

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of

MICHAEL J. LUMIA, individually, and
as an institution-affiliated party of

MIDCOAST COMMUNITY BANK
WILMINGTON, DELAWARE
(INSURED STATE NONMEMBER BANK)

ORDER TO PAY

FDIC-14-0272k

Michael J. Lumia ("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 July 24, 2014, whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any violations of law for which civil money penalties may be assessed, consented and agreed to pay civil money penalties 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 alleged 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 pursuant to the terms and conditions of the CONSENT AGREEMENT in this matter, a penalty of \$10,000 be, and hereby is, assessed against MICHAEL J. LUMIA. The Respondent shall pay the civil money penalty to the Treasury of the United States.

IT IS FURTHER ORDERED that 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.

This Order to Pay shall be effective upon issuance.

Pursuant to delegated authority.

Dated, this 28th day of October, 2014.

/s/

Christopher J. Newbury
Associate Director
Division of Risk Management Supervision