

[{{8-31-93 p.C-3252}}](#)

[¶10,818] In the Matter of Thomas P. Dolphin, Crosstown State Bank of Ham Lake, Inc., Ham Lake, Minnesota, Docket No. FDIC-92-223k (6-17-93).

Respondent agrees to pay amended civil money penalty assessed by FDIC.

**In the Matter of
THOMAS P. DOLPHIN,
individually and as an officer, director,
and person participating
in the conduct of the affairs of
CROSSTOWN STATE BANK
OF HAM LAKE, INC.
HAM LAKE, MINNESOTA
(Insured State Nonmember Bank)
AMENDED ORDER TO PAY
FDIC-92-223k**

The Federal Deposit Insurance Corporation ("FDIC") issued a NOTICE OF ASSESSMENT OF CIVIL MONEY PENALTY, FINDINGS OF FACT AND CONCLUSIONS OF LAW, ORDER TO PAY, AND NOTICE OF HEARING ("NOTICE OF ASSESSMENT") against Thomas P. Dolphin ("Respondent") on August 28, 1992, charging Respondent with having engaged in violations of certain laws and regulations and assessing a civil money penalty against Respondent in the amount of \$15,000.

Following the issuance of the NOTICE OF ASSESSMENT, Respondent and Enforcement Counsel for the FDIC executed a STIPULATION AND CONSENT TO THE ISSUANCE OF AN AMENDED ORDER TO PAY ("CONSENT AGREEMENT"), [{{2-28-94 p.C-3253}}](#) whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any violation of law or regulation alleged in the NOTICE OF ASSESSMENT, consented and agreed to pay a civil money penalty in the amount of \$7,500 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 violations by Respondent, the history of previous violations by Respondent, and such other matters as justice requires, the FDIC accepts the CONSENT AGREEMENT and issues the following:

AMENDED ORDER TO PAY

IT IS HEREBY ORDERED that the ORDER TO PAY issued against Respondent on August 28, 1992, is hereby amended, and Thomas P. Dolphin is assessed and shall pay a civil money penalty in the amount of \$7,500 to the Treasury of the United States within ten days of the effective date hereof.

IT IS FURTHER ORDERED that Thomas P. Dolphin is prohibited from seeking or accepting indemnification from Crosstown State Bank of Ham Lake, Inc., Ham Lake, Minnesota, for: (i) the civil money penalty assessed and paid in this matter or (ii) any expenses, including attorneys' fees and disbursements, incurred by Thomas P. Dolphin in connection with this matter.

This Amended Order to Pay shall be effective upon issuance.

Dated at Washington, D.C., this 17th day of June, 1993.

Pursuant to delegated authority.