WHEREAS, the North Dakota Commissioner of Financial Institutions (hereinafter "Commissioner") takes notice that Bobbi Miller was recently an employee of Kirkwood Bank & Trust Co., a bank chartered by the North Dakota Department of Financial Institutions.

WHEREAS, the Commissioner has received notice that on September 14, 2018 and November 27, 2018, Bobbi Miller performed acts of commission or omission or practice which is a breach of trust or a breach of fiduciary duty.

WHEREAS, the Commissioner has determined that Bobbi Miller's employment or participation in the affairs of any bank, credit union, financial institution, or other entity licensed by the Department of Financial Institutions would jeopardize the interests of its depositors, shareholders, members, or creditors.

IT IS HEREBY ORDERED that Bobbie Miller be immediately suspended and is not eligible to be employed or otherwise participate in the affairs of any financial corporation, financial institution, credit union, or any other entity licensed by the North
Dakota Department of Financial Institutions while this Order is in effect, pursuant to North Dakota Century Code 6-01-04.1(5).

If you wish to contest this Order, a hearing must be requested in writing 20 business days of the date the Order is served pursuant to North Dakota Century Code Chapter 28-31. This Order is permanent upon failure to request a hearing within the above time frame.

Dated this 15th day of January, 2019.

Lise Kruse
I. Lise Kruse, Commissioner
North Dakota Department of Financial Institutions