

{{9-31-97 p.C-4385}}

[11,427] **In the Matter of Everett D. Knight, Thomas J. Raben, and Howard V. Cowsert, Banterra Bank of Gallatin County, Ridgeway, Illinois, now known as Banterra Bank Group, Eldorado, Illinois, FDIC Docket No. 96-141k (7-25-97)**

Respondents agree to pay civil money penalty—\$2,000 as to respondent Knight and \$1,000 each as to respondents Raben and Cowsert.

**In the Matter of
EVERETT D. KNIGHT,
THOMAS J. RABEN,
and HERBERT V. COWSERT,
individually, and as
institution-affiliated parties of
BANTERRA BANK OF GALLATIN
COUNTY
RIDGWAY, ILLINOIS
now known as
BANTERRA BANK GROUP
ELDORADO, ILLINOIS
(Insured State Nonmember Bank)**

Everett D. Knight, Thomas J. Raben and Herbert V. Cowsert ("Respondents") and a representative of the Legal Division of the Federal Deposit Insurance Corporation ("FDIC") executed Stipulations and Consents to the Issuance of an Order to Pay ("CONSENT AGREEMENTS") dated November 14, 1996, November 19, 1996, and January 21, 1997, respectively, whereby Respondents, solely for the purpose of this proceeding and without admitting or denying any violations of law or regulation for which civil money penalties may be assessed, consented and agreed to pay civil money penalties in the amounts of \$2,000 as to Respondent Knight and \$1,000 each as to Respondents Raben and Cowsert to the Treasurer of the United States.

After taking into account the CONSENT AGREEMENTS, the appropriateness of the penalties with respect to the financial resources and good faith of Respondents, the gravity of the violation by Respondents, the history of previous violations by Respondents, and such other matters as justice may require, the FDIC accepts the CONSENT AGREEMENTS 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 AGREEMENTS, a pen-

¹ Subsection (b)(8), as referenced in section 8(e)(7)(A)(ii), has been redesignated as subsection (b)(9). {{9-31-97 p.C-4386}}alty of \$2,000 be, and hereby is, assessed against Everett D. Knight; and a penalty of \$1,000 each be, and hereby is, assessed against Thomas J. Raben and Herbert V. Cowsert. The Respondents shall pay the civil money penalties to the Treasurer of the United States as of the effective date hereof.

IT IS FURTHER ORDERED, that the Respondents are prohibited from seeking or accepting indemnification from any insured depository institution for the civil money penalties assessed and paid in this matter.

This Order to Pay shall be effective upon issuance.

Pursuant to delegated authority.

Dated at Washington, D.D., this 25th day of July, 1997.

