

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D. C.

In the Matter of:)

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

SUNFIRST BANK (In Receivership))
ST. GEORGE, UTAH)

(INSURED STATE NONMEMBER BANK))

ORDER TO PAY

FDIC-14-0434k

John Allen ("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 ("STIPULATION") dated April 8, 2015, whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any violations of law or regulation, unsafe or unsound practices, or breaches of fiduciary duty 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 STIPULATION; the appropriateness of the penalty with respect to the financial resources and good faith of Respondent; the gravity of the alleged violations, practices, or breaches; the history of previous violations by Respondent; and such other matters as justice may require, the FDIC accepts the STIPULATION and issues the following:

ORDER TO PAY

IT IS HEREBY ORDERED that by reason of the violations, practices, or breaches set forth in Paragraph 3 of the STIPULATION, a penalty of Fifteen Thousand Dollars (\$15,000.00) should, and hereby is, assessed against John Allen. 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 will become effective upon its issuance by the FDIC.

Pursuant to delegated authority.

Dated at Washington, D.C., this 24th day of June, 2015.

/s/

Christopher J. Newbury
Associate Director
Division of Risk Management Supervision