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[{{10-31-00 p.C-2516}}](#)

[¶10,590] **In the Matter of John F. Cross, Bank of Eureka Springs, Eureka Springs, Arkansas, Docket No. FDIC-91-310k (7-14-92).**

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

**In the Matter of  
JOHN F. CROSS  
individually, and as an executive  
officer, director and principal  
shareholder of  
BANK OF EUREKA SPRINGS,  
EUREKA SPRINGS, ARKANSAS  
(Insured State Nonmember Bank)  
AMENDED ORDER TO PAY  
FDIC-91-310k**

The Federal Deposit Insurance Corporation ("FDIC") issued a NOTICE OF ASSESSMENT OF CIVIL PENALTIES, FINDINGS OF FACT AND CONCLUSIONS OF LAW, AND ORDER TO PAY against John F. Cross ("Respondent"), assessing a civil money penalty against the Respondent pursuant to section 18(j)(4) of the Federal Deposit Insurance Act, 12 U.S.C. § 1828(j)(4) in the amount of \$25,000 for violating section 22(h) of the Federal Reserve Act, 12 U.S.C. § 375b, and sections 215.4(a), 215.4(b), 215.4(c) and 215.4(d) of Regulation O of the Board of Governors of the Federal Reserve System, 12 C.F.R. Part 215.4(a), (b), (c) and (d).

Following the issuance of the Notice, the Respondent and the FDIC executed a stipulation in which the Respondent agreed to pay a civil money penalty of \$20,000 and the FDIC agreed to reduce the civil money penalty to \$20,000.

IT IS HEREBY ORDERED, that the ORDER TO PAY issued on November 6, 1991 to the Respondent, be, and hereby is, amended to read as follows:

IT IS HEREBY ORDERED, that a penalty of \$20,000 be, and hereby is, assessed against John F. Cross pursuant to section [{{7-31-94 p.C-2517}}](#) 18(j)(4) of the Act, 12 U.S.C. § 1828(j)(4), said penalty to be paid in the form of a check made payable to the Treasurer of the United States within 30 days of the issuance of this AMENDED ORDER TO PAY.

Dated at Washington, D.C., this 14th day of July, 1992.

Pursuant to delegated authority.