

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of)

MELISSA K. VINSONHALER, individually)
and as an institution-affiliated party of)

KS STATEBANK)
MANHATTAN, KANSAS)

(INSURED STATE NONMEMBER BANK))
_____)

ORDER OF
PROHIBITION FROM
FURTHER PARTICIPATION

FDIC-15-0089e

Melissa K. Vinsonhaler (“Respondent”) has been advised of her right to receive a NOTICE OF INTENTION TO PROHIBIT FROM FURTHER PARTICIPATION (“NOTICE”) issued by the Federal Deposit Insurance Corporation (“FDIC”), detailing the violations of law, unsafe or unsound practices, and breaches of fiduciary duty for which an ORDER OF PROHIBITION FROM FURTHER PARTICIPATION (“ORDER”) may be issued, and has been further advised of her right to a hearing on those charges under the Federal Deposit Insurance Act (“Act”), 12 U.S.C. § 1818(e), and the FDIC 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 (“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 practices, or 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 of law, unsafe or unsound practices, and breaches of fiduciary duty as an institution-affiliated party of Kansas State Bank of Manhattan, now known as KS StateBank, Manhattan, Kansas ("Bank");

(b) By reason of Respondent's violations, unsafe or unsound practices, and breaches of fiduciary duty, the Bank has suffered financial loss and other damage and Respondent has received financial gain; and

(c) The violations, unsafe or unsound practices, and breaches of fiduciary duty involve personal dishonesty on the part of Respondent and demonstrate Respondent's willful and continuing disregard for the safety or soundness of the Bank.

The FDIC further determined that the violations, practices, and 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 12 U.S.C. § 1818(e)(7)(A).

The FDIC, therefore, accepted the STIPULATION and issued the following:

ORDER OF PROHIBITION FROM FURTHER PARTICIPATION

1. Melissa K. Vinsonhaler is hereby, without the prior written consent of the FDIC and the appropriate Federal financial institutions regulatory agency, as that term is defined in 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 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 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.

2. 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 as, any provision of this ORDER shall have been modified, terminated, suspended, or set aside by the FDIC.

Pursuant to delegated authority.

Dated this 28th day of December, 2015.

/s/

Christopher J. Newbury
Associate Director
Division of Risk Management Supervision