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{{05-31-06 p.12565.1}}

[¶12,565**] In the Matter of Todd L. Swafford, Citizens State Bank, Hugoton, Kansas**, Docket No. 05-211e (3-30-06).

Respondent is prohibited from participating in the conduct of affairs of, or exercising voting rights in, any insured institution without the prior written approval of the FDIC.
{{05-31-06 p.12565.1}}

[.1**] Prohibition, Removal, or Suspension—Prohibition From—Participation in Conduct of Affairs**

[.2**] Prohibition, Removal, or Suspension—Prohibition From—Voting Rights, exercise of**

In the Matter of
TODD L. SWAFFORD,
individually, and as an institution-affiliated party of
CITIZENS STATE BANK
HUGOTON, KANSAS
(Insured State Nonmember Bank)
ORDER OF PROHIBITION FROM FURTHER PARTICIPATION

FDIC-05-211e

Todd L. Swafford ("Respondent") has been advised of his right to receive a NOTICE OF INTENTION TO PROHIBIT FROM FURTHER PARTICIPATION ("NOTICE") issued by the Federal Deposit Insurance Corporation ("FDIC"), detailing the violations of law and regulations, unsafe or unsound practices, and breaches of fiduciary duty for which an ORDER OF PROHIBITION FROM FURTHER PARTICIPATION ("ORDER OF PROHIBITION") may be issued, and has been further advised of his right to a hearing on those charges under section 8(e) of the Federal Deposit Insurance Act ("Act"), 12 U.S.C. §1818(e), and the FDIC Rules of Practice and Procedure, 12 C.F.R. Part 308. Having waived those rights, Respondent entered into a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER OF PROHIBITION FROM FURTHER PARTICIPATION AND AN ORDER TO PAY CIVIL MONEY PENALTY ("CONSENT AGREEMENT"), whereby solely for the purpose of this proceeding and without admitting or denying any violations of law or regulations, unsafe or unsound practices, or breaches of fiduciary duty, Respondent consented to the issuance of an ORDER OF PROHIBITION by the FDIC.

Upon due consideration, the FDIC determined it had reason to believe that:

1. Respondent has engaged or participated in violations of law and regulations, unsafe or unsound practices, and breaches of fiduciary duty, as an institution-affiliated party of Citizens State Bank, Hugoton, Kansas ("Bank").

2. By reason of such violations, practices, and breaches of fiduciary duty, the Bank has suffered financial loss or other damage, and the interests of the Bank's depositors have been prejudiced.

3. Such violations, practices, and breaches of fiduciary duty involve personal dishonesty on the part of Respondent and demonstrate Respondent's willful and continuing disregard for the safety or soundness of the Bank.

The FDIC further determined that such violations, practices, and breaches of fiduciary duty demonstrate Respondent's unfitness to serve as a director, officer, person participating in the conduct of the affairs, or as an institution-affiliated party of the Bank, of any other insured depository institution, or of any other agency or organization enumerated in section 8(e)(7)(A) of the Act, 12 U.S.C. §1818(e)(7)(A).

The FDIC, therefore, accepts the CONSENT AGREEMENT and issues the following:

ORDER OF PROHIBITION FROM FURTHER PARTICIPATION

1. Todd L. Swafford is hereby prohibited from:

[.1**]** (a) participating in any manner in the conduct of the affairs of any financial institution or organization enumerated in section 8(e)(7)(A) of the Act, 12 U.S.C. §1818(e)(7)(A);

[.2**]** (b) soliciting, procuring, transferring, attempting to transfer, voting, or attempting to vote any proxy, consent or authorization with respect to any voting rights in any financial institution enumerated in section 8(e)(7)(A) of the Act, 12 U.S.C. §1818(e)(7)(A);

(c) violating any voting agreement previously approved by the appropriate Federal banking agency; or

(d) voting for a director, or serving or acting as an institution-affiliated party,

without the prior written consent of the FDIC and the "appropriate Federal financial institutions regulatory agency," as that term is defined in section 8(e)(7)(D) of the Act, 12 U.S.C. §1818(e)(7)(D).
{{05-31-06 p.12567.1}}

2. This ORDER OF PROHIBITION shall be effective immediately upon its issuance. The provisions of this ORDER OF PROHIBITION will remain effective and enforceable except to the extent that, and until such time as, any provision of this ORDER OF PROHIBITION shall have been modified, terminated, suspended, or set aside by the FDIC.

Pursuant to delegated authority.

Dated this 30th day of March, 2006.