

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of)	
)	
ESTHER HUBER,)	
)	
individually and as a former)	ORDER TO PAY
institution-affiliated party)	CIVIL MONEY PENALTY
of)	
)	
BANK OF HAZELTON)	FDIC-09-269k
HAZELTON, NORTH DAKOTA)	
)	
)	
(Insured State Nonmember Bank))	

Esther Huber ("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 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 Five Thousand and 00/100 dollars (\$5,000) 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 the Respondent, the gravity of the Respondent's misconduct, the history of previous misconduct by Respondent or lack thereof, 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 Five Thousand and 00/100 dollars (\$5,000) 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 shall be effective immediately upon its issuance. Pursuant to delegated authority.

Dated this 26th day of October, 2009.

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