

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

_____)	
In the Matter of)	
JAMES J. BOVINO)	
individually, and as an)	
institution-affiliated)	ORDER TO PAY
party of the former)	
CITIZENS COMMUNITY BANK)	FDIC-09-481k
RIDGEWOOD, NEW JERSEY)	
(INSURED STATE NONMEMBER BANK))	
_____)	

James J. Bovino ("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 January 11, 2010, whereby Respondent, solely for the purpose of this proceeding and without admitting or denying any violation for which civil money penalties may be assessed, consented and agreed to pay civil money penalties in the amount specified below to the Treasurer 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 conduct by Respondent, the history of previous conduct by Respondent, and such other matters as justice may require, the FDIC accepts the CONSENT AGREEMENT and issues the following:

ORDER TO PAY

