

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of)

BRYAN K. STARNER,)

individually, and as an institution-affiliated)
party of)

THE CITIZENS BANK OF LOGAN,)
OHIO)

LOGAN, OHIO)

(INSURED STATE NONMEMBER BANK))

**ORDER AMENDING
ORDER TO PAY**

FDIC 14-0323k

The Federal Deposit Insurance Corporation ("FDIC"), on April 15, 2015, issued a NOTICE OF ASSESSMENT OF CIVIL MONEY PENALTIES, FINDINGS OF FACT AND CONCLUSIONS OF LAW; ORDER TO PAY; and NOTICE OF HEARING ("NOTICE OF ASSESSMENT") against BRYAN K. STARNER ("Respondent") assessing a civil money penalty against the Respondent pursuant to 12 U.S.C. § 1818(i)(2) in the amount of \$105,000 for violation of law and regulation, engaging in unsafe or unsound banking practices, and breaching his fiduciary duty as an institution-affiliated party of The Citizens Bank of Logan, Ohio.

Respondent and Enforcement Counsel for the FDIC thereafter executed a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER AMENDING AN ORDER TO PAY CIVIL MONEY PENALTY ("CONSENT AGREEMENT") dated January 20, 2016 whereby solely for the purpose of this proceeding and without admitting any of the

allegations in the NOTICE OF ASSESSMENT, the Respondent agrees to withdraw his request for a hearing and to waive his right to a hearing on the NOTICE OF ASSESSMENT and consented to the issuance of a final ORDER TO PAY as amended by this ORDER AMENDING ORDER TO PAY.

The FDIC, therefore, accepted the CONSENT AGREEMENT and issued the following:

IT IS HEREBY ORDERED THAT, the ORDER TO PAY issued by the FDIC in the above-captioned matter on April 15, 2015, is hereby amended as follows:

(1) The amount of the civil money penalty assessed against the Respondent BRYAN K. STARNER is reduced to \$85,000, to be paid according to the following payment schedule:

(a) Payment of \$35,000 on or before February 15, 2016; and

(b) Payment of \$50,000 on or before April 15, 2016.

(2) Respondent shall make the payments by certified check or money order, according to the payment schedule outlined above, made payable to the Treasurer of the United States and shall deliver the payment to the Federal Deposit Insurance Corporation, 300 South Riverside Plaza, Suite 1700, Chicago, Illinois 60606. The docket number of this matter (FDIC 14-0323k) shall be entered on all checks.

(3) In the event that the Respondent fails to make the payment as required pursuant to paragraph (1)(a) of this ORDER AMENDING ORDER TO PAY, then the entire balance of the civil money penalty set forth herein shall immediately become due and payable.

(4) This ORDER AMENDING ORDER TO PAY shall be fully enforceable pursuant to the provisions of 12 U.S.C. § 1818(i).

(5) (a) If the Respondent files for bankruptcy protection prior to the payment in full

of the civil money penalty assessment set forth within this ORDER AMENDING ORDER TO PAY, Respondent shall notify the FDIC within ten (10) days of the filing and provide a copy of such filing.

(b) In any bankruptcy proceeding in which it is or may be contended that the Respondent's obligations to pay the civil money penalty set forth within this ORDER AMENDING ORDER TO PAY is subject to discharge, Respondent will in no manner contest the assertion of the FDIC or any agent, officer, or representative of the United States, pursuant to 11 U.S.C. § 523(a) or otherwise, that the civil money penalty assessment in this ORDER AMENDING ORDER TO PAY arises out of acts which result in claims not dischargeable in bankruptcy.

Pursuant to delegated authority.

Dated this 23rd day of March, 2016.

/s/

Christopher J. Newbury
Associate Director
Division of Risk Management Supervision