

FEDERAL DEPOSIT INSURANCE CORPORATION
WASHINGTON, D.C.

In the Matter of)	
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)	
ALL AMERICAN BANK)	CONSENT ORDER
DES PLAINES, ILLINOIS)	
)	
(Illinois Chartered)	FDIC-11-20b
Insured Nonmember Bank))	
)	
)	

All American Bank, Des Plaines, Illinois ("Bank"), having been advised of its right to a NOTICE OF CHARGES AND OF HEARING detailing the unsafe or unsound banking practices and violations of law or regulation alleged to have been committed by the Bank, and of its right to a hearing on the charges under section 8(b) of the Federal Deposit Insurance Act ("Act"), 12 U.S.C. § 1818(b), and having waived those rights, entered into a STIPULATION AND CONSENT TO THE ISSUANCE OF A CONSENT ORDER ("STIPULATION") with counsel for the Federal Deposit Insurance Corporation ("FDIC"), dated January 13, 2011, whereby, solely for the purpose of this proceeding and without admitting or denying the charges of unsafe or unsound banking practices or violations of law or regulation, the Bank consented to the issuance of a CONSENT ORDER ("ORDER") by the FDIC.

The FDIC considered the matter and decided to accept this STIPULATION.

Having also determined that the requirements for issuance of an order under 12 U.S.C. § 1818(b) have been satisfied, the FDIC HEREBY ORDERS that the Bank, its institution-affiliated parties, as that term is defined in section 3(u) of the Act, 12 U.S.C. § 1813(u), and its successors and assigns, take affirmative action as follows:

1. From the date of this ORDER, the Bank shall cease providing third party payment processing for deposit customers and their associated accountholders, customers, and clients and otherwise sever its relationship with such customers.
2. From the date of this ORDER the Bank shall not enter into any new line of business without the prior written consent of the Regional Director of the FDIC's Chicago Regional Office ("Regional Director").
3. From the date of this ORDER the Bank shall take all necessary steps to maintain adequate reserves for any potential charge backs or other liabilities arising from its third party payment processing.
4. Within 5 days from the date of this ORDER the Bank shall develop, adopt and implement a plan for assessing the adequacy of the reserve balance for liabilities arising from its third party payment processing.

5. During each week this ORDER is in effect the Bank shall submit a report to the Board and Regional Director detailing the volume of charge back activity arising from prior third party payment processing and the adequacy of the reserve balance. The report shall be in a format acceptable to the Regional Director.

6. Within 20 days from the date of this ORDER, the Bank shall send to its shareholders a copy of this ORDER.

7. Within thirty (30) days from the end of the first calendar quarter following the date of this ORDER, and within thirty (30) days after the end of each successive calendar quarter thereafter, the Bank shall furnish written progress reports to the Regional Director detailing the form and manner of any action taken to secure compliance with this ORDER and the results thereof.

The effective date of this ORDER shall be the date of its issuance by the FDIC.

The provisions of this ORDER shall be binding upon the Bank, its institution-affiliated parties, successors, and assigns.

The provisions of this ORDER shall remain effective and enforceable except to the extent that, and until such time as, any provision of this ORDER shall have been modified, terminated, suspended, or set aside by the FDIC.

Pursuant to delegated authority.

Dated this 14th day of January, 2011.

/s/

M. Anthony Lowe
Regional Director
Chicago Regional Office
Federal Deposit Insurance
Corporation