FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of Nigar Scott, an institution-affiliated party of SunTrust Bank n.k.a. Truist Bank Charlotte, North Carolina (Insured State Nonmember Bank) Respondent's NMLS UI# 1482381	)	ORDER OF PROHIBITION FROM FURTHER PARTICIPATION FDIC-24-0029e

Nigar Scott (Respondent) and Respondent's counsel were advised of the right to receive a Notice of Intention to Prohibit from Further Participation (Notice) detailing Respondent's violations of law and unsafe or unsound banking practices 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 July 7, 2024, 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 July 27, 2020 and August 13, 2020, Respondent used her position as Branch Leader at a Macon, Georgia branch of SunTrust Bank, now known as Truist Bank (the

Bank), to make two cash withdrawals totaling $16,000 from a Bank customer's account, without said customer's knowledge or consent, thereby converting the funds to Respondent's own use. Further, between August 14, 2020 and April 27, 2022, Respondent caused to be issued fourteen official checks totaling $909,000, drawn against the same account without said customer's knowledge or permission, all of which were deposited into an account controlled by Respondent, thereby converting the funds to her own use.

2. As described in paragraph 1, Respondent violated law and engaged in unsafe or unsound practices in connection with the Bank.

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

4. Respondent's violations and practices involved personal dishonesty and demonstrated Respondent's willful and continuing disregard for the safety or soundness of the Bank.

The FDIC accepts the Consent Agreement and issues the following:

ORDER OF PROHIBITION FROM FURTHER PARTICIPATION

5. Nigar Scott 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: December 5, 2024.

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