

(2) IMPOSE AS A CONDITION FOR A LOAN ANY RESTRICTION ON OBTAINING CREDIT, PROPERTY, OR SERVICE FROM A COMPETITOR UNLESS THE RESTRICTION IS REASONABLY NECESSARY TO SECURE THE LOAN;

(3) IMPOSE AS A CONDITION FOR A SERVICE ANY RESTRICTION ON OBTAINING CREDIT, PROPERTY, OR SERVICE FROM A COMPETITOR; OR

(4) ENGAGE IN AN ACT OR PRACTICE THAT IS ANTICOMPETITIVE, UNFAIR, DECEPTIVE, OR INJURIOUS TO PUBLIC INTEREST.

(B) THE BANK COMMISSIONER MAY FURTHER DEFINE SPECIFIC ACTS OR PRACTICES THAT ARE ANTICOMPETITIVE, UNFAIR, DECEPTIVE, OR INJURIOUS TO THE PUBLIC INTEREST.

(C) A BANKING INSTITUTION AND ANY DIRECTOR, OFFICER, TRUSTEE, MANAGER, AGENT, OR EMPLOYEE OF A BANKING INSTITUTION WHO VIOLATES ANY PROVISION OF THIS SECTION IS GUILTY OF A MISDEMEANOR AND ON CONVICTION IS SUBJECT TO A FINE NOT EXCEEDING \$3,000 OR IMPRISONMENT NOT EXCEEDING 5 YEARS OR BOTH.

5-808.

(A) THE BANK COMMISSIONER MAY ORDER ANY BANKING INSTITUTION TO CEASE AND DESIST FROM:

(1) AN UNSAFE OR UNSOUND BANKING PRACTICE;

(2) A PRACTICE THAT IS INJURIOUS TO THE PUBLIC INTEREST; OR

(3) A VIOLATION OF A LAW, RULE, OR REGULATION THAT RELATES TO THE BANK COMMISSIONER'S SUPERVISION OF THE INSTITUTION.

(B) TO PROTECT DEPOSITORS, STOCKHOLDERS, OR THE PUBLIC, THE BANK COMMISSIONER MAY INCLUDE IN A CEASE AND DESIST ORDER A RESTRICTION ON THE WITHDRAWAL OF MONEY FROM ANY BANKING INSTITUTION.

(C) THE BANK COMMISSIONER MAY INCLUDE IN A CEASE AND DESIST ORDER A REQUIREMENT THAT THE OFFICERS OR DIRECTORS OF A BANKING INSTITUTION ACT AFFIRMATIVELY TO CORRECT ANY VIOLATION OR PRACTICE.

(D) (1) BEFORE A CEASE AND DESIST ORDER TAKES EFFECT, THE BANK COMMISSIONER SHALL GIVE THE BANKING INSTITUTION AN OPPORTUNITY FOR A HEARING.

(2) NOTICE OF THE HEARING SHALL BE GIVEN AND THE HEARING SHALL BE HELD IN ACCORDANCE WITH THE ADMINISTRATIVE PROCEDURE ACT.