

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

	)	
In the Matter of	)	
	)	
TROY J. PETERSON,	)	
individually and as an	)	
institution-affiliated party	)	ORDER TO PAY
of	)	CIVIL MONEY PENALTY
	)	
FOUNDATION FIRST BANK	)	
(f/k/a WESTERN STATE BANK)	)	FDIC-08-324k
WATERLOO, NEBRASKA	)	
	)	
(Insured State Nonmember Bank)	)	
	)	
	)	

Troy J. Peterson ("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 OF PROHIBITION FROM FURTHER PARTICIPATION AND AN ORDER TO PAY CIVIL MONEY PENALTY ("CONSENT AGREEMENT") whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any violations of law or regulations for which civil money penalties may be assessed, consented to the issuance of an ORDER TO PAY CIVIL MONEY PENALTY ("ORDER TO PAY") by the FDIC and agreed to pay a civil money penalty in the amount of \$10,000 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 the Respondent, the gravity of the violations by Respondent, the history of previous violations or lack thereof by Respondent, and such other matters as justice requires, the FDIC accepts the CONSENT AGREEMENT and issues the following:

ORDER TO PAY CIVIL MONEY PENALTY

IT IS HEREBY ORDERED that Respondent is assessed and shall pay a civil money penalty in the amount of \$10,000 to the Treasury of the United States, the receipt of which has been previously acknowledged.

IT IS FURTHER ORDERED that 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 shall be effective upon its issuance.

Pursuant to delegated authority.

Dated at Washington, D.C., this 23rd day of September, 2009.

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