

STATE OF MISSOURI



DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

P.O. Box 690, Jefferson City, Mo. 65102-0690

RECEIVED
SEP 15 2008
DEPT OF INSURANCE
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

IN RE: THE CITIZENS FARMERS BANK
PO BOX 219
COLE CAMP MO 65325-0219

Our File Number 08A000676

RECEIVED

VOLUNTARY FORFEITURE

It is hereby agreed by The Citizens Farmers Bank and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Linda Bohrer is the duly appointed Acting Director of the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri, (hereinafter, Director) whose duties, pursuant to Chapters 374 and 375, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration is charged with investigating producers and companies engaged in the business of insurance pursuant to Sections 374.085 and 374.190, RSMo 2000 and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, The Citizens Farmers Bank is licensed as a business entity producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374 and 375, RSMo;

WHEREAS, information has been received by the Consumer Affairs Division concerning The Citizens Farmers Bank, which alleges that The Citizens Farmers Bank failed to update the business entity producer status by providing the names of the licensed insurance producers employed with The Citizens Farmers Bank;

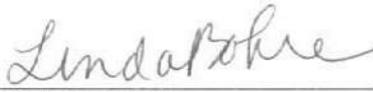
WHEREAS, The Citizens Farmers Bank has been informed of the nature of the violation, of their right to counsel and of their right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline their business entity producer's license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that they understand their rights to contest any such actions;

NOW, THEREFORE, in complete settlement of the investigation in File Number 08A000676, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to revoke or suspend the business entity producer license of The Citizens Farmers Bank, or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, The Citizens Farmers Bank does hereby voluntarily and knowingly surrender and forfeit the sum of \$200.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

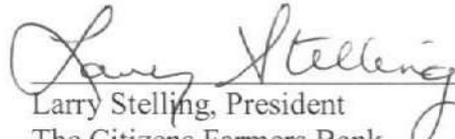
The Citizens Farmers Bank shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration, by cashier's check or money order

made payable to the Missouri State School Fund no later than October 1, 2008.

DATED: 10-7-08


LINDA BOHRER
Acting Director

DATED: 9-12-2008


Larry Stelling, President
The Citizens Farmers Bank

DATED: 9-18-08


Mary Kempker
Director of Consumer Affairs

Please submit this agreement along with payment to:
Missouri Department of Insurance
Attention: Carrie Couch, Special Investigator
PO Box 4001
Jefferson City, MO 65102
(573) 526-3410