

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

_____)	
In the Matter of)	
SCHERTZ BANK & TRUST)	ORDER TO PAY
SCHERTZ, TEXAS)	CIVIL MONEY PENALTY
(Insured State Nonmember Bank))	FDIC-11-241K
_____)	

SCHERTZ BANK & TRUST, SCHERTZ, TEXAS (“Respondent”), has been advised of its 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 alleged violations for which a civil money penalty may be assessed against the Respondent pursuant to Section 8(i)(2) of the Federal Deposit Insurance Act (“Act”), 12 U.S.C. § 1818(i)(2); Section 305 of the Home Mortgage Disclosure Act (“HMDA”), 12 U.S.C. § 2804; and Section 203.6 of Regulation C of the Board of Governors of the Federal Reserve System, 12 C.F.R. § 203.6 (“Regulation C”), and has been further advised of its right to a hearing on the charges pursuant to Section 8(i)(2)(H) of the Act, 12 U.S.C. § 1818(i)(2)(H), and Part 308 of the FDIC Rules of Practice and Procedure, 12 C.F.R. Part 308.

Having waived those rights, the Respondent entered into a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER TO PAY CIVIL MONEY PENALTY (“CONSENT AGREEMENT”) with a representative of the Legal Division of the FDIC, whereby the Respondent, solely for the purpose of this proceeding and without admitting or denying any

