

{{7-31-00 p.C-4942}}

[¶11,715] **In the Matter of Raymond A. Gomer, First Farmers & Merchants State Bank of Grand Meadow, Grand Meadow, Minnesota, Docket No. 99-067k (5-24-00)**

Respondent agrees to pay civil money penalty assessed by the FDIC in the amount of \$10,000.

**In the Matter of  
RAYMOND A. GOMER,  
individually and as an institution-affiliated party of  
FIRST FARMERS & MERCHANTS STATE BANK OF GRAND MEADOW,  
GRAND MEADOW, MINNESOTA  
(Insured State Nonmember Bank)**

**ORDER TO PAY  
CIVIL MONEY PENALTY**

**FDIC-99-067k**

Raymond A. Gomer ("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 CIVIL MONEY PENALTY ("CONSENT AGREEMENT") whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any violations of law and/or regulations for which civil money penalties may be assessed, consented to the issuance of an ORDER TO PAY CIVIL MONEY PENALTY ("ORDER") by the FDIC and agreed to pay a civil money penalty of \$10,000 to the Treasury of the United States ("Treasury").

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  
CIVIL MONEY PENALTY***

IT IS HEREBY ORDERED that Respondent is assessed and shall pay a civil money penalty in the amount of \$10,000 to the Treasury within ten days 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 attorneys' fees and disbursements, incurred by Respondent in connection with this matter.

This ORDER shall be effective upon issuance.

Pursuant to delegated authority.

Dated at Washington, D.C., this 24th day of May, 2000.