

{{7-31-04 p.C-6084}}

[¶12,206] **In the Matter of First Peoples Bank of Tennessee, Jefferson City, Tennessee**, Docket No. 04-090k (5-11-04).

Respondent agrees to pay civil money penalty assessed by the FDIC in the amount of \$6,000.

**In the Matter of
FIRST PEOPLES BANK OF TENNESSEE
JEFFERSON CITY, TENNESSEE
(Insured State Nonmember Bank)
ORDER TO PAY CIVIL MONEY PENALTY**

FDIC-04-090k

First Peoples Bank of Tennessee, Jefferson City, Tennessee ("Respondent"), has been advised of the right to receive a NOTICE OF ASSESSMENT OF CIVIL MONEY PENALTY, FINDINGS OF FACTS AND CONCLUSIONS OF LAW, ORDER TO PAY, AND NOTICE OF HEARING ("NOTICE") issued by the Federal Deposit Insurance Corporation ("FDIC") detailing the violations for which a civil money penalty may be assessed against Respondent pursuant to Section 8(i)(2) of the Federal Deposit Insurance Act ("Act"), 12 U.S.C. §1818(i)(2), Section 305 of the Home Mortgage Disclosure Act ("HMDA"), 12 U.S.C. §2804, and Section 203.6 of Regulation C of the Board of Governors of the Federal Reserve System ("Regulation C"), 12 C.F.R. Part 203.6, and has been further advised of the right to a hearing on the alleged charges under Section 8(i) of the Federal Deposit Insurance Act ("Act"), 12 U.S.C. §§ 1818(i), and the FDIC's Rules of Practice and Procedure, 12 C.F.R. Part 308. Having waived those rights, the Respondent entered into a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER TO PAY ("CONSENT AGREEMENT") with a representative of the Legal Division of the FDIC, whereby solely for the purposes of this proceeding and without admitting or denying any violations, Respondent consented and agreed to pay a civil money penalty in the amount of six-thousand dollars (\$6,000.00), related to its inaccurate submission of the application and loan data for calendar year 2002 as required by HMDA.

The FDIC considered the matter and determined it had reason to believe that the Respondent has engaged or participated in violations of law or regulations for which a civil money penalty of \$6,000 is appropriate to be assessed against the Respondent pursuant to Section 8(i)(2) of the Act, 12 U.S.C. §1818(i)(2).

The FDIC, therefore, accepted the Agreement and issued the following:

ORDER TO PAY CIVIL MONEY PENALTY

IT IS HEREBY ORDERED, that a penalty of \$6,000 be, and hereby is, assessed against Respondent pursuant to Section 8(i)(2) of the Act, 12 U.S.C. §1818(i)(2), the receipt of which is hereby acknowledged.

Pursuant to delegated authority.

Dated this 11th day of May, 2004.