LARRY C. HENSON (Respondent), having been advised of the right to a NOTICE OF CHARGES AND OF HEARING detailing the claimed violations of law, regulation, or written agreement entered into with the Federal Deposit Insurance Corporation (FDIC) (Valley Bank Consent Order) alleged to have been committed by the Respondent, for which an Order for Restitution may be issued, having been advised of the right to a hearing on the charges under the Federal Deposit Insurance Act, 12 U.S.C. § 1818(b), and having waived those rights, entered into a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER FOR RESTITUTION (CONSENT AGREEMENT) with counsel for FDIC, dated April 5, 2018, whereby, solely for the purpose of this proceeding and without admitting or denying any charges of violations of law, regulation, or the Valley Bank Consent Order, the Respondent consented to the issuance of an ORDER FOR RESTITUTION.
RESTITUTION ("ORDER") by the FDIC. The Respondent previously consented to an Order of Prohibition on May 6, 2016.

The FDIC considered the matter and determined that from 2009 through 2013 the Respondent violated certain laws, regulations, or the Valley Bank Consent Order, relating to statutory lending limits and restrictions on loans to borrowers classified as "substandard," and that under 12 U.S.C. § 1818(b), Respondent should be required to make restitution to the FDIC as Receiver for Valley Bank, Moline, Illinois to correct or remedy the conditions resulting from such violations. The Respondent neither admits nor denies any violations.

The FDIC, having determined that the requirements for issuance of an order under 12 U.S.C. § 1818(b) have been satisfied, accepted the CONSENT AGREEMENT and issues the following:

ORDER FOR RESTITUTION

IT IS HEREBY ORDERED, that the Respondent shall pay restitution of $40,000 in the time and manner and subject to the conditions set forth in the CONSENT AGREEMENT.

IT IS FURTHER ORDERED, that the Respondent is prohibited from seeking or accepting indemnification from the Bank or from any other insured depository institution for the restitution paid under the terms of this ORDER or any other expenses, including attorney fees and disbursements incurred by the Respondent, in connection with this matter.

This ORDER shall be effective upon its issuance by the FDIC.
The provisions of this ORDER shall remain effective and enforceable except to the extent that, and until such time as, any provisions of this ORDER shall have been modified, terminated, suspended, or set aside by the FDIC.

Pursuant to delegated authority.

Dated this 18th day of March, 2018.

/s/
Patricia A. Colohan
Associate Director
Division of Risk Management Supervision