

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

_____))
In the Matter of))
)) ORDER TO PAY
)) CIVIL MONEY PENALTY
WEST TEXAS STATE BANK))
ODESSA, TEXAS))
)) FDIC-12-506k
))
(Insured State Nonmember Bank)))
_____)

West Texas State Bank, Odessa, Texas ("Bank"), has been advised of its right to receive a NOTICE OF ASSESSMENT OF CIVIL MONEY PENALTY, FINDINGS OF FACT AND CONCLUSIONS OF LAW, ORDER TO PAY AND NOTICE OF HEARING issued by the Federal Deposit Insurance Corporation ("FDIC") detailing the violations of law and regulation for which a civil money penalty may be assessed against the Bank pursuant to section 8(i)(2) of the Federal Deposit Insurance Act ("Act"), 12 U.S.C. § 1818(i)(2), and has been further advised of the right to a hearing with respect to the foregoing, under section 8(i) of the Act, 12 U.S.C. § 1818(i), and the FDIC's Rules of Practice and Procedure, 12 C.F.R. Part 308. The Bank having waived those rights, entered into a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER TO PAY CIVIL MONEY PENALTY ("CONSENT AGREEMENT") with counsel for the FDIC dated August 22, 2013, whereby, solely for the purpose

of this proceeding and without admitting or denying the violations of law or regulation, the Bank consented to the issuance of the ORDER TO PAY CIVIL MONEY PENALTY by the FDIC.

The FDIC considered the matter and determined that the Bank violated the Equal Credit Opportunity Act, 15 U.S.C. § 1691(a)(1) and its implementing regulation (Regulation B), 12 C.F.R. § 1002.4(a), in that the Bank charged Hispanic applicants higher interest rates than similarly situated non-Hispanic borrowers on unsecured consumer loans originated between February 8, 2011, and February 2, 2012.

The FDIC accepts the CONSENT AGREEMENT and issues the following:

ORDER TO PAY

IT IS HEREBY ORDERED that, by reason of the violations of law and regulation, and 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 violations, the history of previous violations by the Bank, and such other matters as justice may require, pursuant to 12 U.S.C. § 1818(i)(2), a penalty of Seven Thousand Five Hundred Dollars (\$7,500) is assessed against the Bank. The Bank shall pay such amount to the Treasury of the United States.

IT IS FURTHER ORDERED, that the Bank is prohibited from seeking or accepting indemnification from any third party for the civil money penalty assessed and paid in this matter.

This ORDER TO PAY CIVIL MONEY PENALTY shall become effective upon its issuance by the FDIC.

The provisions of this ORDER shall not bar, estop, or otherwise prevent the FDIC or any other federal or state agency or department from taking any other action against the Bank or any of the Bank's current or former institution-affiliated parties, as that term is defined in Section 3(u) of the Act, 12 U.S.C. § 1813(u).

Pursuant to delegated authority.

Dated at Washington, DC this __30th__ day of _August_,
2013.

___/s/_____
Sylvia H. Plunkett
Senior Deputy Director
Division of Depositor and Consumer
Protection