

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

	)	
In the Matter of	)	
	)	ORDER TO PAY
	)	CIVIL MONEY PENALTY
CITIZENS STATE BANK	)	
SOMERVILLE, TEXAS	)	
	)	FDIC-10-612k
	)	
(Insured State Nonmember Bank)	)	
	)	

Citizens State Bank of Somerville, Texas("Bank"), 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 issued by the Federal Deposit Insurance Corporation ("FDIC") detailing the violations of law and regulation for which a civil money penalty may be assessed against the Bank pursuant to section 8(i)(2) of the Federal Deposit Insurance Act ("Act"), 12 U.S.C. § 1818(i)(2), and has been further advised of the right to a hearing with respect to the foregoing, under section 8(i) of the Act, 12 U.S.C. § 1818(i), and the FDIC's Rules of Practice and Procedure, 12 C.F.R. Part 308. The Bank 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 January 14, 2013, whereby, solely for the purpose

of this proceeding and without admitting or denying the violations of law or regulation, the Bank consented to the issuance of the ORDER TO PAY CIVIL MONEY PENALTY by the FDIC.

The FDIC considered the matter and determined that the Bank violated the Equal Credit Opportunity Act, 15 U.S.C. § 1691(a)(1) and its implementing regulation (Regulation B), 12 C.F.R. § 1002.4(a), in that the Bank charged Hispanic applicants higher interest rates than similarly situated non-Hispanic borrowers on unsecured consumer loans originated in 2007 and 2008.

The FDIC accepts the CONSENT AGREEMENT and issues the following:

ORDER TO PAY

IT IS HEREBY ORDERED that, by reason of the violations of law and regulation, and after taking into account the CONSENT AGREEMENT, the appropriateness of the penalty with respect to the financial resources and good faith of the Bank, the gravity of the violations, the history of previous violations by the Bank, and such other matters as justice may require, pursuant to 12 U.S.C. § 1818(i)(2), a penalty of fifteen thousand dollars (\$15,000) is assessed against the Bank. The Bank shall pay such amount to the Treasury of the United States.

IT IS FURTHER ORDERED, that the Bank 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 at Washington, DC this _4th_ day of _February_,
2013.

_____/s/_____
Sylvia Plunkett
Senior Deputy Director
Division of Depositor and Consumer
Protection