

FEDERAL DEPOSIT INSURANCE CORPORATION  
WASHINGTON, D.C.

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In the Matter of )

DANIEL R. SKALBERG, )

Individually, and as a Former )  
Institution-Affiliated Party of )

PINNACLE BANK )  
LINCOLN, NEBRASKA )

(INSURED STATE NONMEMBER BANK) )  
\_\_\_\_\_ )

ORDER TO PAY  
CIVIL-MONEY PENALTY

FDIC-12-531k

Daniel R. Skalberg ("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 OF PROHIBITION FROM FURTHER PARTICIPATION AND ORDER TO PAY CIVIL MONEY PENALTY ("CONSENT AGREEMENT"), whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any unsafe or unsound banking practices or breaches of fiduciary duty for which a civil money penalty may be assessed, consented to the issuance of this ORDER TO PAY CIVIL MONEY PENALTY by the FDIC and agreed to pay a civil money penalty in the amount of \$25,000 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 Respondent, the gravity of the Respondent's misconduct, the history of previous misconduct by Respondent or lack thereof, and such other matters as justice requires, the FDIC accepts the CONSENT AGREEMENT and issues the following:

ORDER TO PAY CIVIL MONEY PENALTY

IT IS HEREBY ORDERED that, by reason of the recklessly unsafe or unsound banking practices and breaches of fiduciary duty set forth in paragraph 2 of the CONSENT AGREEMENT, Respondent is assessed and shall pay a civil money penalty in the amount of \$25,000 to the Treasury of the United States, the receipt of which has been previously acknowledged.

IT IS FURTHER ORDERED that 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 shall be effective immediately upon its issuance.

Pursuant to delegated authority.

Dated this 31<sup>st</sup> day of October, 2013.

/s/  
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Christopher J. Newbury  
Associate Director  
Division of Risk Management Supervision