

**UNITED STATES OF AMERICA**  
**BEFORE THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM**  
**WASHINGTON, D.C.**

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ON CERTIFICATION OF THE DEPARTMENT )  
OF THE TREASURY--OFFICE OF THE )  
COMPTROLLER OF THE CURRENCY )  
 )  
In the Matter of a Notice to )  
Prohibit Further Participation Against )  
**GENE ULRICH,** )  
Former Senior Vice President )  
and Senior Loan Officer, and ) DOCKET NO. AA-EC-00-40  
 )  
**SUSAN DIEHL MCCARTHY,** )  
Former Vice President and Loan Officer )  
 )  
Six Rivers National Bank, )  
Eureka, California. )

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**ORDER OF PROHIBITION**

**WHEREAS**, pursuant to section 8(e) of the Federal Deposit Insurance Act, as amended, (the "FDI Act")(12 U.S.C. ' 1818(e)), the Board of Governors of the Federal Reserve System ("the Board") is of the opinion, for the reasons set forth in the accompanying Final Decision, that a final Order of Prohibition should issue against GENE ULRICH ("Ulrich");

**NOW, THEREFORE, IT IS HEREBY ORDERED**, pursuant to section 8(e) of the Federal Deposit Insurance Act, as amended, (12 U.S.C. ' 1818(e)), that:

1. Ulrich, 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 institution regulatory agency, is hereby and henceforth prohibited:

(a) from 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, any insured depository institution holding company or any U.S. branch or agency of a foreign banking organization;

(b) from 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 subsection 8(e)(7)(A) of the FDI Act (12 U.S.C. ' 1818(e)(7)(A));

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

(d) from voting for a director, or serving or acting as an institution-affiliated party as defined in section 3(u) of the FDI Act, 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. Any violation of this Order shall separately subject Ulrich to appropriate civil or criminal penalties or both under section 8 of the FDI Act (12 U.S.C. §1818).

3. This Order, and each and every provision hereof, is and shall remain fully effective and enforceable until expressly stayed, modified, terminated or suspended in writing by the Board.

This Order shall become effective at the expiration of thirty days after service is made.

By Order of the Board of Governors, this \_\_\_\_\_ day of October 2003.

BOARD OF GOVERNORS OF THE  
FEDERAL RESERVE SYSTEM

Robert deV. Frierson  
Deputy Secretary of the Board