

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

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In the Matter of )

UNITED BANK OF MICHIGAN )  
GRAND RAPIDS, MICHIGAN )  
(Insured State Nonmember Bank) )

ORDER TO PAY

FDIC-06-088k

UNITED BANK OF MICHIGAN, GRAND RAPIDS, MICHIGAN ("Bank") and a representative of the Legal Division of the Federal Deposit Insurance Corporation ("FDIC") executed a STIPULATION AND CONSENT TO THE ISUANCE OF AN ORDER TO PAY ("CONSENT AGREEMENT") dated May 25, 2006, whereby the Bank, 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 a civil money penalty in the amount specified below to the Treasury of the United States.

The FDIC considered the matter and determined it had reason to believe that the Bank engaged or participated in violations of law or regulations for which a civil money penalty of \$1,750.00 is appropriate to be assessed against the Bank, pursuant to the Flood Act, 42 U.S.C. § 4012a, and Part 339 of the FDIC's Rules and Regulations, 12 C.F.R. Part 339.

After taking into account the CONSENT AGREEMENT, the

appropriateness of the penalty with the respect to the financial resources and good faith of the Bank, the gravity of the violations by the Bank, the history of previous violations by the Bank, 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 reasons of the violations set forth in paragraph 3 of the CONSENT AGREEMENT, a penalty of \$1,750.00 be, and hereby is assessed against UNITED BANK OF MICHIGAN, GRAND RAPIDS, MICHIGAN. The Bank shall pay the civil money penalty to the Treasury of the United States.

This Order to Pay shall be effective upon its issuance.

Pursuant to delegated authority.

Dated at Washington, D.C., this 15th day of July, 2006.

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April A. Breslaw  
Acting Associate Director  
Division of Supervision and  
Consumer Protection