

{{9-30-99 p.C-4770}}

[¶11,637] **In the Matter of Corwin S. Ruge, Jr., Farmers and Merchants Bank of Wright City, Wright City, Missouri, Docket No. FDIC-99-071k (7-28-99)**

Bank agrees to pay civil money penalty assessed by FDIC.

**In the Matter of
CORWIN S. RUGE, JR.
individually and as an officer, director,
participant in the conduct of the affairs,
and institution-affiliated party of
FARMERS AND MERCHANTS BANK
OF WRIGHT CITY
WRIGHT CITY, MISSOURI
(Insured State Nonmember Bank)
ORDER TO PAY
FDIC-99-017k**

Corwin S. Ruge, Jr., ("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") whereby Respondent, without admitting or denying any violations of law and/or regulations for which civil money penalties may be assessed, consented and agreed to pay a civil money penalty in the amount of \$5,000 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:

ORDER TO PAY

IT IS HEREBY ORDERED that Respondent is assessed and shall pay a civil money penalty in the amount of \$5,000 to the Treasury of the United States.

IT IS FURTHER ORDERED that Respondent is prohibited from seeking or accepting indemnification from any insured depository institution or affiliate (i) for the civil money penalty assessed and paid in this matter, or (ii) for any expenses, including attorneys' 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 28th day of July, 1999.