

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

	)	
In the Matter of	)	
	)	
Citizens Bank & Trust Company	)	ORDER TO PAY
Atwood, Tennessee	)	FDIC-11-0370A
	)	
	)	
	)	

Citizens Bank & Trust Company("Respondent") and a representative of the Division of Finance of the Federal Deposit Insurance Corporation ("FDIC") executed a Stipulation and Consent to the Issuance of an Order to Pay ("CONSENT AGREEMENT") dated February 1, 2011 whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any violation of law for which civil money penalties may be assessed, consented and agreed to pay civil money penalties in the amount specified below 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 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 by reason of the violation set forth in paragraph 2 of the CONSENT AGREEMENT, a penalty of \$100 be, and hereby is, assessed against Citizens Bank & Trust Company. The Respondent shall pay the civil money penalty in the form of an ACH debit to the account specified by the Respondent for the next quarterly assessment, due on March 30, 2011.

This Order to Pay shall be effective upon issuance.

Pursuant to delegated authority.

Dated at Washington, D.C., this 16th day of February, 2011.

/s/
Craig R. Jarvill, Acting Director
Division of Finance