

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

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In the Matter of	)	
	)	
TAMMY MICHELLE DUNCKEL,	)	
	)	ORDER TO PAY
individually and as an	)	CIVIL MONEY PENALTY
institution-affiliated party	)	
of	)	
	)	FDIC-09-295k
KEY COMMUNITY BANK	)	
INVER GROVE HEIGHTS, MINNESOTA	)	
	)	
(Insured State Nonmember Bank)	)	
_____	)	

Tammy Michelle Dunckel ("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 REMOVAL FROM OFFICE AND PROHIBITION FROM FURTHER PARTICIPATION AND AN ORDER TO PAY CIVIL MONEY PENALTY ("CONSENT AGREEMENT") whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any reckless unsafe or unsound practices or breaches of fiduciary duty for which civil money penalties may be assessed, consented to the issuance of an ORDER TO PAY CIVIL MONEY PENALTY ("ORDER TO PAY") by the FDIC and agreed to pay a civil money penalty in the amount of \$30,000 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 Respondent's misconduct; the history of previous misconduct by Respondent, if any; and such other matters as justice requires, 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 reckless unsafe or unsound practices and breaches of fiduciary duty set forth in paragraph 3 of the CONSENT AGREEMENT, Respondent is assessed and shall pay a civil money penalty in the amount of \$30,000 to the Treasury of the United States, the receipt of which has been previously acknowledged.

IT IS FURTHER ORDERED that 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 TO PAY shall be effective immediately upon its issuance.

Pursuant to delegated authority.

Dated this 26<sup>th</sup> day of October, 2009.

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/s/  
Serena L. Owens  
Associate Director  
Division of Supervision and  
Consumer Protection