



# Federal Housing Finance Agency

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## FINAL SUSPENSION ORDER

The Federal Housing Finance Agency, as safety and soundness regulator of Fannie Mae, Freddie Mac, and the eleven Federal Home Loan Banks (the “regulated entities”), is issuing this Final Suspension Order (“Final Order”) pursuant to the following legal authorities:

1. Section 1313B of the Federal Housing Enterprises Financial Safety and Soundness Act of 1992 (Safety and Soundness Act) authorizes FHFA to establish standards for the regulated entities regarding prudential management of risks. FHFA is authorized to issue orders requiring the regulated entities to take any action that will best carry out the purposes of that section. *See* 12 U.S.C. 4513b(b)(2)(B)(iii).
2. Section 1319G of the Safety and Soundness Act authorizes FHFA to issue any orders necessary to ensure that the purposes of the Safety and Soundness Act are accomplished. *See* 12 U.S.C. 4526(a).
3. Section 1313 of the Safety and Soundness Act authorizes FHFA to exercise such incidental powers as may be necessary in the supervision and regulation of each regulated entity. *See* 12 U.S.C. 4513(a)(2).

Consistent with these authorities, FHFA has determined that any business relationship between Matthew J. Monheiser and a regulated entity would present excessive risk to the safety and soundness of the regulated entity.

This determination is based on the following findings:

1. Matthew J. Monheiser was an officer and an employee of First National Bank in Sidney, Nebraska, which became the Points West Community Bank, both of whose deposits were insured by the Federal Deposit Insurance Corporation.
2. On June 24, 2013, Matthew J. Monheiser was sentenced in the United States District Court for the District of Nebraska to 42 months of imprisonment, and five (5) years of supervised release for Bank Theft, Embezzlement, or Misapplication.
3. As described in the statement of Information filed in the United States District Court for the District of Nebraska on March 29, 2013, the conduct underlying the conviction listed above occurred in connection with a financial transaction.

With this Final Order, FHFA is directing each regulated entity to cease any business relationship with Matthew J. Monheiser for ten (10) years, beginning on June 7, 2017. This suspension extends to any individual, company, partnership or other group that FHFA determines to be an affiliate of Matthew J. Monheiser.

The Final Order's requirement for regulated entities to cease any business relationship with Matthew J. Monheiser does not apply to the existing or future purchase, sale, modification, foreclosure alternative transaction, or other foreclosure-related transaction of a residential mortgage loan owned by a regulated entity, if Matthew J. Monheiser is the borrower of such residential mortgage loan and the transaction is for the borrower's own personal or household residence.

This Final Order is a final action of the Federal Housing Finance Agency.

  
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Alfred M. Pollard  
Suspending Official

  
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Date: