

{{10-31-04 p.12,254.1}}

[¶12,254] **In the Matter of Joseph Brian Hartley, United Community Bank, Lenoir City, Tennessee, f/k/a First Central Bank, Lenoir City, Tennessee, Docket No. 04-037k (8-13-04).**

Respondent agrees to pay civil money penalty assessed by the FDIC in the amount of \$1,500.

**In the Matter of
JOSEPH BRIAN HARTLEY,
individually and as an institution-affiliated party of
UNITED COMMUNITY BANK
LENOIR CITY, TENNESSEE
f/k/a FIRST CENTRAL BANK
LENOIR CITY, TENNESSEE
(Insured State Nonmember Bank)
ORDER TO PAY CIVIL MONEY PENALTY**

FDIC-04-037k

JOSEPH BRIAN HARTLEY ("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 June 24, 2004, whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any violations of law for which civil money penalties may be assessed, consented and agreed to pay civil money penalties 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 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 violations set forth in paragraph 3 of the CONSENT AGREEMENT, a penalty of one thousand five hundred dollars (\$1,500.00) be, and hereby is, assessed against JOSEPH BRIAN HARTLEY. The Respondent shall pay the civil money penalty to the Treasury of the United States.

IT IS FURTHER ORDERED that the 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 this 13th day of August, 2004.