

[{{9-30-95 p.C-4068}}](#)

[¶11,202] **In the Matter of R. Keith Miller, Guaranty Bank & Trust Co., New Roads, La., Docket No. FDIC-94-196k (7-19-95).**

Respondent agrees to pay civil money penalty.

**In the Matter of  
R. KEITH MILLER,  
individually, and as  
institution-affiliated party of  
GUARANTY BANK & TRUST  
COMPANY  
NEW ROADS, LOUISIANA  
(Insured State Nonmember Bank)  
ORDER TO PAY  
AS TO  
R. KEITH MILLER  
FDIC-94-196k**

R. Keith Miller ("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 ("STIPULATION"), dated November 15, 1994, 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 \$5,000 to the Treasurer of the United States.

After taking into account the STIPULATION, the appropriateness of the penalty with respect to the financial resources and good faith of Respondent, the gravity of the violations by the Respondent, the history of previous violations by the Respondent, and such other matters as justice may require, [{{9-30-95 p.C-4069}}](#) the FDIC accepts the STIPULATION and issues the following:

*ORDER TO PAY*

IT IS HEREBY ORDERED, that by reason of the violations set forth above, a penalty of \$5,000 be, and hereby is, assessed against R. Keith Miller. The Respondent shall pay the civil money penalty to the Treasurer of the United States within ten (10) 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 attorney's fees and disbursements, incurred by Respondent in connection with this matter.

This Order to Pay shall be effective upon issuance.

Dated at Washington, D.C., this 19th day of July, 1995.

Pursuant to delegated authority.