

**UNITED STATES OF AMERICA
DEPARTMENT OF THE TREASURY
OFFICE OF THE COMPTROLLER OF THE CURRENCY**

In the Matter of:)	
GREGORY J. HANNEKEN)	AA-EC-95-23 and 24
FORMER COMPTROLLER AND)	
INVESTMENT OFFICER)	
CITIZENS NATIONAL BANK OF ALBION)	
ALBION, ILLINOIS)	

AMENDED STIPULATION AND CONSENT ORDER

WHEREAS, On July 11, 1996, Gregory J. Hanneken (Respondent) entered into a Stipulation and Consent Order dated July 19, 1996 (July 1996 Order) with the Comptroller of the Currency of the United States of America (Comptroller);

WHEREAS, The July 1996 Order required Respondent to, among other things, pay restitution to the Citizens National Bank of Albion, Albion, Illinois (Bank) by making several installments during a period of time between July 1996 and July 2003;

WHEREAS, Respondent has failed to make the last installment required by the July 1996 Order, which was to be in the amount of twenty thousand nine hundred forty-seven dollars and fifty-two cents (\$20,947.52); and

WHEREAS, in the interest of cooperation and to avoid the costs associated with future administrative and judicial proceedings with respect to the above matter, the Comptroller and Respondent desire to enter into this Amended Stipulation and Consent Order (“Order”);

NOW, THEREFORE, in consideration of the above premises, it is stipulated by and between the Comptroller, through his duly authorized representative, and Respondent that:

Initialed _____

Date _____

ARTICLE I

AMENDMENTS

(1) The provisions in this Order shall be in addition to the provisions of the July 1996 Order. To the extent any provision in this Order is intended to replace any provision in the July 1996 Order, such intent will be specifically noted.

ARTICLE II

RESTITUTION

(1) This Article II shall replace Article III of the July 1996 Order, except to the extent the latter article, or any of its provisions, is referenced in this or any other Article in this Order.

(2) Without admitting or denying any wrongdoing, Respondent hereby consents to pay restitution to the Bank in the amount of twenty thousand nine hundred forty-seven dollars and fifty-two cents (\$20,947.52). Said restitution amount will be paid according to the schedule set forth in this Article.

(3) Respondent agrees to make four payments of five thousand two hundred thirty-six dollars and eighty-eight cents (\$5,236.88). Respondent agrees to make the first payment on or before January 2, 2004, the second payment on or before July 1, 2004, the third payment on or before January 2, 2005, and the fourth payment on or before July 1, 2005.

(4) The checks for restitution paid by Respondent pursuant to the terms of this Order shall be made payable to the Citizens National Bank of Albion, Albion, Illinois, and shall be delivered to the Director of the Enforcement and Compliance Division, Office of the Comptroller of the Currency (Director), 250 E Street, SW, Washington, DC 20219.

(5) In the event Respondent fails to provide the Director with any required restitution payment by the date upon which it is due, the entire balance of the restitution amount described in paragraph (1) of Article III of the July 1996 Order shall become immediately due and payable.

(6) This Order shall be enforceable to the same extent and in the same manner as an effective and outstanding order that has been issued and has become final pursuant to 12 U.S.C. §§ 1818 (b), (h) or (i) (as amended).

(7) Respondent shall not cause, participate in, or authorize the Bank (or any subsidiary or affiliate thereof) to incur, directly or indirectly, any expense for the payment of restitution under this Order, or any legal (or other professional) expense relative to the negotiation and issuance of this Order except in accordance with 12 C.F.R. § 7.2014 and Part 359; and Respondent shall not, directly or indirectly, obtain or accept any indemnification (or other reimbursement) from the Bank (or any subsidiary or affiliate thereof) with respect to such amounts except in accordance with 12 C.F.R. § 7.2014 and Part 359.

ARTICLE III

ACCURACY OF FINANCIAL DISCLOSURES

(1) This Article III shall replace Article IV of the July 1996 Order.

(2) Prior to the issuance of this Order, and consistent with the requirements of Article III of the July 1996 Order, Respondent provided the Comptroller with an income statement and Federal income tax return of Respondent and his wife for the year 2002 (Respondent's Financial Documents). Pursuant to the terms set forth in Article III of the July 1996 Order, Respondent was required to pay a minimum payment of one thousand dollars (\$1,000), in addition to a certain portion of the 2002 income of Respondent and his wife, on July 15, 2003, as described in

Respondent's Financial Documents. Respondent has failed to make these payments. Based upon the information within Respondent's Financial Documents, the Comptroller and Respondent agree that Respondent owes restitution to the Bank in the amount described in paragraph (2) of Article II of this Order.

(3) The Comptroller expressly relied upon Respondent's Financial Documents in agreeing to enter into this Order. In the event the Comptroller determines that any of Respondent's Financial Documents were or are materially false, the entire balance of the restitution amount described in paragraph (1) of Article III of the July 1996 Order shall become immediately due and payable.

ARTICLE IV

BANKRUPTCY

(1) If Respondent files for bankruptcy protection, under the laws of the United States, Respondent shall notify the Director within ten (10) days of the filing and provide a copy of the filing to the Director.

(2) In any bankruptcy proceeding in which it is or may be contended that Respondent's obligation to pay restitution pursuant to this Order or the July 1996 Order is subject to discharge, Respondent will in no manner contest the assertion of the Comptroller or any agent, officer or representative of the United States, pursuant to 11 U.S.C. § 523(a)(11) or otherwise, that the restitution obligation in this Order and the July 1996 arise out of acts which result in claims not dischargeable in bankruptcy.

ARTICLE V

WAIVERS

- (1) This Article V shall replace Articles V and VI of the July 1996 Order.
- (2) By executing this Order, Respondent waives:
 - a. the right to the issuance of a Notice of Charges under 12 U.S.C. § 1818(b);
 - b. all rights to a hearing and a final agency decision pursuant to 12 U.S.C. § 1818(b) and 12 C.F.R. Part 19;
 - c. all rights to seek judicial review of this Order or the July 1996 Order;
 - d. all rights in any way to contest the validity of this Order or the July 1996 Order;
 - e. any and all claims for fees, costs or expenses against the Comptroller, or any of his agents or employees, related in any way to this enforcement matter or this Order or the July 1996 Order, whether arising under common law or under the terms of any statute, including, but not limited to, the Equal Access to Justice Act, 5 U.S.C. § 504 and 28 U.S.C. § 2412; and
 - f. all rights to assert a “double jeopardy” claim in the event of a criminal prosecution brought by the Department of Justice for the acts which form the basis for issuance of this Order or the July 1996 Order.
- (3) Respondent acknowledges that he has read and understands the premises and obligations of this Order and the July 1996 Order and declares that no separate promise or inducement of any kind has been made by the Comptroller, his agents or employees to cause or induce the Respondent to agree to consent to the issuance of this Order or the July 1996 Order

and/or to execute this Order or the July 1996 Order.

(4) It is hereby agreed that the provisions of this Order and the July 1996 Order constitute a settlement of this cease and desist proceeding contemplated by the Comptroller. The Comptroller agrees not to institute proceedings for the specific acts, omissions, or violations, unless such acts, omissions, or violations reoccur.

(5) It is further agreed that the provisions of this Order or the July 1996 Order shall not be construed as an adjudication on the merits and, except as set forth above, shall not inhibit, estop, bar, or otherwise prevent the Comptroller from taking any action affecting the Respondent if, at any time, he deems it appropriate to do so to fulfill the responsibilities placed upon him by the several laws of the United States of America.

(6) Respondent understands that nothing herein shall preclude any proceedings brought by the Comptroller to enforce the terms of this Order or the July 1996 Order, and that nothing herein constitutes, nor shall Respondent contend that it constitutes, a waiver of any right, power, or authority of any other representatives of the United States or agencies thereof, including the Department of Justice, to bring other actions deemed appropriate.

IN TESTIMONY WHEREOF, the undersigned have hereunto set their hands.

/s/ Ronald G. Schneck

12/8/03

Ronald G. Schneck
Director
Special Supervision Division

Date

Signed

Gregory J. Hanneken

11/24/03

Date