

{{03-31-06 p.12509.1}}

**[¶12,509] In the Matter of Michael C. Winter, First Bank and Trust Company of Illinois, Palantine, Illinois, Docket No. 02-036k (1-10-06).**

Respondent agrees to pay civil money penalty assessed by the FDIC in the amount of \$40,000.

**In the Matter of  
MICHAEL C. WINTER,  
individually, and as an institution-affiliated party of  
FIRST BANK AND TRUST COMPANY OF ILLINOIS  
PALANTINE, ILLINOIS  
(Insured State Nonmember Bank)  
ORDER TO PAY**

FDIC-02-036k

Michael C. Winter ("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 November 1, 2005, whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any violations of regulations for which civil money penalties may be assessed, consented and agreed to pay a civil money penalty in the amount specified below 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 the Respondent, the gravity of the violations by Respondent, the history of previous violations 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 unsafe or unsound banking practices and/or breaches of fiduciary duty set forth in paragraph 3 of the CONSENT AGREEMENT, a penalty of FORTY THOUSAND  
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DOLLARS (\$40,000) be, and hereby is, assessed against the Respondent.

Respondent shall pay the civil money penalty 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 for the civil money penalty assessed and paid in this matter.

This ORDER TO PAY shall be effective upon issuance.

Pursuant to delegated authority.

Dated at Washington, D.C., this 10th day of January, 2006.

Last  
Updated [legal@fdic.gov](mailto:legal@fdic.gov)  
5/5/2006