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**STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
DIVISION OF BANKS**

IN THE MATTER OF:

ROBYN MCLEAN,

Respondent.

DOB No. 2014-01

CONSENT ORDER

COMES NOW SCOTT JARVIS, the Director of the State of Washington, Department of Financial Institutions, Division of Banks (Department), through his designee, RICHARD RICCOBONO, Director of the Division of Banks ("Director of Banks") and ROBYN MCLEAN (hereafter "Respondent"), a former employee of [REDACTED], a commercial bank chartered under Title 30 RCW and regulated by the Department, who find that the issues raised in the above-captioned matter may be economically and efficiently settled, and agree to the entry of this Consent order. This Consent Order is entered pursuant to chapter 30.12 of the Revised Code of Washington ("RCW"), and RCW 34.05.060 of the Administrative Procedure Act, and is based on the following:

**CONSENT ORDER**

1.0 The Director of Banks, and Respondent, by and through her attorney MICHAEL JOHNS, have stipulated and consented to a complete resolution of the matters alleged in the NOTICE OF IMMEDIATE SUSPENSION, STATEMENT OF CHARGES,

1 NOTICE OF INTENT TO ENTER FINAL ORDER OF SUSPENSION, AND NOTICE OF  
2 OPPORTUNITY FOR HEARING, No. DOB 2014-01 (hereafter , “Statement of Charges”),  
3 entered June 2, 2014, attached to this Consent Order as Exhibit A and incorporated herein by  
4 reference.

5           2.0 Pursuant to the Bank Act, chapter 30.12 RCW, and RCW 34.05.060 of the  
6 Administrative Procedure Act, Respondent hereby consents to the Department’s entry of this  
7 Consent Order, and further agrees that the issues raised in this matter may be economically and  
8 efficiently settled by entry of this Consent Order. The parties intend this Consent Order to fully  
9 resolve the Statement of Charges.  
10

11           3.0 Without admitting or denying the Statement of Charges, the Director of Banks  
12 and Respondent stipulate to, and Respondent consents to, the following:

13                   3.1 The Department and the Director of Banks have jurisdiction and authority  
14 over Respondent and the subject matter of the activities in the Statement of Charges and  
15 herein;  
16

17                   3.2 Respondent is fully informed of her due process right to a hearing and  
18 appeal, and she hereby waives her right to a hearing and any and all administrative and  
19 judicial appeal and review of the issues raised in this matter, or of the resolution reached  
20 herein;  
21

22                   3.3 Respondent is indefinitely prohibited from the date of this Consent Order  
23 from participating in any capacity in the conduct of the affairs of any depository  
24 institution, trust company, bank holding company, thrift holding company, or financial  
25 holding company, including but not limited to: (1) any financial capacity, whether active  
26 or passive, or (2) as an officer, director, trustee, principal, employee, or contractor.

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4.0 This Consent Order utilizes the below definitions.

4.1 "Bank holding company" means any parent company of a federally chartered, state-chartered, or alien bank, whether or not registered with the Board of Governors of the Federal Reserve System ("Federal Reserve Board") and whether or not subject to the Bank Holding Company Act.

4.2 "Depository institution" means any depository institution, regardless of whether its deposits are federally insured, including without limitation, any national banking association ("national bank") under the National Bank Act, or a successor statute; federal savings and loan association, federal savings association, or federal savings bank under the Home Owners Loan Act, or its successor statute; federal credit union under the Federal Credit Union Act; state commercial bank; state mutual or stock savings bank; state savings association; state credit union; state corporate credit union; industrial loan bank or industrial loan company, with authority to hold deposits.

4.3 "Financial holding company" means any company authorized by the Gramm-Leach-Bliley Act of 1999, or successor statute, to be the holding company of a depository institution.

4.4 "Thrift holding company" means the holding company of a mutual or stock savings bank, a savings and loan association, or a savings association.

4.5 "Trust company" means any federal trust company, state trust company, or the holding company of any such trust company.

5.0 The Department does not represent or have the consent of any person or entity not a party to this Consent Order to take any action concerning their personal legal rights.

1           6.0    This Consent Order does not limit any private rights or remedies against  
2 Respondent, the liability of Respondent, or defenses of Respondent to such claims.

3           7.0    Respondent stipulates and consents to payment to the [REDACTED] Trust  
4 (“Trust”) of all of the monies that she received from the Trust as outlined in the Statement of  
5 Charges, which totals \$171,775.05.

6           7.1    Respondent agrees that \$92,973.56 currently frozen in Account [REDACTED] at  
7 [REDACTED] Credit Union, located at [REDACTED], WA [REDACTED] will be  
8 immediately returned to the Trust. Respondent will send a letter to [REDACTED] Credit Union  
9 directing them to release the funds to the Trust.  
10

11           7.2.   Respondent shall pay the Trust \$78,801.49 in accordance with the terms of  
12 a Promissory Note executed by the Respondent and in favor of the Trust. This Promissory  
13 Note is attached to this Consent Order as Exhibit B and incorporated herein by reference.

14           8.0    Respondent understands that an action in bankruptcy filed by Respondent or any  
15 bankruptcy proceeding in which the Respondent is a party shall not affect the non-monetary  
16 terms of this Consent Order, including but not limited to, the prohibition from participation in the  
17 financial industry.  
18

19           9.0    Respondent acknowledges and understands that failure to abide by the terms  
20 and conditions of this Consent Order may result in further legal action by the Director, and that  
21 in the event of such legal action, Respondent will be responsible to the Director both for  
22 reimbursement of costs incurred in successfully pursuing such legal action against Respondent,  
23 and for attorneys’ fees.  
24

25           10.0   Respondent acknowledges that she has voluntarily entered into this Consent  
26 Order, which is effective when signed by the Director of Banks. Respondent has, with her

1 attorney, read this Consent Order in its entirety, and stipulates that she fully understands his rights  
2 waived and the terms of the Consent Order, and agrees to all of the same.

3 **RESPONDENT:**

4 [Redacted]  
5 Robyn McLean

8-29-14  
Date

6 [Redacted]  
7 Michael Johns, WSBA No. 22054  
8 Attorney for Respondent

9/5/14  
Date

9  
10 **DO NOT WRITE BELOW THIS LINE**

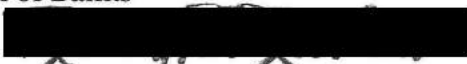
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THIS ORDER ENTERED THIS 5<sup>th</sup> DAY OF September, 2014.

WASHINGTON STATE DEPARTMENT  
OF FINANCIAL INSTITUTIONS

Division of Banks

By:

  
Richard M. Riccobono  
Director, Division of Banks

Presented by:

  
\_\_\_\_\_  
SUSIE GILES-KLEIN  
Assistant Attorney General  
for Department of Financial  
Institutions, Division of Banks

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**STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
DIVISION OF BANKS**

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IN THE MATTER OF:

) DOB No. 2014-01

ROBYN MCLEAN,  
Respondent.

) **NOTICE OF IMMEDIATE  
SUSPENSION, STATEMENT OF  
CHARGES, NOTICE OF INTENT TO  
ENTER FINAL ORDER OF  
SUSPENSION, AND NOTICE OF  
OPPORTUNITY FOR HEARING**

THE STATE OF WASHINGTON TO: ROBYN MCLEAN

**STATEMENT OF CHARGES**

Pursuant to RCW 30.04.030, the Director of the Department of Financial Institutions of the State of Washington (Director) is responsible for the administration of Title 30 RCW, the Washington Commercial Bank Act (Bank Act). Based upon the facts available as of the date of this Statement of Charges, the Director, through his designee, Division of Banks Director Richard M. Riccobono, institutes this proceeding and finds as follows:

**I. FACTUAL ALLEGATIONS**

1.1. Respondent Robyn McLean (Respondent) was employed at [REDACTED] ("Bank") as a Bank Senior Vice President. She was terminated from the Bank on April 8, 2014.

1.2 The Division of Banks' examination of the condition of the Bank continues to date; and this Statement of Charges may be amended in the future based on subsequent facts revealed by the ongoing examination.

1.3 The Director of Banks has reasonable cause to believe that during a period from approximately November 27, 2012, through Respondent's termination on April 7, 2014, the Respondent violated the Bank Act while employed with the Bank, as follows:

1.3.1 Without the authority, knowledge, and/or approval of Bank management of the Bank, Respondent circumvented bank procedures in order to transfer funds from a Bank customer's account, the [REDACTED] Trust ("Trust"), into her own accounts, which were held at the Bank and at other financial institutions.

1.3.2 Without the authority, knowledge, and/or approval of Bank management of the Bank, Respondent served as a successor trustee for the Trust. Respondent did not disclose

1 this fiduciary relationship to the Bank, which is in violation of the Bank's Code of Ethics Policy  
2 ("Policy"). The Policy does not permit a Bank employee to serve as successor trustee for a  
3 Bank customer and is signed annually by all employees. Respondent has routinely signed the  
4 Policy.

5 1.3.3 On November 27, 2012, Respondent transferred \$30,000 from a certificate  
6 of deposit ("Bank CD 1") held in the name of the Trust into [REDACTED] Bank account. All of  
7 the funds were then transferred into Respondent's [REDACTED] private banking account.

8 1.3.4 On July 16, 2013, Respondent debited \$9,735 from a certificate of deposit  
9 ("Bank CD 2") held in the name of the Trust for the designated purpose of purchasing 500  
10 shares of Bank stock. The stock was never sold to [REDACTED]. A cashier's check, no. [REDACTED],  
11 was drafted payable to [REDACTED] Bank in the amount of \$9,735 and was signed by Respondent. The  
12 check was endorsed and deposited to a [REDACTED] Bank account number, which is believed as  
13 belonging to Respondent.

14 1.3.5 On August 26, 2013, Respondent debited \$9,750 from a certificate of  
15 deposit ("Bank CD 3") held in the name of the Trust for the designated purpose of purchasing  
16 500 shares of Bank stock. The stock was never sold to [REDACTED]. A cashier's check, no.  
17 [REDACTED] was drafted payable to [REDACTED] Bank in the amount of \$9,750 and was signed by  
18 Respondent. The check was cashed at [REDACTED] Bank, but was not endorsed, so it is unknown what  
19 account the funds were deposited into, if any.

20 1.3.6 On September 13, 2013, Respondent debited a total \$19,500 (through three  
21 separate transactions) held in the name of the Trust for the designated purpose of purchasing  
22 500 shares of Bank stock: Bank CD 1 was debited in the amount of \$11,000; Bank CD 2 was  
23 debited in the amount of \$4,500; and Bank CD 3 was debited in the amount of \$4,000. The  
24 stock was never sold to [REDACTED]. A cashier's check, no. [REDACTED], was drafted payable to [REDACTED]  
25 Bank in the amount of \$19,500, and was signed by Respondent. The check was endorsed and  
26 deposited to a [REDACTED] Bank account (the same account as Bank CD 2), which is believed as  
27 belonging to Respondent.

28 1.3.7 On March 19, 2014, Respondent closed and cashed out a certificate of  
deposit ("Bank CD 4") in the amount of approximately \$103,146.91. A cashier's check, no.  
[REDACTED] was drafted payable to [REDACTED] Credit Union in the amount of \$102,790.05, and was



1 signed by Respondent. Respondent did this by retrieving a blank cashier's check from behind  
2 the teller drawer and signing it herself; thereby processing the cashier's check without dual  
3 control, in violation of the Bank's policy. The closing transaction appeared on the Bank's non-  
4 posted item report because improper coding was used. When questioned by her assistant  
5 [REDACTED], Respondent told her to "make it go away."

6 1.3.8 On March 20, 2014, Respondent deposited the cashier's check in to the  
7 Respondent's account at [REDACTED] Credit Union. It is believed that she opened a new CD with the  
8 funds. [REDACTED] is not a signer on the account.

9 1.3.9 On March 21, 2014, Respondent obtained a "share draft" loan, which is  
10 pledged against the funds held in the new CD. Approximately \$55,000 in transfers and checks  
11 were written against this "share draft" loan. These transfers and checks were made payable to  
12 various financial institutions for the benefit of the Respondent.

13 1.3.10 Between March 21 and April 21, 2014, the following checks were written  
14 on or proceeds were paid from the share draft loan:

15 1.3.10.1 Transfer of funds to "Home Banking Loan [REDACTED]" in the amount  
16 of \$8,778.75 on March 21, 2014.

17 1.3.10.2 Check [REDACTED] written to [REDACTED] Bank [REDACTED] in the  
18 amount of \$11,500.00 on March 24, 2014.

19 1.3.10.3 Check [REDACTED] written to [REDACTED] Bank in the amount of \$4,250.00 on  
20 March 25, 2014.

21 1.3.10.4 Check [REDACTED] written to [REDACTED] in the amount of  
22 \$9,982.05 on March 25, 2014.

23 1.3.10.5 Check [REDACTED] written to [REDACTED] # [REDACTED] in the amount of \$12,000  
24 on March 24, 2014.

25 1.3.10.6 Check [REDACTED] written to [REDACTED] in the amount of \$7,317.24  
26 on March 25, 2014.

27 1.3.10.7 Withdrawal was made in the amount of \$782.88 on April 21,  
28 2014.

1.3.11 On April 18, 2014, \$27,750 of the \$55,000 was credited back to the [REDACTED]  
Credit Union Account.

1 1.3.12 On March 27, 2014, the Bank's Chief Financial Officer, [REDACTED],  
2 and Bank Security Officer, [REDACTED], reviewed the closing documents for the Bank CD 4  
3 and noticed [REDACTED] signature was irregular. [REDACTED] called [REDACTED] and  
4 questioned him about the transactions, and [REDACTED] indicated that he did not know about  
5 them.

6 1.3.13 On April 4, 2014, when asked why Respondent closed the Bank CD 4 and  
7 opened another CD at [REDACTED] Credit Union, Respondent represented that she was obtaining a  
8 better rate for [REDACTED]; however, it is believed that the new 60-month [REDACTED] Credit Union  
9 CD is only earning 1.50% and the previous 36-month Bank CD 4 was earning 1.64%. The  
10 Bank CD 4 was cashed out early and was due to mature on July 7, 2014. Additionally, the Bank  
11 CD was held in Trust, whereas the new CD is held in the Respondent's name.

12 1.3.14 As a result of the 7 separate CD transactions, the interests of Trust  
13 beneficiaries will be reduced by approximately \$172,000. Further, Respondent (1) concealed  
14 from Bank management documents and other records generated by the Bank's computer  
15 systems; (2) made fictitious and false statement affecting the Bank; and (3) made or caused to  
16 be made false entries in the books and records of the Bank.

## 17 **II. AUTHORITY TO IMPOSE SANCTIONS**

18 2.1 Pursuant to RCW 30.04.030, RCW 30.04.050, and RCW 30.12.040, the Director  
19 may issue and serve an employee of a bank with written notice of intent to prohibit the person  
20 from participating in the conduct of the affairs of the bank or any other depository institution,  
21 trust company, bank holding company, thrift holding company, or financial holding company  
22 doing business in the State of Washington, if:

23 2.1.1 Reasonable cause exists to believe that the person has committed a material  
24 violation of law, an unsafe and unsound practice, or an act or practice involving a breach of  
25 fiduciary duty, personal dishonesty, recklessness or incompetence; and

26 2.1.2 Either the financial institution has suffered, or is likely to suffer, substantial  
27 loss or other damage, or the interest of depositors or trust beneficiaries could be seriously  
28 prejudiced by reason of the violation or practice.

2.2 Pursuant to RCW 30.12.0401, the Director may, with reasonable cause to believe the  
above, issue written notice to any such person immediately suspending him or her from

1 participating in the conduct of affairs of a depository institution, trust company, bank holding  
2 company, thrift holding company, or financial holding company doing business in this state  
3 pending dismissal of disqualifying charges or the effective date of a final Order in this matter.

4 2.3 Pursuant to RCW 30.04.050(3), the Director may impose a penalty of up to \$10,000  
5 for each violation of the Bank Act.

### 6 III. GROUNDS FOR ENTRY OF ORDER

7 3.1 Based on the Factual Allegations set forth in Section I above, the Director has  
8 reasonable cause to believe Respondent Robyn McLean is in apparent violation of RCW  
9 30.12.040(1)(a):

10 3.1.1 Respondent committed unsafe and unsound practices in connection with  
11 the affairs of the Bank;

12 3.1.2 Respondent breached her fiduciary duty to the Bank and/or to the Trust  
13 and/or to [REDACTED]

14 3.1.3 Respondent committed acts and/or omissions of personal dishonesty;

15 3.1.4 Respondent misapplied, embezzled, and/or stole Trust funds held by the  
16 Bank;

17 3.1.5 Respondent executed a scheme to defraud Bank, or otherwise obtained  
18 funds under the custody or control of the Bank, by means of false or fraudulent pretenses,  
19 representations, and promises;

20 3.1.6 Respondent has committed material violations of the law, including but  
21 not limited to violations of 18 U.S.C. §656 and 18 U.S.C. §1344 as well as Washington law  
22 prohibiting fraud, embezzlement, theft, breach of fiduciary duty, and misapplication of trust  
23 funds; and

24 3.1.7 Respondent's acts, omissions and violations, if lacking fraudulent intent,  
25 were otherwise reckless or incompetent.

26 3.2 The Director has reasonable cause to believe that the Bank has suffered or may  
27 suffer substantial financial loss and/or reputational damage on account of Respondent's acts,  
28 omissions, or violations of law.

1           3.3 The Director has reasonable cause to believe that the interests of [REDACTED], the  
2 Trust, and the Trust beneficiaries were seriously prejudiced by reason of Respondent's acts,  
3 omissions, or violations of law.

4                                   **IV. NOTICE OF IMMEDIATE SUSPENSION**

5           4.1 Based upon the foregoing, and pursuant to RCW 30.12.0401, THE DIRECTOR has  
6 determined that it is necessary for the protection of banks and trust companies and the interests  
7 of depositors and trust beneficiaries of said banks and trust companies that Respondent be, and  
8 hereby is, immediately SUSPENDED from participation in any manner in the conduct of the  
9 affairs of any bank, trust company, or holding company.

10           4.2 This notice of immediate suspension is effective upon service, and unless the  
11 superior court of the county of its principal place of business issues a stay of the order, remains  
12 in effect and enforceable until: (1) The director dismisses the charges contained in the notice  
13 served to the person; or (2) The effective date of a final order for removal of the person under  
14 RCW 30.12.040.

15                                   **V. NOTICE OF INTENT TO ENTER FINAL ORDER OF SUSPENSION**

16           5.1 Based on the Sections I through III of this Statement of Charges, inclusive, and  
17 pursuant to RCW 30.04.050, RCW 30.12.040, and RCW 30.12.042, there is good and sufficient  
18 basis for the Director to enter an order upon hearing or waiver of same that:

19           5.1.1 Respondent Robyn McLean be prohibited from participation, in any  
20 manner, in the conduct of the affairs of any bank or any other depository institution, trust  
21 company, bank holding company, thrift holding company, or financial holding company doing  
22 business in the State of Washington indefinitely.

23           5.1.2 Respondent Robyn McLean pay a penalty in the amount of up to Ten  
24 Thousand Dollars (\$10,000.00) for each separate violation of law or act of material misconduct  
25 alleged in the Statement of Charges, or as may be otherwise awarded at a hearing on the  
26 Statement of Charges, but not in any amount less than Seventy Thousand Dollars (\$70,000).

27           5.2. THEREFORE, THE RESPONDENT, ROBYN MCLEAN, IS HEREBY  
28 NOTIFIED THAT IT IS THE DIRECTOR 'S INTENTION TO ISSUE AN ORDER:

          5.2.1 PROHIBITING THE RESPONDENT FROM PARTICIPATION IN THE  
CONDUCT OF AFFAIRS OF ANY DEPOSITORY INSTITUTION, TRUST COMPANY,

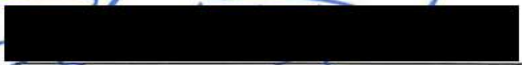
1 BANK HOLDING COMPANY, OR FINANCIAL HOLIDNG COMPANY DOING  
2 BUSINESS IN WASHINGTON STATE; AND

3 5.2.2 IMPOSING AGAINST RESPONDENT A PENALTY OF NOT LESS  
4 THAN SEVENTY THOUSAND DOLLARS (\$70,000), OR MORE, AS MAY BE  
5 DETERMINED PURSUANT TO A HEARING.

6 **VI. AUTHORITY AND PROCEDURE**

7 6.1 This Statement of Charges is entered pursuant to the provisions of the Bank Act and  
8 is subject to the provisions of chapter 34.05 RCW (The Administrative Procedure Act).  
9 Respondent Robyn McLean may make a written request for a hearing as set forth in the  
10 NOTICE OF OPPORTUNITY FOR HEARING accompanying this Statement of Charges.

11 Dated this 2<sup>ND</sup> day of JUNE, 2014.

12   
13 RICHARD M. RICCOBONO  
14 Director, Division of Banks  
15 Department of Financial Institutions  
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1 **NOTICE OF OPPORTUNITY FOR HEARING**

2 YOU ARE HEREBY NOTIFIED that a STATEMENT OF CHARGES has been filed  
3 by the Division of Banks (“Division”) of the Washington State Department of Financial  
4 Institutions (“Department”), a true and correct copy, of which, is attached and made a part  
5 hereof.

6 YOU ARE HEREBY NOTIFIED that pursuant to chapter 31.12 RCW, this notice is  
7 effective upon service and remains in effect and is enforceable until the director enters a final  
8 order of removal or, if applicable, until the director dismisses the charges contained in the  
9 notice.

10 YOU ARE HEREBY NOTIFIED that you have a right to a hearing on this matter.  
11 Pursuant to the Washington Commercial Bank Act, at RCW 30.12.042, your hearing is  
12 presently set for:

13                               Hearing Date:           June 18-19, 2014\*  
14                               Time:                               10:00 a.m.  
15                               Place:                             Department of Financial Institutions  
16   2033 6<sup>th</sup> Avenue  
17   Suite 1030  
18   Seattle, Washington 98121  
19                               Hearing Officer:           Scott Jarvis, Director\*\*

20 \*Pursuant to RCW 30.12.042(1), this date must not be the earlier of 10 days or later than 30  
21 days after the date of service, unless otherwise agreed upon by the Division of Bank and  
22 Respondent, or by a decision of the Washington Attorney General.

23 \*\*Another impartial hearing officer may be appointed by the Director to issue a Final Order in  
24 this matter.

25 YOU ARE HEREBY NOTIFIED that pursuant to the Washington Commercial Bank  
26 Act, at 30.12.042, you may at any time before the hearing and for good cause request an  
27 alternative date and time, which may be communicated to the Department by contacting:

28                               Ali Higgs  
                                  Chief of Regulatory Affairs  
                                  PO Box 41200  
                                  Olympia, WA 98504  
                                  -or-  
                                  (360) 902-8704

You may also at any time file a response to the Statement of Charges. Service of this response  
is deemed complete upon deposit in the U.S. mail, prepaid.

1 YOU ARE HEREBY NOTIFIED that at the hearing you may appear personally and by  
2 counsel, if you desire. The hearing will be as informal as is practical within the requirements of  
3 the Administrative Procedure Act (see Chapter 34.05 RCW). The hearing will be recorded.  
4 The primary concern will be getting to the truth of the matter insofar as the statement of charges  
5 is concerned. Technical rules of evidence will not be binding at the hearing except for the rules  
6 of privilege recognized by law. You have the right to present evidence and witnesses on your  
7 own behalf, and to cross-examine those witnesses presented in support of the statement of  
8 charges. You may require the attendance of witnesses by subpoena. If you are limited English  
9 speaking or hearing impaired, you have the right to an interpreter appointed at no cost to you, as  
discussed below.

10 YOU ARE HEREBY NOTIFIED that if you or a witness for you is a person who,  
11 because of a non-English speaking cultural background, cannot readily speak or understand the  
12 English language, or if you or a witness for you is a person who, because of a hearing  
13 impairment or speech defect, cannot readily understand or communicate in spoken language,  
14 including persons who are deaf, deaf and blind, or hard of hearing, and you need an interpreter,  
15 then a qualified interpreter will be appointed at no cost to you or the witness. You may request  
16 the appointment of a qualified interpreter by indicating your request in writing to the hearing  
17 examiner.

18 YOU ARE HEREBY NOTIFIED that failure to appear personally, or by a duly  
19 authorized representative, will be deemed a default and will result in your loss of a right to a  
20 hearing on this matter. If you fail to appear, the Director may, in his or her discretion, issue a  
21 Final Order of Removal From or Prohibition from Participating or Engaging in Banking  
22 Activities in the State of Washington. Such Order will be effective at the expiration of ten (10)  
23 days after service upon you and will remain in effect until it is stayed, modified, terminated, or  
set aside by the director or a reviewing court.

24  
25 Dated this 2<sup>ND</sup> day of June, 2014.

26  
27   
28 RICHARD M. RICCOBONO  
Director, Division of Banks  
Department of Financial Institutions

PROMISSORY NOTE

SECTION I

FOR VALUE RECEIVED the Maker, Robyn McLean, promises to pay to the order of Beneficiary, the [REDACTED] Trust, the principal sum of SEVENTY-EIGHT THOUSAND EIGHT HUNDRED AND ONE AND 49/100 DOLLARS (\$78,801.49) with an interest rate of 1.64% per annum.

SECTION II

Maker shall pay Beneficiary monthly installments in the amount of SEVEN HUNDRED AND TWELVE AND 45/100 DOLLARS (\$712.45) for a period of one hundred and twenty (120) months. This amount includes principal and interest at a rate of 1.64% per annum. Payment shall be due on the 15<sup>th</sup> of every month, commencing September 15<sup>th</sup>, 2014, with the principal sum and all accrued interest due and payable in full on or before September 15<sup>th</sup>, 2024.

SECTION III

This Note shall, at the option of the Beneficiary, become immediately due and payable, without notice or demand, upon default of payment or failure to timely pay any amount as set forth in Section II. Upon default of payment, the Beneficiary may, at its election, accept payment of all amounts in arrears. In the event the Beneficiary shall institute any action for the enforcement of the collection of the monies due on this note, there shall be immediately due from the Maker, in addition to the unpaid principal and late charges, all costs and expenses of such action, including attorneys' fees and costs, whether or not a lawsuit is filed.

SECTION IV

This Note has been delivered to Beneficiary, and accepted by Beneficiary in the State of Washington. If a lawsuit is filed concerning the Note, Maker agrees upon Beneficiary's request to submit to the jurisdiction of the courts of Thurston County, the State of Washington. This Note shall be governed by and construed in accordance with the laws of the State of Washington.

[REDACTED]  
Robyn McLean (Maker)

9-2-14  
Date

SUBSCRIBED AND SWORN to before me this 2<sup>nd</sup> day of Sep, 2014.

[REDACTED]  
NOTARY PUBLIC in and for the  
State of wa  
residing at tacoma  
My commission expires 04-05-2017

