officer” is defined as in section 32 of the Act (“section 32”), 12 U.S.C. § 1831(i), and section 303.101(b) of the FDIC Rules and Regulations, 12 C.F.R. § 303.101(b).

BOARD PARTICIPATION

2. (a) As of the effective date of this ORDER, the board of directors shall increase its participation in the affairs of the Bank, assuming full responsibility for the approval of sound policies and objectives and for the supervision of all of the Bank’s activities, consistent with the role and expertise commonly expected for directors of banks of comparable size. This participation shall include meetings to be held no less frequently than monthly at which, at a minimum, the following

areas shall be reviewed and approved: reports of income and expenses; new, overdue, renewal, charged off, and recovered loans; liquidity; investment activity; adoption or modification of operating policies; individual committee reports; audit reports; risk management policies and procedures; internal control reviews including management's responses; and compliance with this ORDER. Board minutes shall document these reviews and approvals, including the names of any dissenting directors.

(b) Within 30 days from the effective date of this ORDER, the Bank's board of directors shall have in place a program that will provide for monitoring of the Bank's compliance with this ORDER.

CAPITAL

3. (a) From the effective date of this ORDER, the Bank shall have and maintain its level of Tier 1 capital as a percentage of its total assets ("capital ratio") at a minimum of 8.5%, and its level of qualifying total capital as a percentage of risk-weighted assets ("total risk based capital ratio") at a minimum of 10.5%. For purposes of this ORDER, Tier 1 capital, qualifying total capital, total assets, and risk-weighted assets shall be calculated in accordance with Part 325 of the FDIC Rules and Regulations ("Part 325"), 12 C.F.R. Part 325.

(b) If all or part of the increase in capital required by this paragraph is to be accomplished by the sale of new securities, the board of directors of the Bank shall adopt and implement a plan for the sale of such additional securities, including the voting of any shares owned or proxies held by or controlled by them in favor of said plan. Should the implementation of the plan involve public distribution of Bank securities, including a distribution limited only to the Bank's existing shareholders, the Bank shall prepare detailed offering materials fully describing the securities being offered, including an accurate description of the financial condition of the Bank and the circumstances giving rise to the offering, and other material disclosures necessary to comply with Federal securities laws. Prior to the implementation of the plan and, in any event, not less than 20 days prior to the dissemination of such materials, the materials used in the sale of the securities shall be submitted to the FDIC Registration and Disclosure Section, 550 17th Street, N.W., Washington, D.C. 20429. Any changes requested to be made in the materials by the FDIC shall be made prior to their dissemination.

(c) In complying with the provisions of this paragraph, the Bank shall provide to any subscriber and/or purchaser of Bank securities written notice of any planned or existing development or other changes which are materially different from the information reflected in any offering materials used in connection with the sale of Bank securities. The written notice required by this paragraph shall be furnished within 10 calendar days of the date any material development or change was planned or occurred, whichever is earlier, and shall be furnished to every purchaser and/or subscriber of the Bank's original offering materials.

(d) The capital ratio analysis required by this paragraph shall not negate the responsibility of the Bank and its board of directors for maintaining throughout the year an adequate level of capital protection for the kind, quality and degree of market depreciation of assets held by the Bank.

LOSS CHARGE-OFF

4. Within 10 days of the effective date of this ORDER, the Bank shall eliminate from its books, by collection, charge-off or other proper entries, all assets or portions of assets classified "Loss" in the Report of Examination ("ROE") of September 8, 2008 that have not been previously charged-off or collected.

REDUCTION OF DELINQUENCIES AND CLASSIFIED ASSETS

5. (a) Within 60 days from the effective date of this ORDER, the Bank shall formulate, adopt, and implement, a written plan to reduce the Bank's risk position in each asset in excess of $300,000 which is delinquent, or is classified "Substandard" or "Doubtful" in the ROE. The plan shall include, but not be limited to, provisions which:

(i) Prohibit an extension of credit for the payment of interest, unless the Board provides, in writing, a detailed explanation of why the extension is in the best interest of the Bank;

(ii) Provide for review of the current financial condition of each delinquent or classified borrower, including a review of borrower cash flow and collateral value;

(iii) Delineate areas of responsibility for loan officers;

(iv) Establish dollar levels to which the Bank shall reduce delinquencies and classified assets within 6 and 12 months from the effective date of this ORDER; and

(v) Provide for the submission of monthly written progress reports to the Bank's board of directors for review and notation in minutes of the meetings of the board of directors.

(b) As used in this paragraph, "reduce" means to: (1) collect; (2) charge off; (3) sell; or (4) improve the quality of such assets so as to warrant removal of any adverse classification by the FDIC.

(c) The plan required by this paragraph shall be submitted to the Regional Director.

(d) While this ORDER remains in effect, the plan shall be revised to include assets which become delinquent after the effective date of this ORDER, or are adversely classified or listed for Special Mention at each subsequent examination.

SPECIAL MENTION

6. Within 60 days from the effective date of this ORDER, the Bank shall correct all deficiencies in the loans listed for "Special Mention" in the ROE.

LOAN POLICY

7. (a) Within 60 days from the effective date of this ORDER, the Bank shall revise, adopt and implement revisions to its loan policy, incorporating, at a minimum, the items discussed on page 4 of the ROE.

(b) The policy and revisions thereto required by this paragraph shall be submitted to the Regional Director. The revised policy shall be approved annually by the board of directors.

POLICY FOR "OTHER REAL ESTATE" OWNED

8. Within 90 days from the date of this ORDER, the Bank shall adopt a policy for the purpose of properly accounting for, administering, and disposing of "other real estate" owned. At a minimum, the policy shall address appropriate documentation, accounting considerations, independent appraisals, terms and guidelines for the resale of "other real estate," periodic review of each parcel by the board of directors, and the orderly elimination of "other real estate" from the Bank's books.

PROHIBITION OF ADDITIONAL LOANS TO CLASSIFIED BORROWERS

9. (a) As of the effective date of this ORDER, the Bank shall not extend, directly or indirectly, any additional credit to, or for the benefit of, any borrower who is already obligated in any manner to the Bank on any extension of credit (including any portion thereof) that has been charged off the books of the Bank or classified "Loss," so long as such credit remains uncollected. The provisions of this paragraph shall not apply to loan participation credits.

(b) As of the effective date of this ORDER, the Bank shall not extend, directly or indirectly, any additional credit to, or for the benefit of, any borrower whose loan or other credit has been classified "Substandard," "Doubtful," or listed for "Special Mention," and is uncollected, or any loan participation that has been charged off the books of the Bank or classified "Loss," unless the Bank's board of directors has adopted, prior to such extension of credit, a detailed written statement giving the reasons why such extension of credit is in the best interest of the Bank. The statement shall be signed by each director with their approval or disapproval noted thereon. A copy of the statement shall be placed in the appropriate loan file and shall be incorporated into the minutes of the applicable board of directors' meeting.

(c) The Bank shall not accrue interest on any loan that is, or becomes, 90 days or more delinquent as to principal or interest, and the Bank shall reverse on its books all previously accrued but uncollected interest on any loan that has ceased to accrue interest.

STRATEGIC PLAN

10. (a) Within 90 days from the effective date of this ORDER, the Bank shall revise and implement its comprehensive strategic plan. The plan required by this paragraph shall contain an assessment of the Bank's current financial condition and market area, a description of the operating assumptions that form the basis for major projected income and expense components, and realistic strategies for restoring the viability of the Bank.

(b) The written strategic plan shall address, at a minimum:

(i) Strategies for reducing existing risk exposures and increasing the level of liquid assets;

(ii) Strategies for reducing the level of participation loans and non-core funding sources such as brokered deposits and FHLB advances; and

(iii) Financial goals, including pro forma statements for asset growth, capital adequacy, and earnings.

(c) Within 30 days from the end of each calendar quarter following the effective date of this ORDER, the Bank's board of directors shall evaluate the Bank’s actual performance in relation to the strategic plan required by this paragraph and record the results of the evaluation, and any actions taken by the Bank, in the minutes of the board of directors’ meeting at which such evaluation is taken.

(d) The strategic plan required by this ORDER shall be revised 30 days prior to the end of each calendar year during which this ORDER is in effect. Thereafter, the Bank shall approve the revised plan, which approval shall be recorded in the minutes of a board of directors’ meeting, and the Bank shall implement and adhere to the revised plan.

(e) The plan and revisions thereto required by this paragraph shall be submitted to the Regional Director.

PROFIT PLAN AND BUDGET

11. (a) Within 60 days from the effective date of this ORDER, the Bank shall formulate, adopt, and implement a written profit plan and a realistic, comprehensive budget for all categories of income and expense for calendar years 2009 through 2012. The plans required by this paragraph shall contain formal goals and strategies, consistent with sound banking practices, to reduce discretionary expenses and to improve the Bank’s overall earnings, shall contain a description of the operating assumptions that form the basis for major projected income and expense components, and shall be consistent with the Bank’s loan, investment, and funds management policies.

(b) The written profit plan shall address, at a minimum:

(i) realistic and comprehensive budgets, including projected growth in total assets;

(ii) funding sources to support projected growth;

(iii) anticipated use of funds and anticipated capital to assets ratio;

(iv) a budget review process to monitor the income and expenses of the Bank to compare actual figures with budgetary projections;

(v) identification of major areas in, and means by which, earnings will be improved; and

(vi) a description of the operating assumptions that form the basis for and adequately support major projected income and expense components.

(c) Within 30 days from the end of each calendar quarter following completion of the profit plan and budgets required by this paragraph, the Bank’s board of directors shall evaluate the Bank’s actual performance in relation to the plan and budget, record the results of the evaluation, and note any actions taken by the Bank in the minutes of the board of directors’ meeting at which such evaluation is undertaken.

(d) A written profit plan and budget shall be prepared for each calendar year for which this ORDER is in effect.

(e) The plans and budgets required by this paragraph shall be submitted to the Regional Director.

DIVIDEND RESTRICTION

12. The Bank shall not pay or declare any dividends without the prior written consent of the Regional Director.

LIQUIDITY AND ASSET/LIABILITY MANAGEMENT

13. (a) Within 60 days from the effective date of this ORDER, the Bank shall adopt a revised written contingency funding plan and a revised Asset Liability Management Policy ("Liquidity Plan"). The Liquidity Plan shall identify sources of liquid assets to meet the Bank's contingency funding needs over time horizons of one month, two months, and three months. At a minimum, the Liquidity Plan shall be prepared in conformance with the Liquidity Risk Management Guidance found at FIL-84-2008.

(b) The revisions to the Bank's Liquidity Plan shall, at a minimum, incorporate the items discussed on pages 7 through 8 of the ROE.

(c) A copy of the plan required by this paragraph shall be submitted to the Regional Director.

CONCENTRATIONS OF CREDIT

14. (a) Within 60 days from the effective date of this ORDER, the Bank shall formulate a written plan to reduce concentrations of credit with each lead bank to less than 25 percent of the Bank’s total Tier 1 Capital and to reduce industry concentrations of credit to less than 100 percent of the Bank’s total Tier 1 Capital. Such plan shall prohibit any additional advances that would increase the concentrations or create new concentrations and shall include, but not be limited to:

(i) Dollar levels to which the Bank shall reduce the concentrations within 6 and 12 months from the effective date of this ORDER; and

(ii) Provisions for the submission of monthly written progress reports to the Bank’s board of directors for review and notation in minutes of the meetings of the board of directors.

(b) The plan required by this paragraph shall be submitted to the Regional Director.

(c) The board of directors shall approve the written plan and any subsequent modification thereto, which approval shall be recorded in the minutes of a board of directors’ meeting. Thereafter, the Bank shall implement and adhere to the written plan.

WRITTEN PROGRESS REPORTS

15. Within 30 days following each calendar quarter following the effective date of this ORDER, the Bank shall furnish written progress reports to the Regional Director detailing the form and manner of any action taken to secure compliance with each provision of this ORDER and the results thereof. In addition, the Bank shall furnish such other reports as requested by the Regional Director. Such reports may be discontinued when the corrections required by this ORDER have been accomplished and the Regional Director has released, in writing, the Bank from making further reports. All progress reports and other written responses to this ORDER shall be reviewed by the board of directors of the Bank and made a part of the minutes of the board meeting.

NOTIFICATION TO SHAREHOLDERS

16. Following the effective date of this ORDER, the Bank shall send to its shareholders a copy or description of this ORDER: (1) in conjunction with the Bank’s next shareholder communication; or (2) in conjunction with its notice or proxy statement preceding the Bank’s next shareholder meeting. The description shall fully describe this ORDER in all material respects. The description and any accompanying communication, notice or statement shall be sent to the FDIC Registration and Disclosure Section 550 17th Street, N.W., Washington, D.C. 20429 at least 20 days prior to dissemination to shareholders. Any changes requested to be made by the FDIC shall be made prior to

dissemination of the description, communication, notice or statement.

This ORDER shall be effective on the date of issuance.

The provisions of this ORDER shall be binding upon the Bank and its institution-affiliated parties, and any successors and assigns thereof.

The provisions of this ORDER shall remain effective and enforceable except to the extent that, and until such time as, any provision has been modified, terminated, suspended, or set aside by the FDIC.

SO ORDERED by the Board of Directors at Washington, D.C., this ____ day of _______________, 2009.

By:

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Robert E. Feldman
Executive Secretary
Federal Deposit Insurance Corporation