FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of LOUIS G. CORNACCHIA, individually, and as institution-affiliated party of USA BANK PORT CHESTER, NEW YORK (INSURED STATE NONMEMBER BANK)	ORDER TO PAY FDIC-08-076k

LOUIS G. CORNACCHIA ("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 to Pay ("CONSENT AGREEMENT") dated November 13, 2009, whereby Respondent, solely for the purpose of this proceeding and without admitting or denying the violation of any condition imposed in writing by the FDIC in connection with the grant of any application or other request for which civil money penalties may be assessed, consented and agreed to pay civil money penalties in the amount specified below 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 Respondent, the gravity of the

violation by Respondent, the history of previous violations by Respondent, 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 reason of the violation set forth in paragraph 2 of the CONSENT AGREEMENT, a penalty of $500 be, and hereby is, assessed against Respondent. The Respondent shall pay the civil money penalty to the Treasury of the United States.

IT IS FURTHER ORDERED that the 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 to Pay shall be effective upon issuance.

Pursuant to delegated authority.

Dated at Washington, D.C., this 2nd day of February, 2010.

/s/

Serena L. Owens
Associate Director
Division of Supervision and
Consumer Protection