

{{5-31-96 p.C-4172}}

[¶11,275] **In the Matter of Eric Chang, International Bank of Chicago, Chicago, Ill. Docket No. FDIC-95-102k (3-25-96).**

Respondent agrees to pay civil money penalty assessed by FDIC.

**In the Matter of
ERIC CHANG, individually, and
as an institution-affiliated
party of
INTERNATIONAL BANK OF CHICAGO
CHICAGO, ILLINOIS
(Insured State Nonmember Bank)
ORDER TO PAY
FDIC-95-102k**

Eric Chang ("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 October 12, 1995, whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any violations of law or regulation for which civil money penalties may be assessed, consented and agreed to pay a civil money penalty in the amount of \$1,000 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 violation by the 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 the Respondent is assessed and shall pay a civil money penalty in the amount of \$1,000 to the Treasury of the United States within ten days of the effective date hereof.

IT IS FURTHER ORDERED that Respondent is prohibited from seeking or accepting indemnification from any insured depository institution (i) for the civil money penalty assessed and paid in this matter, or (ii) for any expenses, including attorneys' fees and disbursements, incurred by Respondent in connection with this matter.

This Order to Pay shall be effective upon issuance.

Pursuant to delegated authority.