

UNITED STATES OF AMERICA  
Before the  
OFFICE OF THRIFT SUPERVISION

In the Matter of            )  
Eugene A. Rydz            )  
a Director of First        )  
Federal Savings Bank     )  
of Proviso Township,     )  
Hillside, Illinois        )

Re: Resolution No. CHI-91-7  
Dated: July 15, 1991

STIPULATION AND CONSENT TO ISSUANCE OF  
ORDER OF CIVIL MONEY PENALTY ASSESSMENT

The Office of Thrift Supervision ("OTS"), by and through the Regional Director for the Central Region and Eugene A. Rydz stipulate and agree as follows:

1. Consideration.

The OTS, based upon information reported to it, is of the opinion that grounds exist to initiate an administrative civil money penalty assessment proceeding against Eugene A. Rydz pursuant to 12 U.S.C. § 1818(i)(2)(B). Eugene A. Rydz desires to cooperate with the OTS and to avoid the time and expense of such administrative litigation and, without admitting or denying that such grounds exist, hereby stipulates and agrees to the following terms in consideration of the forbearance by the OTS from initiating such administrative civil money penalty assessment proceeding against Eugene A. Rydz with respect to the following matters:

2. Jurisdiction.

(a) First Federal Savings Bank of Proviso Township, Hillside, Illinois, is a "savings association" within the meaning of Section 3 of the Federal Deposit Insurance Act ("FDIA") and Section 2 of the Home Owners' Loan Act of 1933, as amended by the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 ("FIRREA"), Pub. L. No. 101-73, 103 Stat. 183. Accordingly, it is an "insured depository institution" as that term is defined in Section 3(c) of the FDIA, as amended by FIRREA (to be codified at 12 U.S.C. § 1813 (c)).

(b) Eugene A. Rydz is an institution-affiliated party within the meaning of Section 3(u) of the FDIA, as amended by FIRREA (to be codified at 12 U.S.C. § 1813(u)).

(c) Pursuant to Section 3 of the FDIA, as amended by FIRREA, the OTS is the "appropriate Federal banking agency" to maintain civil money penalty assessment proceedings against such an institution-affiliated party. Therefore, Eugene A.

Rydz is subject to the authority of the OTS to initiate and maintain the assessment of a civil money penalty pursuant to 12 U.S.C. § 1818(i)(2)(B).

3. Consent.

Eugene A. Rydz consents to the issuance by the OTS of the accompanying Order and further agrees to comply with its terms upon issuance and stipulates that the Order complies with all requirements of law.

4. Finality.

The Order is issued under 12 U.S.C. § 1818(i)(2)(B). Upon its issuance by the Regional Director for the Central Region, it shall be a final order, effective and fully enforceable by the OTS under the provisions of Section 8(i)(1) of the FDIA, as amended by FIRREA (to be codified at 12 U.S.C. § 1818(i)(1)).

5. Waivers.

Eugene A. Rydz waives the right to a Notice of Assessment of Civil Money Penalty provided by Section 8(i) of

the FDIA, as amended by FIRREA (to be codified at 12 U.S.C. § 1818(i)) and the administrative hearing provided by 12 U.S.C. § 1818(i)(2)(H), and further waives his right to seek judicial review of the Order, including any such right provided by Section 8(h) of the FDIA, as amended by FIRREA (to be codified at 12 U.S.C. § 1818(h)) or to otherwise challenge the validity of the Order.

WHEREFORE, in consideration of the foregoing, the Regional Director for the Central Region on behalf of the OTS, and Monroe R. Passis execute this Stipulation and Consent to Issuance of Order of Civil Money Penalty Assessment.

OFFICE OF THRIFT SUPERVISION

By:

/S/

~~Stuart M. Brafman~~  
Regional Director  
Central Region

/S/

~~Monroe R. Passis~~

6/26/91

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ORDER OF CIVIL MONEY PENALTY ASSESSMENT

WHEREAS, Eugene A. Rydz has executed a Stipulation and Consent to Issuance of Order of Civil Money Penalty Assessment, which is incorporated herein by reference ("Stipulation") and is accepted and approved by the Office of Thrift Supervision ("OTS") acting through the Regional Director for the Central Region; and

WHEREAS, Eugene A. Rydz has consented to the issuance of this Order of Civil Money Penalty Assessment pursuant to 12 U.S.C. § 1818(i)(2)(B).

NOW THEREFORE, IT IS ORDERED that within thirty days of the effective date of this Order, Eugene A. Rydz shall pay

