

STATES OF MINNESOTA, IOWA AND SOUTH DAKOTA  
BEFORE THE ATTORNEYS GENERAL

In the Matter of  
First PREMIER Bank

**ASSURANCE OF VOLUNTARY COMPLIANCE/  
ASSURANCE OF DISCONTINUANCE**

**INTRODUCTION**

1. This Assurance of Voluntary Compliance or Assurance of Discontinuance (“Assurance”) is entered into by and between the Attorneys General for the States of Minnesota, Iowa and South Dakota (“Attorneys General” or “States”) and First PREMIER Bank (“First PREMIER”).

2. Mike Hatch, the Attorney General of the State of Minnesota (“Minnesota”), is authorized under Minn. Stat. chapter 8, including Minn. Stat. §§ 8.01, 8.31, 8.32 and under Minn. Stat. §§ 325F.67, and 325F.70 and has common law authority, including *parens patriae* authority, to enforce Minnesota law, including Minn. Stat. § 325F.69, subd. 1 and 325D.44, subd. 1 (2002). This Assurance of Discontinuance (“Assurance”) is entered into under Minn. Stat. § 8.31, subdivision 2b (2002).

3. Thomas J. Miller, the Attorney General of the State of Iowa (“Iowa”), is authorized under Iowa Code § 714.16 (4) - (7) (2003) to enforce the Iowa Consumer Fraud Act, Iowa Code § 714.16 (2003). This Assurance of Voluntary Compliance (“Assurance”) is entered into in resolution of a dispute arising under that Act.

4. Lawrence E. Long, the Attorney General of the State of South Dakota (“South Dakota”), is authorized under SDCL chs. 37-23 and 37-24 to enforce the South Dakota