

{{10-31-96 p.C-4242}}

[¶11,329] **In the Matter of James D. Roland, Bank of Williamsburg, Williamsburg, Ky., Docket No. FDIC-95-153k (8-12-96)**

Respondent agrees to pay civil money penalty assessed by FDIC.

**In the Matter of
JAMES D. ROLAND, individually,
and as an institution-affiliated
party of
BANK OF WILLIAMSBURG
WILLIAMSBURG, KENTUCKY
(Insured State Nonmember Bank)**

James D. Roland ("Respondent") has been advised of the right to receive a NOTICE OF ASSESSMENT OF CIVIL MONEY PENALTIES, FINDINGS OF FACTS AND CONCLUSIONS OF LAW, ORDER TO PAY, AND NOTICE OF HEARING ("NOTICE") issued by the Federal Deposit Insurance Corporation ("FDIC") detailing the violations, unsafe or unsound banking practices, and/or breaches of fiduciary duty for which an ORDER TO PAY may issue, and has been further advised of the right to a hearing on the alleged charges under section 8(i) of the Federal Deposit Insurance Act ("Act"), 12 U.S.C. § 1818(i), and the FDIC's 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 ("CONSENT AGREEMENT") with a representative of the Legal Division of the FDIC, whereby solely for the purpose of this proceeding and without admitting or denying any unsafe or unsound banking practices, and/or any breaches of fiduciary duty, Respondent consented to the issuance of an ORDER TO PAY by the FDIC. Respondent agreed to pay a civil money penalty in the amount of \$5,000 in the form of checks made payable to the Treasurer of the United States. Payment shall be made as follows:

(a) The first installment in the amount of \$2,500 shall be paid by Respondent on or before October 18, 1995; and

(b) The second installment in the amount of \$2,500 (together with interest to be paid at the legal rate of five percent per annum, accrued from the date of the issuance of the Order to Pay, pursuant to 31 U.S.C. § 3717), shall be paid by Respondent on or before June 1, 1996.

IT IS HEREBY ORDERED, that a penalty of \$5,000 be, and hereby is, assessed against James D. Roland pursuant to section 8(i)(2) of the Act, 12 U.S.C. § 1818(i)(2).

Said penalty shall be paid in the form of checks made payable to the Treasurer of the United States pursuant to section 308.118 of the FDIC Rules and Regulations, 12 U.S.C. § 308.118, with a copy of said check forwarded to the FDIC's Memphis Regional Office.

Pursuant to delegated authority

Dated at Washington, D.C. this 12th day of August, 1996.