



appropriateness of the penalty with the respect to the financial resources and good faith of the Bank, the gravity of the violations by the Bank, the history of previous violations by the Bank, and such other matters as justice may require, the FDIC accepts the CONSENT AGREEMENT and issues the following:

ORDER TO PAY

IT IS HEREBY ORDERED that by reasons of the violations set forth in paragraph 3 of the CONSENT AGREEMENT, a penalty of \$1,750.00 be, and hereby is assessed against UNITED BANK OF MICHIGAN, GRAND RAPIDS, MICHIGAN. The Bank shall pay the civil money penalty to the Treasury of the United States.

This Order to Pay shall be effective upon its issuance.

Pursuant to delegated authority.

Dated at Washington, D.C., this 15th day of July, 2006.

---

April A. Breslaw  
Acting Associate Director  
Division of Supervision and  
Consumer Protection