

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

	)	
In the Matter of	)	
	)	ORDER TO PAY
THE CITIZENS STATE BANK OF	)	CIVIL MONEY PENALTY
CHENEY, KANSAS	)	
CHENEY, KANSAS	)	FDIC-12-527k
	)	
(Insured State Nonmember Bank)	)	

The Citizens State Bank of Cheney, Kansas, Cheney, Kansas, ("Respondent") has been advised of its right to receive a NOTICE OF ASSESSMENT OF CIVIL MONEY PENALTY, FINDINGS OF FACT 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 the 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 1003.6 of Regulation C of the Bureau of Consumer Financial Protection, 12 C.F.R. § 1003.6, and has been further advised of its right to a hearing on the charges under section 8(i)(2)(H) of the Act, 12 U.S.C. § 1818(i)(2)(H), and the FDIC's Rules of Practice and Procedure, 12 C.F.R. Part 308.

The Respondent, having waived those rights, entered into a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER TO PAY CIVIL MONEY PENALTY ("CONSENT AGREEMENT") with counsel for the FDIC dated November 13, 2012, whereby, solely for the purpose of this proceeding and without admitting or denying any violations of law and/or regulations, the Respondent consented to the issuance of this ORDER TO PAY CIVIL MONEY PENALTY by the FDIC.

The FDIC considered the matter and determined that the Respondent violated HMDA and 12 C.F.R. § 1003.6 by failing to accurately report HMDA data as detailed in the May 29, 2012, Report of Examination.

After taking into account the CONSENT AGREEMENT, the appropriateness of the penalty with respect to the size of the financial resources and good faith of the Respondent, the gravity of the violations, the history of previous violations by the Respondent, and such other matters as justice may require, the FDIC accepts the CONSENT AGREEMENT and issues the following:

ORDER TO PAY CIVIL MONEY PENALTY

IT IS HEREBY ORDERED that by reason of the violations set forth in the CONSENT AGREEMENT, a penalty of \$6,000 is assessed against the Respondent. The Respondent shall pay such amount to the Treasury of the United States.

IT IS FURTHER ORDERED that the Respondent is prohibited from seeking or accepting indemnification from any third party for the civil money penalty assessed and paid in this matter.

This ORDER TO PAY CIVIL MONEY PENALTY shall become effective upon its issuance by the FDIC.

Pursuant to delegated authority.

Dated this 28th day of November, 2012

/s/

Todd L. Hendrickson
Deputy Regional Director (Compliance)
Kansas City Regional Office