FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of Dale L. Lounsbury, an institution-affiliated party of The Bank of Commerce Ammon, Idaho (Insured State Nonmember Bank) Respondent's NMLS UI# 477254	)))))))))))))))	ORDER OF PROHIBITION FROM FURTHER PARTICIPATION FDIC-22-0059e

Dale L. Lounsbury (Respondent) was advised of the right to receive a Notice of Intention to Prohibit from Further Participation (Notice) detailing Respondent's unsafe or unsound banking practices and breaches of fiduciary duties for which an Order of Prohibition from Further Participation (Prohibition Order) may be issued under 12 U.S.C. § 1818(e).

Respondent was further advised of the right to a hearing on the Notice under 12 U.S.C. § 1818(e) and 12 C.F.R. Part 308, subparts A & B. Respondent waived certain rights under those provisions on February 24, 2023, and consented to the issuance of the Prohibition Order by entering into a Stipulation and Consent to the Issuance of an Order of Prohibition from Further Participation (Consent Agreement) with a representative of the Federal Deposit Insurance Corporation's (FDIC) Legal Division.

The FDIC determined and Respondent neither admits nor denies the following:

1. Between May and August of 2020, while serving as a Vice President, Branch Manager, and Loan Officer at The Bank of Commerce, Ammon, Idaho (Bank), Respondent embezzled $90,000 from the Bank.

2. As described in paragraph 1, Respondent engaged in unsafe or unsound practices in connection with the Bank and breached his fiduciary duties owed to the Bank.

3. Respondent's practices and breaches caused the Bank to suffer financial loss, and Respondent received financial gain.

4. Respondent's practices and breaches involved personal dishonesty.

The FDIC accepts the Consent Agreement and issues the following:

ORDER OF PROHIBITION FROM FURTHER PARTICIPATION

5. Dale L. Lounsbury is prohibited from:

a.participating in any manner in the conduct of the affairs of any financial institution or organization listed in 12 U.S.C. § 1818(e)(7)(A);

b.soliciting, procuring, transferring, attempting to transfer, voting, or attempting to vote any proxy, consent, or authorization with respect to any voting rights in any financial institution enumerated in 12 U.S.C. § 1818(e)(7)(A);

c.violating any voting agreement previously approved by the appropriate Federal banking agency; and

d.voting for a director or serving or acting as an institution-affiliated party.

6. The Prohibition Order is effective upon issuance and will remain effective and enforceable until the FDIC, and any "appropriate Federal financial institutions regulatory agency," defined at 12 U.S.C. § 1818(e)(7)(D), decide in writing to modify, terminate, suspend, or set aside the Order under 12 U.S.C. § 1818(e)(7)(B).

7. The Prohibition Order is enforceable under 12 U.S.C. § 1818(i), and any violation of

the Prohibition Order may result in additional penalties under 12 U.S.C. § 1818(j).

8. The Prohibition Order does not waive any right, power, or authority of the United States; federal, state, or local agencies; or the FDIC as Receiver.

Issued under delegated authority.

Dated: July 11, 2023.

/s/
Patricia A. Colohan
Associate Director
Division of Risk Management Supervision