

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

In the Matter of)	Docket No. 03-002-B-I
CRAIG VAN STONE)	Cease and Desist Order
An Institution-Affiliated Party of)	Issued Upon Consent Pursuant to the
Premier Bank)	Federal Deposit Insurance Act, as Amended
Denver, Colorado)	

WHEREAS, pursuant to section 8(b)(1) of the Federal Deposit Insurance Act, as amended (12 U.S.C. 1818(b)(1)) (the “FDI Act”), the Board of Governors of the Federal Reserve System (the “Board of Governors”) issues this Cease and Desist Order (the “Order”) against Craig Van Stone (“Van Stone”), a former senior vice president, chief financial officer, cashier, and an institution-affiliated party, as defined in section 3(u) of the FDI Act (12 U.S.C. 1813(u)), of the Premier Bank, Denver, Colorado, a state chartered bank that is a member of the Federal Reserve System; and

WHEREAS, by affixing his signature hereunder Van Stone has consented to the issuance of this Order by the Board of Governors and to comply with each and every provision of this Order, and has waived any and all rights that he may have pursuant to section 8 of the FDI Act (12 U.S.C. 1818) to a hearing for the purpose of taking evidence on any matters set forth in this Order; to judicial review of this Order; and to challenge or contest, in any manner, the basis, issuance, validity, terms, effectiveness or enforceability of this Order or any provisions hereof.

NOW, THEREFORE, IT IS HEREBY ORDERED, pursuant to section 8(b)(1) of the FDI Act that:

1. Van Stone shall provide the Federal Reserve Bank of Kansas City (the “Reserve Bank”) with 10 days written notice prior to his acceptance of any position that would cause him to become an institution-affiliated party of any institution 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 bank holding company.

2. In the event that Van Stone becomes an institution-affiliated party of any institution described in paragraph 1 of this Order, Van Stone shall take such actions as are necessary, consistent with his responsibilities, to ensure that the institution and Van Stone fully comply with the Currency and Foreign Transactions Reporting Act (31 U.S.C. 5311 et seq.) and the accompanying regulations issued thereunder by the U.S. Department of the Treasury (31 C.F.R. 103.11 et seq.) (collectively referred to as the Bank Secrecy Act), and with the applicable provisions of Regulation H (12 C.F.R. 208.62 and 208.63) of the Board of Governors.

3. This Order 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 sent to:

(a) Susan E. Zubradt
Vice President
Federal Reserve Bank of Kansas City
925 Grand Boulevard
Kansas City, Missouri 64198

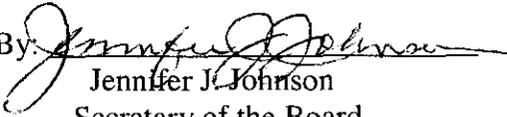
(b) Mr. Craig Van Stone
3849 Sunchase Drive
Castle Rock, Colorado 80104

5. The provisions of this Order shall not bar, estop or otherwise prevent the Board of Governors, the Reserve Bank or any other federal or state agency from taking any other action affecting Van Stone, the Premier Bank, Denver, Colorado or any of its current or former institution-affiliated parties.

By order of the Board of Governors effective this 11 day of September, 2003.

Board of Governors of the
Federal Reserve System


Craig Van Stone

By: 
Jennifer J. Johnson
Secretary of the Board