

UNITED STATES OF AMERICA  
before the  
SECURITIES AND EXCHANGE COMMISSION

SECURITIES EXCHANGE ACT OF 1934  
Release No. 72235 / May 23, 2014

Admin. Proc. File No. 3-15813

In the Matter of

IDEAL FINANCIAL SOLUTIONS, INC., and  
1ST PACIFIC BANCORP

NOTICE THAT INITIAL DECISION HAS BECOME FINAL

The time for filing a petition for review of the initial decision in this proceeding has expired. No such petition has been filed by Ideal Financial Solutions, Inc., or 1<sup>st</sup> Pacific Bancorp and the Commission has not chosen to review the decision on its own initiative.

Accordingly, notice is hereby given, pursuant to Rule 360(d) of the Commission's Rules of Practice,<sup>1</sup> that the initial decision of the administrative law judge<sup>2</sup> has become the final decision of the Commission with respect to Ideal Financial Solutions, Inc., and 1<sup>st</sup> Pacific Bancorp. The order contained in that decision is hereby declared effective. The initial decision ordered that, pursuant to Section 12(j) of the Securities Exchange Act of 1934, the registration of the registered securities of Ideal Financial Solutions, Inc., and 1<sup>st</sup> Pacific Bancorp is revoked.

For the Commission, by the Office of the General Counsel, pursuant to delegated authority.

Jill M. Peterson  
Assistant Secretary

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<sup>1</sup> 17 C.F.R § 201.360(d).

<sup>2</sup> *Ideal Fin. Solutions, Inc., and 1<sup>st</sup> Pac. Bancorp.*, Initial Decision Rel. No. 586 (Apr. 11, 2014), 108 SEC Docket 13, 2014 WL 1399562. The stock symbols and Central Index Key numbers are: IFSL and 1302849 for Ideal Financial Solutions, Inc.; and FPBN and 1380712 for 1<sup>st</sup> Pacific Bancorp.