

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of:

McDONALD HUNT HARDIN,  
individually, and as an institution-affiliated  
party of

CITIZENS BANK & TRUST COMPANY  
EASTMAN, GEORGIA

(INSURED STATE NONMEMBER BANK)

ORDER AMENDING  
ORDER TO PAY

FDIC-13-0324k

The Federal Deposit Insurance Corporation ("FDIC"), on December 30, 2013, issued 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") against McDONALD HUNT HARDIN ("Respondent"), assessing a civil money penalty against the Respondent pursuant to section 8(i)(2) of the Federal Deposit Insurance Act ("Act"), in the amount of \$125,000 for violating law and/or regulations, participating in or engaging in unsafe or unsound banking practices, and/or breaching his fiduciary duty as an institution-affiliated party of Citizens Bank & Trust Company, Eastman, Georgia.

Respondent and Enforcement Counsel for the FDIC thereafter executed a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER AMENDING AN ORDER TO PAY ("CONSENT AGREEMENT") dated August 11, 2014, whereby solely for the

purpose of this proceeding and without admitting any of the allegations in the NOTICE OF ASSESSMENT, the Respondent agreed to waive his right to a hearing on the NOTICE OF ASSESSMENT and consented to the issuance of a final ORDER TO PAY as amended by this ORDER AMENDING AN ORDER TO PAY.

The FDIC, therefore, accepts the CONSENT AGREEMENT and issues the following:

IT IS HEREBY ORDERED THAT, the ORDER TO PAY issued by the FDIC in the above-captioned matter on December 30, 2013, is hereby amended as follows:

- (a) The amount of the civil money penalty assessed against Respondent McDonald Hunt Hardin is reduced to \$5,000; and
- (b) Respondent shall pay the full amount of the civil money penalty in the form of a bank check payable to the Treasury of the United States pursuant to section 308.118 of the FDIC's Rules of Practice and Procedure, 12 C.F.R. § 308.118, upon execution of the Consent Agreement.
- (c) In the event Respondent's financial condition proves to have been materially different than the information contained in Respondent's Personal Financial Statement as of April 29, 2014, which was submitted to the FDIC, the amount of the civil money penalty assessed against Respondent shall be \$125,000, the amount assessed in the original Order to Pay. Pursuant to delegated authority.

Dated this 6<sup>th</sup> day of October, 2014.

/s/

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Christopher J. Newbury  
Associate Director  
Division of Risk Management Supervision