

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

_____	)	
In the Matter of	)	
	)	
CITIZENS SAVINGS BANK	)	
AND TRUST COMPANY	)	ORDER TO PAY
NASHVILLE, TENNESSEE	)	
	)	FDIC-10-611K
(Insured State Nonmember Bank)	)	
_____	)	

Citizens Savings Bank and Trust Company, Nashville, Tennessee (Bank) 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 16, 2010, whereby the Bank, solely for the purpose of this proceeding and without admitting or denying any and all charges of violations of any law, rule or regulation, consented and agreed to pay a civil money penalty (CMP) in the amount specified below to the Treasury of the United States.

The FDIC considered the matter and determined that the Bank violated the prohibition against unfair or deceptive acts or practices in Section 5 of the Federal Trade Commission Act (15 U.S.C. § 45(a)(1)) *et seq.*) by deceptively advertising its Auto-Refinance Program.

After taking into account the Stipulation, the appropriateness of the penalty with respect to the financial resources and good faith of the Bank, the gravity of the conduct of the Bank, the history of previous conduct by the Bank, and such other matters as justice may require, the FDIC accepts the Stipulation and issues the following:

ORDER TO PAY

IT IS HEREBY ORDERED, that by reason of the alleged violations set forth in the Stipulation, a penalty of \$15,000 is assessed against the Bank. The Bank shall pay such CMP to the Treasury of the United States.

IT IS FURTHER ORDERED that the Bank is prohibited from seeking or accepting indemnification from any third party for the CMP assessed and paid in this matter.

This Order to Pay will become effective upon its issuance by the FDIC.

Pursuant to delegated authority.

Dated at Washington, D.C. this 9th ____ day of December, 2010.

/s/
Sylvia H. Plunkett
Associate Director
Division of Supervision and Consumer Protection