

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF INDIANA  
HAMMOND DIVISION

UNITED STATES OF AMERICA,	)	
	)	
Plaintiff,	)	NO. 2:06-CV-344
	)	
v.	)	
	)	
CENTIER BANK,	)	
	)	
Defendant.	)	
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**ORDER GRANTING MOTION TO AMEND CONSENT ORDER**

This matter is before the Court on the Joint Motion to Amend Consent Order, filed by the parties on January 4, 2010. The Court, having considered the Joint Motion to Amend Consent Order, now finds that the Motion is meritorious and should be **GRANTED**.

It is therefore **ORDERED** that Paragraph 12 of the Order entered on October 16, 2006 (the "Consent Order") shall be amended to read as follows:

"12. The Bank shall ensure that its existing Gary branch offers the full range of banking and residential lending services offered by Centier. Further, the branch will provide access to small business lending services and expertise, comparable to that provided at the Bank's full-service branches located in majority white census tracts. The parties agree that the Bank may, for legitimate nondiscriminatory business reasons, close its existing Hammond branch, located at 6525 A Columbia Avenue, at the expiration of its lease for that site. To replace that branch, the Bank shall open a new full-service, free-standing branch located in a majority-minority census tract in Hammond. This new branch shall be opened not later than April 30, 2011, subject to the Bank's ability, based on its best efforts, to identify and secure a

site that meets the requirements of this Order and to obtain necessary approval from its federal regulator. Upon its opening and thereafter, the staff of that new branch shall include a full-time mortgage originator. The new branch shall provide banking and residential lending services comparable to those provided in its branches located in predominantly white census tracts. Further, this branch shall provide access to small business lending information, services, and expertise comparable to that provided at its branches in predominantly white census tracts. In addition, during the time period between the closing of its Columbia Avenue branch and the opening of its new Hammond branch, the Bank shall maintain a drive-up ATM machine at the Columbia Avenue site. The Bank shall keep the United States timely informed of the progress of its efforts to acquire a site for the new Hammond branch agreeable to the United States and to its federal regulator. The parties agree that the term of this Consent Order may be extended if necessary to ensure the opening of this proposed new Hammond branch before the Order's termination."

**DATED: January 5, 2010**

**/s/RUDY LOZANO, Judge  
United States District Court**