

{{9-30-99 p.C-4157}}

[¶11,264A] **In the Matter of Arthur R. Murray and Citizens State Bank of Milford, Milford, Illinois,  
Docket No. FDIC-95-114k (2-1-96)**

Bank agrees to pay civil money penalty assessed by FDIC.

**In the Matter of  
ARTHUR R. MURRAY,  
individually, and as an  
institution-affiliated party of  
CITIZENS STATE BANK OF  
MILFORD  
MILFORD, ILLINOIS  
(Insured State Nonmember Bank)  
ORDER TO PAY  
FDIC-95-114k**

Arthur R. Murray ("Respondent") and a representative of the Legal Division of the Federal Deposit Insurance Corporation ("FDIC") executed a Stipulation and Consent to the Issuance of an Order to Pay ("CONSENT AGREEMENT") dated August 24, 1995, whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any violation, unsafe or unsound practice and/or breach of fiduciary duty for which civil money penalties may be assessed, consented and agreed to pay a civil money penalty in the amount of \$20,000 to the Treasurer 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 and/or unsafe practices and/or breaches of fiduciary duty by the Respondent, the history of previous violations and/or unsafe or unsound practices and/or breaches of fiduciary duty by Respondent, 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 reason of the violations and/or unsafe or unsound practices and/or breaches of fiduciary duty set forth in paragraph 3 of the Consent Agreement, a penalty of \$20,000 be, and hereby is, assessed against Arthur R. Murray. The Respondent shall pay the civil money penalty to the Treasurer of the United States as of the effective date hereof.

IT IS FURTHER ORDERED that Respondent is prohibited from seeking or accepting indemnification from any insured depository institution, (i) for the civil money penalty assessed and paid in this matter, or (ii) for any expenses, including attorney fees and disbursements, incurred by Respondent in connection with this matter.

This Order to Pay shall be effective upon issuance.

Pursuant to delegated authority.

Dated at Washington, D.C. this 1st day of February, 1996.