

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

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)	
In the Matter of)	
)	
GREGORY A. MORRIS)	ORDER TO PAY A CIVIL
individually, and as an)	MONEY PENALTY
institution-affiliated)	
party of)	
)	
MONTGOMERY BANK & TRUST)	FDIC-10-587k
AILEY, GEORGIA)	
)	
(INSURED STATE NONMEMBER BANK))	
_____)	

Gregory A. Morris (the "Respondent") has been advised of the right to receive a NOTICE OF ASSESSMENT OF CIVIL MONEY PENALTY, FINDINGS OF FACT AND CONCLUSIONS OF LAW, ORDER TO PAY AND NOTICE OF HEARING ("NOTICE OF ASSESSMENT") issued by the Federal Deposit Insurance Corporation ("FDIC") detailing the violations of regulation for which an ORDER TO PAY A CIVIL MONEY PENALTY may be issued, and has been further advised of the right to a hearing on the alleged charges under section 8(i) of the Federal Deposit Insurance Act ("Act"), 12 U.S.C. § 1818(i), and the FDIC's Rules of Practice and Procedure, 12 C.F.R. Part 308. Having waived those rights, Respondent entered into a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER TO PAY A CIVIL MONEY PENALTY ("CONSENT AGREEMENT") with a representative of the Legal Division of the FDIC, whereby solely for the purpose of this proceeding, and without admitting or denying any violation of regulation, the Respondent consented to the issuance of an ORDER TO PAY A CIVIL MONEY PENALTY ("ORDER") by the FDIC.

The FDIC considered the matter and determined it has reason to believe that Respondent has engaged or participated in violations of regulation set forth in paragraph 4 of the CONSENT AGREEMENT as an institution-affiliated party of the Montgomery Bank & Trust, Ailey, Georgia (the “Bank”).

Therefore, after taking into account the CONSENT AGREEMENT, the appropriateness of the civil money penalty with respect to the financial resources and good faith of the Respondent, the gravity of the violations of regulation by the Respondent, the history of previous violations of regulation by the Respondent, and such other matters as justice may require, the FDIC accepts the CONSENT AGREEMENT and issues the following:

ORDER TO PAY A CIVIL MONEY PENALTY

1. IT IS HEREBY ORDERED that, by reason of the violations of regulation set forth in paragraph 4 of the CONSENT AGREEMENT, a civil money penalty in the amount of FIVE THOUSAND AND NO/100 DOLLARS (\$5,000) be, and hereby is, assessed against the Respondent. The Respondent shall pay the civil money penalty to the Treasury of the United States, and the Respondent is prohibited from seeking or accepting indemnification from any insured depository institution for the civil money penalty assessed and paid in this matter.

2. This ORDER will become effective upon its issuance by the FDIC. The provisions of this ORDER will 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 15th day of April, 2011.

Serena L. Owens
Associate Director
Division of Supervision and
Consumer Protection
Federal Deposit Insurance Corporation