

FEDERAL DEPOSIT INSURANCE CORPORATION  
WASHINGTON, D.C.

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In the Matter of	)	
	)	
LOREN J. VELDHUIZEN,	)	
individually and as an	)	
institution-affiliated party	)	ORDER TO PAY
of	)	
	)	FDIC-10-721k
COMMUNITY BANK	)	
ALTON, IOWA	)	
	)	
(Insured State Nonmember Bank)	)	

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Loren J. Veldhuizen ("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 to Pay ("CONSENT AGREEMENT") dated Dec. 21, 2010, whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any violation of law for which a civil money penalty may be assessed, consented and agreed to pay a civil money penalty in the amount specified below 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 the violation by Respondent, the history of previous violations by

Respondent, and such other matters as justice may require, the FDIC accepts the CONSENT AGREEMENT and issues the following:

**ORDER TO PAY**

IT IS HEREBY ORDERED that by reason of the violation set forth in paragraph 3 of the CONSENT AGREEMENT a penalty of \$5,000 be, and hereby is, assessed against Loren J. Veldhuizen. Respondent shall pay the civil money penalty by delivering to the FDIC upon execution of the CONSENT AGREEMENT a certified or cashier's check in the amount of \$5,000 made payable to the Treasury of the United States.

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 upon issuance.

Pursuant to delegated authority.

Dated at Washington, D.C., this 21<sup>st</sup> day of December,  
2010.

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