

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of .

FIRST FEDERAL SAVINGS BANK
OF ELIZABETHTOWN
ELIZABETHTOWN, KENTUCKY

(INSURED STATE NONMEMBER BANK)

ORDER TO PAY

FDIC-13-077k

First Federal Savings Bank of Elizabethtown, Elizabethtown, Kentucky ("Bank"), 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 ("CONSENT AGREEMENT") dated July 16, 2014, whereby the Bank, solely for the purpose of this proceeding and without admitting or denying any violation of law 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 CONSENT AGREEMENT, the appropriateness of the penalty with respect to the financial resources and good faith of the Bank, the gravity of the violation by the Bank, the history of previous violations by the Bank, and such other matters as justice may require, the FDIC accepts the CONSENT AGREEMENT and issues the following:

ORDER TO PAY

IT IS HEREBY ORDERED, that by reason of the violation set forth in paragraph 4 of the CONSENT AGREEMENT, a penalty of \$160,000 be, and hereby is, assessed against First

Federal Savings Bank of Elizabethtown, Elizabethtown, Kentucky. The Bank shall pay the civil money penalty to the Treasury of the United States.

IT IS FURTHER ORDERED that the Bank is prohibited from seeking or accepting indemnification from such payment from any third party.

This Order to Pay shall be effective upon issuance.

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