

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

|                                           |   |              |
|-------------------------------------------|---|--------------|
|                                           | ) |              |
| In the Matter of                          | ) |              |
|                                           | ) |              |
| VICTOR J. TOY, individually,              | ) |              |
| and as an institution-affiliated party of | ) |              |
|                                           | ) | ORDER TO PAY |
| RAINIER PACIFIC BANK (In Receivership)    | ) |              |
| TACOMA, WASHINGTON                        | ) | FDIC-10-168k |
|                                           | ) |              |
| (INSURED STATE NONMEMBER BANK)            | ) |              |
|                                           | ) |              |

Victor J. Toy (“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 March 29, 2010, whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any violations of law or unsafe or unsound practices 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 3 of the Consent Agreement, a penalty of \$20,000.00 be, and hereby is, assessed against Victor J. Toy.

The Respondent shall pay the civil money penalty assessed as follows:

(a) Respondent shall deliver to the FDIC a certified or cashier's check in the amount of \$20,000 made payable to the Treasury of the United States upon execution of the Consent Agreement;

IT IS FURTHER ORDERED that the Respondent is prohibited from seeking or accepting indemnification from any insured depository institution for the civil money penalty assessed and paid in this matter.

This Order to Pay shall be effective upon issuance.

Pursuant to delegated authority.

Dated at Washington, D.C., 16<sup>th</sup> day of June, 2010.

\_\_\_\_\_/s/\_\_\_\_\_  
Serena L. Owens  
Associate Director  
Division of Supervision and Consumer Protection