

{}9-30-00 p.C-4212.3}

[¶11,300B] **In the Matter of Middle Georgia Bank, Byron, Georgia**, Docket No. 96-079k (6-21-96)

Respondent agrees to pay civil money penalty assessed by the FDIC in the amount of \$6,000.

In the Matter of

**MIDDLE GEORGIA
BANKBYRON, GEORGIA
(Insured State Nonmember Bank)
ORDER TO PAY**

FDIC-96-079k

Middle Georgia Bank, Byron, Georgia ("Respondent"), has been advised of the right to receive 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") issued by the Federal Deposit Insurance Corporation ("FDIC") detailing the violations of law and regulations for which a civil money penalty may be assessed against the Respondent pursuant to section 8(i)(2), and has been further advised of the right to a hearing on the alleged charges under section 8(i)(2)(H) of the Act, 12 U.S.C. §1818(i)(2)(H), and the FDIC Rules of Practice and Procedure, 12 C.F.R. Part 308. Having waived those rights, the Respondent entered into a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER TO PAY CIVIL MONEY PENALTY ("CONSENT AGREEMENT") with a representative of the Legal Division of the FDIC, whereby, solely for the purpose of this proceeding, and without admitting or denying any violations of law or regulations, the Respondent agreed to pay a civil money penalty of six thousand dollars (\$6,000.00) contemporaneously with the execution of the CONSENT AGREEMENT, and did so.

The FDIC considered the matter and determined it had reason to believe that Respondent had engaged in violations of law and regulations for which a civil money penalty of six thousand dollars (\$6,000.00) is appropriate to be assessed against the Respondent pursuant to section 8(i)(2) of the Act, 12 U.S.C. §1818(i)(2).

The FDIC, therefore, accepted the CONSENT AGREEMENT and issued the following ORDER TO PAY:

IT IS HEREBY ORDERED that Respondent be, and hereby is, assessed a civil money penalty of six thousand dollars (\$6,000.00), receipt of which is hereby acknowledged.

Pursuant to delegated authority.

Dated at Washington, D.C., this 21st day of June, 1996.