FEDERAL DEPOSIT INSURANCE CORPORATION WASHINGTON, D.C.

KIM DAVID GILMORE, in the Application for Waiver and Consent to Participate in the Conduct of the Affairs of Any Insured Depository Institution TO FILE APPLICATION AND APPROVING APPLICATION FO CONSENT TO PARTICIPATE IN THE AFFAIRS OF ANY INSUR DEPOSITORY INSTITUTION		
) ORDER GRANTING PERMISSING KIM DAVID GILMORE, in the Application for Waiver and Consent to Participate in the Conduct of the Affairs of Any Insured Depository Institution) ORDER GRANTING PERMISSING PERMISSING PROVING APPLICATION AND APPROVING APPLICATION FOR CONSENT TO PARTICIPATE IN THE AFFAIRS OF ANY INSUR DEPOSITORY INSTITUTION)
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Participate in the Conduct of (a) CONSENT TO PARTICIPATE IN the Affairs of Any Insured Depository (b) THE AFFAIRS OF ANY INSUR (c) DEPOSITORY INSTITUTION (c) (d) DEPOSITORY INSTITUTION (c) (d) (e) (e) (e) (e) (e) (e) (e) (e) (e) (e	KIM DAVID GILMORE, in the) TO FILE APPLICATION AND
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The Federal Deposit Insurance Corporation ("FDIC"), having fully considered all the facts and information relating to the application filed pursuant to section 19 of the Federal Deposit Insurance Act, 12 U.S.C. § 1829 ("section 19"), by KIM DAVID GILMORE ("Applicant"), individually, for a waiver of the FDIC policy requirement that an insured depository institution file a section 19 application on his behalf, and for consent to participate directly or indirectly in the affairs of any insured depository institution, has determined that Applicant's request for a waiver should be granted and that Applicant's section 19 application to participate in the affairs of any insured depository institution, should be approved, based upon the following:

1. In 1981, when the Applicant was 18 years of age, he was convicted of the misdemeanor crime of interfering with the property interests of another in violation of Illinois

Revised Statutes Chapter 38, Section 16-1(a)(1), when the Applicant hid his roommate's personal belongings, in retaliation for a college prank by his roommate.

- 2. Since the conviction in 1981, the Applicant has led a successful and crime-free life, working successfully in both the private sector and in local government service in Chicago, Illinois.
- 3. The FDIC notes that 29 years have elapsed since the Applicant committed this single misdemeanor. The Applicant has no other criminal record, program entries or convictions subject to section 19.
- 4. The conviction did not involve an insured depository institution or an insured credit union.
- 5. The FDIC has determined that the Applicant has demonstrated satisfactory evidence of rehabilitation.
- 6. The FDIC has determined that the Applicant's participation directly or indirectly, in the conduct of the affairs of any insured depository institution, in any position does not appear to constitute a threat to the safety and soundness of any insured depository institution or to the interests of depositors, and that such participation would not threaten to impair public confidence in any insured depository institution.
- 7. The FDIC has determined that the FDIC Policy requirement that an insured depository institution file a section 19 Application on the Applicant's behalf should be waived.

ORDER

NOW, THEREFORE, IT IS HEREBY ORDERED that KIM DAVID GILMORE, as an

individual, shall be permitted to file the section 19 application submitted with respect to the conviction, with respect to any insured depository institution, and without requiring that an insured depository institution file said application on the Applicant's behalf; and,

IT IS FURTHER ORDERED, that the Applicant's section 19 application for consent to participate directly or indirectly in the conduct of the affairs of any insured depository institution is hereby APPROVED, provided that prior to serving in any such position, the Applicant disclose to any such insured depository the FDIC's approval of Applicant's section 19 application by providing the insured depository institution with a copy of the ORDER GRANTING PERMISSION TO FILE APPLICATION AND APPROVING APPLICATION FOR CONSENT TO PARTICIPATE IN THE AFFAIRS OF ANY INSURED DEPOSITORY INSTITUTION; and,

IT IS FURTHER ORDERED that Applicant be covered by a fidelity bond to the same extent as others in similar positions at the subject insured depository institution; and,

IT IS FURTHER ORDERED, that the permission and approval granted by this ORDER shall apply only to the offense described in paragraph 1, above.

Dated at Washington, D.C. this _5th day of _November, 2010.

<u>/s/</u>

Serena L. Owens
Associate Director

Division of Supervision and Consumer Protection