

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

_____	)	
In the Matter of	)	Docket No. 99-026-E-I
	)	
CHRISTOPHER J. WOODS	)	Order of Prohibition
	)	Issued Upon Consent Pursuant to
An Institution-Affiliated Party of	)	the Federal Deposit Insurance Act,
Midwest Bank and Trust Company	)	as Amended
Elmwood Park, Illinois	)	
	)	
_____	)	

WHEREAS, pursuant to sections 8(e) and (i)(3) of the Federal Deposit Insurance Act, as amended (the "FDI Act") (12 U.S.C. 1818(e) and (i)(3)), the Board of Governors of the Federal Reserve System (the "Board of Governors") issues this Order of Prohibition (the "Order") against Christopher J. Woods ("Woods"), former assistant vice president and institution-affiliated party, as defined in section 3(u) of the FDI Act (12 U.S.C. 1813(u)), of the Midwest Bank and Trust Company, Elmwood Park, Illinois (the "Bank"), a state-chartered bank that is a member of the Federal Reserve System, due to Woods's alleged participation in violations of law and unsafe or unsound practices regarding misapplication of bank funds and falsification of the Bank's books and records; and

WHEREAS, by affixing his signature hereunder, Woods has consented to the issuance of this Order by the Board of Governors and has waived any and all rights he might otherwise have pursuant to 12 U.S.C. 1818 and 12 C.F.R. Part 263, or otherwise (a) to the

issuance of a notice of intent to prohibit on any matter 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 manner the basis, issuance, validity, terms, effectiveness or enforceability of this Order or any provision hereof.

NOW, THEREFORE, prior to the taking of 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 of any allegation made or implied by the Board of Governors in connection herewith, and solely for the purpose of settlement of this matter without protracted or extended proceedings:

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

1. Woods, 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, or depository institution holding company;

(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 section 8(e)(7)(A) of the FDI Act;

(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.

2. Any violation of this Order shall separately subject Woods to appropriate criminal or civil 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 of Governors.

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

(a) Mr. Robert A. Bechaz  
Regional Director – Illinois  
Federal Reserve Bank of Chicago  
230 South La Salle Street  
Chicago, Illinois 60604

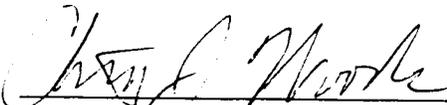
(b) Mr. Christopher J. Woods  
~~425 South Kennilworth~~ 175 N. Harbor Drive #2804  
~~Unit 6~~  
~~Oak Park, Illinois 60302~~ Chicago, IL 60601

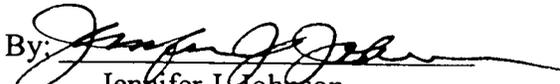
5. The provisions of this Order shall not bar, estop, or otherwise prevent the Board of Governors or any federal or state agency or department from taking any other action affecting Woods or the Bank or any former or current institution-affiliated parties thereof.

By order of the Board of Governors effective this 18<sup>th</sup> day of

January, ~~1999~~, <sup>2000</sup>

BOARD OF GOVERNORS OF THE  
FEDERAL RESERVE SYSTEM

  
Christopher J. Woods

By:   
Jennifer J. Johnson  
Secretary of the Board