

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

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In the Matter of	)	
	)	
RONALD E. SHEALER, individually	)	
and as an institution-	)	ORDER TO PAY
affiliated party of	)	
	)	FDIC-10-006k
RIVERLAND BANK	)	
JORDAN, MINNESOTA	)	
	)	
(INSURED STATE NONMEMBER BANK)	)	
	)	
	)	

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Ronald E. Shealer ("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 CIVIL MONEY PENALTY ("CONSENT AGREEMENT") whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any violations of law and regulations, 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 \$6,500 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 Respondent, the history of previous violations or lack thereof by Respondent, 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 misconduct referenced in paragraph 2 of the CONSENT AGREEMENT, Respondent is assessed and shall pay a civil money penalty in the amount of \$6,500 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 at Washington, D.C., this 9<sup>th</sup> day of November, 2010.

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