

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D. C.

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In the Matter of)	
JOHN CAMPOS, individually and as)	ORDER OF PROHIBITION FROM
an institution-affiliated party of)	FURTHER PARTICIPATION AND
SUNFIRST BANK (In Receivership))	ORDER TO PAY
ST. GEORGE, UTAH)	FDIC-12-322e
(INSURED STATE NONMEMBER BANK))	FDIC-12-323k

John W. Campos (“Respondent”) has been advised of the right to receive a NOTICE OF INTENTION TO PROHIBIT FROM FURTHER PARTICIPATION AND NOTICE OF ASSESSMENT OF CIVIL MONEY PENALTY (“NOTICE”) issued by the Federal Deposit Insurance Corporation (“FDIC”) detailing the violations of law, unsafe or unsound banking practices, and breaches of fiduciary duty for which an ORDER OF PROHIBITION FROM FURTHER PARTICIPATION AND ORDER TO PAY (“ORDER”) may issue, and has been further advised of the right to a hearing on the alleged charges under sections 8(e) and (i) of the Federal Deposit Insurance Act (“Act”), 12 U.S.C. §§ 1818(e) and (i), and the FDIC’s Rules of Practice and Procedure, 12 C.F.R. Part 308. Having waived those rights, Respondent entered into a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER OF PROHIBITION FROM FURTHER PARTICIPATION AND ORDER TO PAY (“STIPULATION”) with a representative of the Legal Division of the FDIC, whereby solely for the purpose of this proceeding and without admitting or denying any violations of law, unsafe or unsound banking practices, and/or any breaches of fiduciary duty, Respondent consented to the

issuance of an ORDER by the FDIC.

The FDIC considered the matter and determined it had reason to believe that:

(a) Respondent has engaged or participated in violations, unsafe or unsound banking practices, and breaches of fiduciary duty as an institution-affiliated party of SunFirst Bank (In Receivership), St. George, Utah ("Bank");

(b) By reason of such violations, practices, and breaches of fiduciary duty, the interests of the Bank's depositors have been or could be prejudiced; and

(c) Such violations, practices, and breaches of fiduciary duty demonstrate Respondent's willful and/or continuing disregard for the safety or soundness of the Bank.

The FDIC further determined that such violations, practices, and/or breaches of fiduciary duty demonstrate Respondent's unfitness to serve as a director, officer, person participating in the conduct of the affairs, or as an institution-affiliated party of the Bank, any other insured depository institution, or any other agency or organization enumerated in section 8(e)(7)(A) of the Act, 12 U.S.C. § 1818(e)(7)(A).

The FDIC further determined, after taking into account the financial resources and good faith of Respondent, the gravity of the violations, practices, and breaches by Respondent, and the history of previous practices and breaches by Respondent, that a civil money penalty is appropriate under section 8(i)(2)(B) of the Act, 12 U.S.C. § 1818(i)(2)(B).

Based on the foregoing, the FDIC, therefore, accepts the STIPULATION and issues the following:

ORDER OF PROHIBITION FROM FURTHER PARTICIPATION

1. John W. Campos is hereby, without the prior written approval of the FDIC and the appropriate Federal financial institutions regulatory agency, as that term is defined in section 8(e)(7)(D) of the Act, 12 U.S.C. § 1818(e)(7)(D), prohibited from:

(a) participating in any manner in the conduct of the affairs of any financial institution or organization enumerated in section 8(e)(7)(A) of the Act, 12 U.S.C. § 1818(e)(7)(A);

(b) soliciting, procuring, transferring, attempting to transfer, voting, or attempting to vote any proxy, consent, or authorization with respect to any voting rights in any financial institution enumerated in section 8(e)(7)(A) of the Act, 12 U.S.C. § 1818(e)(7)(A);

(c) violating any voting agreement previously approved by the appropriate Federal banking agency; or

(d) voting for a director, or serving or acting as an institution-affiliated party.

ORDER TO PAY

2. Respondent is hereby assessed a civil money penalty of Three Thousand Dollars (\$3000.00). Respondent shall pay the civil money penalty to the Treasury of the United States. 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 will become effective upon its issuance by the FDIC. The provisions of this ORDER will remain effective and enforceable except to the extent that, and until such time

