

WHEREAS, in April 2006, Lohmeier entered into a Settlement Agreement and Release with the Bank to resolve a civil lawsuit initiated against him by the Bank in response to the conduct described above, Hinsbrook Bank & Trust v. John Lohmeier et al., Case no. 2006 CH 115, in the Circuit Court of the Eighteenth Judicial District, DuPage County, Illinois.

WHEREAS, by affixing his signature hereunder, Lohmeier has consented to the issuance of this Order of Prohibition by the Board of Governors and has consented to comply with each and every provision of this Order, and has waived any and all rights he might have pursuant to 12 U.S.C. § 1818 or 12 C.F.R. Part 263, or otherwise (a) to the issuance of an intent to prohibit and on any matter implied or set forth in this Order; (b) to a hearing for the purpose of taking evidence with respect to any matter implied or set forth in this Order; (c) to obtain judicial review of this Order or any provision hereof; and (d) to challenge or contest in any matter the basis, issuance, validity, terms, effectiveness, or enforceability of this Order or any provision hereof;

NOW, THEREFORE, prior to taking any testimony or adjudication of or finding on any issue of fact or law implied or set forth herein, and without this Order constituting an admission by Lohmeier of any allegation made or implied by the Board of Governors in connection with this proceeding, and solely for the purpose of settlement of this proceeding without protracted or extended hearings or testimony:

IT IS HEREBY ORDERED, pursuant to sections 8(e) and (i)(3) of the FDI Act, 12 U.S.C. §§ 1818(e) and (i)(3), that:

1. Lohmeier, without the prior written approval of the Board of Governors and, where necessary pursuant to section 8(e)(7)(B) of the FDI Act, 12 U.S.C. § 1818(e)(7)(B), another Federal financial institutions regulatory agency, is hereby and henceforth prohibited

from:

(a) participating in any manner in the conduct of the affairs of any institution or agency specified in section 8(e)(7)(A) of the FDI Act, 12 U.S.C. § 1818(e)(7)(A), including, but not limited to, any insured depository institution or any holding company of an insured depository institution;

(b) soliciting, procuring, transferring, attempting to transfer, voting or attempting to vote any proxy, consent, or authorization with respect to any voting rights in any institution described in section 8(e)(7)(A) of the FDI Act, 12 U.S.C. § 1818(e)(7)(A), provided, however, that Lohmeier may transfer any voting shares of Desert Hills Capital Corporation, a registered bank holding company, Carson River Community Bank, a state non-member bank, and Valley Capital Bank, N.A., a national bank, currently held by John Lohmeier or jointly held with Julie Lohmeier, and subject to the Asset Freeze Order and First Amended Asset Freeze Order issued by the United States District Court for the Northern District of Illinois in Securities and Exchange Commission v. Enterprise Trust Co. et al., Case No. 1:08-CV-1260, in a manner acceptable to the Securities and Exchange Commission, or order of the Court, as applicable;

(c) violating any voting agreement previously approved by any Federal banking agency; or

(d) voting for a director, or serving or acting as an institution-affiliated party, such as an officer, director, or employee in any institution described in section 8(e)(7)(A) of the FDI Act, 12 U.S.C. § 1818(e)(7)(A).

2. All communications regarding this Order shall be addressed to:

(a) Richard M. Ashton, Esq.
Deputy General Counsel
Board of Governors of
the Federal Reserve System
20th & C Sts. N.W.
Washington, DC 20551

(b) John H. Lohmeier
[REDACTED]
Oakbrook, Illinois 60523

With a copy to:

Pravin Rao, Esq.
Perkins & Coie
131 South Dearborn Street
Suite 1700
Chicago, Illinois 60603-5559

3. Any violation of this Order shall separately subject Lohmeier to appropriate civil or criminal penalties, or both, under sections 8(i) and (j) of the FDI Act, 12 U.S.C. §§ 1818(i) and (j).

4. The provisions of this Order shall not bar, estop, or otherwise prevent the Board of Governors, or any Federal or state agency or department from taking any other action affecting Lohmeier, provided, however, that the Board of Governors shall not take any further action against Lohmeier based upon information presently known by the Board of Governors relating to the matters set forth herein.

5. Each provision of this Order shall remain effective and enforceable until stayed, modified, terminated, or suspended in writing by the Board of Governors.

By order of the Board of Governors of the Federal Reserve System, effective this
1st day of October, 2008.

BOARD OF GOVERNORS OF THE
FEDERAL RESERVE SYSTEM



John H. Lohmeier

By:



Jennifer J. Johnson
Secretary of the Board