FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of	NOTICE OF INTENTION TO PROHIBIT FROM FURTHER PARTICIPATION, NOTICE OF CHARGES FOR AN ORDER FOR RESTITUTION, FINDINGS OF FACT AND CONCLUSIONS OF LAW, NOTICE OF HEARING, AND PRAYER FOR RELIEF
Danielle “Shanta” Solomon, an institution-affiliated party of	
Truist Bank Charlotte, North Carolina	
(Insured State Nonmember Bank)	FDIC-24-0100e FDIC-24-0101b
Respondent’s NMLS UI# NA	

The Federal Deposit Insurance Corporation (FDIC) determined that Danielle “Shanta” Solomon (Respondent), was a Personal Banker at Truist Bank, Charlotte, North Carolina (Bank), and an institution-affiliated party (IAP) of the Bank. Respondent, directly or indirectly, engaged in unsafe or unsound practices in connection with the Bank between January 27, 2020 and February 10, 2021 (Relevant Times). Respondent’s engagement in unsafe or unsound practices was part of a pattern of misconduct, caused the Bank to suffer financial loss, and resulted in Respondent’s receipt of financial gain. Respondent’s practices involved personal dishonesty and demonstrated Respondent’s willful and continuing disregard for the safety or soundness of the Bank.

NOTICE OF INTENTION TO PROHIBIT FROM FURTHER PARTICIPATION AND FOR RESTITUTION

The FDIC issues this Notice of Intention to Prohibit from Further Participation and

Findings of Fact and Conclusions of Law, Notice of Hearing, and Notice of Charges for an Order of Restitution (collectively, Notice) under 12 U.S.C. § 1818(e) and the FDIC Rules of Practice and Procedure, 12 C.F.R. Part 308, subparts A and B. This proceeding will determine whether an order should be issued against Respondent under 12 U.S.C. § 1818(e) to prohibit Respondent from further participation in the conduct of the affairs of the Bank and any other insured depository institution or organization listed in 12 U.S.C. § 1818(e)(7)(A) without the prior written approval of the FDIC and other appropriate Federal financial institutions regulatory agency. This proceeding will further determine whether an order for restitution should be entered against Respondent in the amount of $352,450 pursuant to 12 U.S.C. § 1818(b).

FINDINGS OF FACT AND CONCLUSIONS OF LAW

The FDIC makes the following allegations against Respondent:

I. Jurisdiction

1. At all Relevant Times, the Bank was a corporation existing and doing business under the laws of the State of North Carolina with its principal place of business in Charlotte, North Carolina.

2. At all Relevant Times, the Bank was an insured State nonmember bank, subject to 12 U.S.C. §§ 1811-1831aa, 12 C.F.R. Chapter III, and the laws of the State of North Carolina.

3. At all Relevant Times, Respondent was employed as a Personal Banker at the Bank, and continued to work in that capacity until she was terminated on February 26, 2021.

4. At all Relevant Times, Respondent was an "institution-affiliated party" of the Bank under 12 U.S.C. § 1813(u), and for purposes of 12 U.S.C. § 1818(e)(7), 1818(i) and 1818(j).

5. The FDIC has jurisdiction over the Bank, Respondent, and the subject matter of this

proceeding.

II. Respondent's Misconduct

6. As a Personal Banker, Respondent had direct access to customers and their Bank account profiles, including their age, account balances, transaction frequency, account numbers, and other information.

7. At all Relevant Times, Respondent had a unique user identification number (User ID) and employee identification number (Employee ID). The Bank's User ID and Employee ID systems identify transactions conducted by the holder of the identification numbers.

8. At all Relevant Times, an individual identified as "J.L." was a Bank customer and over the age of 80.

9. At all Relevant Times, an individual identified as "J.H." was a Bank customer and over the age of 80.

10. At all Relevant Times, Respondent was married to Jesse Solomon.

A. J.H. Unauthorized Transactions

11. On February 8, 2021, and February 10, 2021, two ACH debits totaling $21,618.31 were initiated from the account of J.H. (#########5340) to pay a credit card balance owed by Jesse Solomon to Citibank, New York, New York (Citibank), without J.H.'s knowledge or authorization.

12. On February 26, 2021, the Bank interviewed Respondent to discuss these ACH transactions.

13. In this interview, Respondent admitted to initiating the ACH transactions from the account of J.H. to pay her husband's Citibank card.

14. Respondent further admitted to the Bank that she had violated Bank policies and

procedures by transferring funds from a customer's account to pay her husband's Citibank card.

15. On February 26, 2021, Respondent provided a written statement claiming she had assisted with J.H.'s accounts in the branch and developed a relationship with him after learning that he was lonely.

16. Respondent's statement further admitted that she accessed J.H.'s online banking accounts without his knowledge.

17. Respondent's statement also admitted to using J.H.'s routing and account numbers to transfer funds to pay her husband's credit card, and claimed that she discussed the prospective payments with J.H. but did not confirm the amount of funds being transferred with him.

18. The Bank reimbursed J.H. $21,618.31 for the ACH transactions undertaken by Respondent.

19. The Bank terminated Respondent's employment on February 26, 2021.

20. Following Respondent's termination, the Bank's investigation found additional suspicious transactions involving an account of J.H.

21. On February 10, 2021, a wire of $230,000 was initiated from the account of J.H. (#########5340) without J.H.'s knowledge or authorization, naming Stacey M. Butterfield at the Polk County Clerk of Courts as the recipient.

22. The February 10, 2021, wire was used to fund a bidding account for back tax properties in the name of Jesse Solomon in Polk County, Florida.

23. Jesse Solomon requested a refund from the bidding account for the full amount of funds transferred. As a result, $230,000 of funds originating from the account of J.H. were refunded from the bidding account to Respondent's husband, Jesse Solomon.

24. On or about March 1, 2021, J.H. spoke with a Retail Regional Executive at the Bank, and J.H. stated that he did not authorize the February 10, 2021 wire transfer and did not know what it was.

25. The Bank interviewed J.H. on or about March 2, 2021. During the interview, J.H. denied knowing Respondent or authorizing any of the transactions.

26. Following an investigation of the transactions, the Bank concluded that Respondent wired $230,000 from the account of J.H. without his knowledge or authorization. As a result, the Bank reimbursed J.H. this amount.

27. In total, the Bank reimbursed J.H. $251,618.31 for the unauthorized transactions on his account conducted by Respondent.

28. Following her termination, Respondent continued to attempt to access and manipulate J.H.'s bank accounts and funds.

29. On March 12, 2021, Respondent deposited $21,618.31 into J.H.'s account (#########5340).

30. On April 7, 2021, a check deposit of $232,548.36 was attempted from J.H.'s own Merrill Lynch account into J.H.'s account (#########9673) at the Haines City branch of the Bank.

31. J.H. historically conducted all his business at the Bank's Lake Wales Branch location and had never visited the Haines City branch.

32. The April 7, 2021, check was returned for insufficient funds and the transaction was not processed.

33. On or about April 26, 2021, J.H. visited the Lake Wales branch to ask about the returned Merrill Lynch check he received.

34. J.H. told the Bank that he did not write the April 7, 2021, check or authorize the deposit, and that he had no knowledge of the attempted transaction.

35. Following an investigation of the transactions, the Bank concluded J.H. was not the individual who presented the Merrill Lynch check to be deposited.

B. J.L. Unauthorized Transactions

36. Following Respondent's termination, the Bank's investigation also found additional unauthorized transfers in the account of a different elderly customer, J.L.

37. On January 23, 2020, Respondent used an email address associated with her company, Cleaning Done Right, to create an online banking profile for J.L. without his knowledge or authorization.

38. On January 27, 2020, a wire transfer of $108,000 was initiated from the account of J.L. (#########7735) to a pass-through account in the name of another customer (R.K.) without either customer's knowledge or authorization.

39. Wire transfer documents and Bank records reflect Respondent as the employee who performed the wire transfer, and her User ID is associated with the transaction.

40. Respondent opened a new Bank account for R.K. on January 27, 2020, to use as a pass-through for the wire transfer of the J.L. funds without R.K.'s knowledge or authorization.

41. Respondent's Bank User ID is associated with opening the new account for R.K.

42. On January 28, 2020, Respondent attempted a wire transfer of $107,960 from the account of R.K. (#########1714) with a wire transfer form naming "Jesse" as the intended recipient.

43. The wire attempt was rejected for failure to provide a full name, and the wire from

R.K. for $107,960 was reattempted with “Jesse Soloman” [sic] as the named recipient. This wire was successful, and the funds were sent to an E*TRADE Bank account belonging to Jesse Solomon.

44. Wire transfer documents and Bank records reflect Respondent as the employee who performed the wire transfer, and her User ID is associated with the transaction.

45. Respondent’s Employee ID is also associated with these wire transfers.

46. From June 8, 2020, to January 4, 2021, five ACH transactions totaling $14,450 were initiated from the account of J.L. (#########7735) to pay outstanding credit card balances owed to Citibank with an ACH payee name listed as Jesse R. Solomon.

47. These ACH transactions were performed without J.L.’s knowledge or authorization.

48. Following an investigation of the transactions, the Bank concluded that Respondent transferred $122,450 from the account of J.L. without his knowledge or authorization, and reimbursed J.L. for the same amount.

49. Respondent’s actions involving the accounts of J.H. and J.L. and related unauthorized transfers violated the Bank’s Code of Ethics, policies and procedures, and acceptable banking standards.

50. The Bank’s reimbursements to J.H. and J.L. for the unauthorized transfers resulted in a loss to the Bank in the amount of $374,068.31.

III. Conclusions of Law

51. Based on the misconduct described above, Respondent engaged and participated in unsafe or unsound practices in connection with the Bank under 12 U.S.C. § 1818(e).

52. Respondent’s practices described above resulted in a financial loss to the Bank

under 12 U.S.C. § 1818(e).

53. Respondent's unsafe or unsound practices described above resulted in Respondent's financial gain under 12 U.S.C. § 1818(e).

54. Respondent's unsafe or unsound practices described above demonstrate Respondent's personal dishonesty under 12 U.S.C. § 1818(e).

55. Respondent's unsafe or unsound practices described above demonstrate Respondent's willful or continuing disregard for the safety and soundness of the Bank under 12 U.S.C. § 1818(e).

56. Respondent was unjustly enriched through this misconduct under 12 U.S.C. § 1818(b)(6).

NOTICE OF HEARING

Respondent must file an Answer to object to the Notice within 20 days from the date of service under 12 C.F.R. § 308.19. Respondent may file one document containing both the Answer to the Notice and a request for hearing on the Order to Pay. The hearing will be held before an Administrative Law Judge (ALJ) assigned by Office of Financial Institution Adjudication (OFIA) under 5 U.S.C. § 3105. The hearing on the Notice will begin on a date set by the ALJ in Charlotte, North Carolina, or in another location set by the ALJ. The hearing will be public and conducted in accordance with 12 U.S.C. §§ 1811-1831aa, the Administrative Procedure Act, 5 U.S.C. §§ 551-559, and 12 C.F.R. Part 308, subparts A and B.

An original and one copy of all papers filed in this proceeding must be served upon OFIA, 3501 N. Fairfax Drive, Suite VS-D8116, Arlington, VA 22226-3500, in the manner specified at 12

C.F.R. § 308.10. Also, copies of all papers filed in this proceeding must be served upon the following: FDIC Administrative Officer, 550 17th Street, N.W., Washington, D.C. 20429; Seth P. Rosebrock, Assistant General Counsel, and Frank C. Salamone, Senior Counsel, Enforcement Section, Legal Division, FDIC, 550 17th Street, N.W., Washington, D. C. 20429; and Regional Counsel Patrice Walker, FDIC, Atlanta Regional Office, Ten 10th Street, Suite 900, Atlanta, Georgia 30309. Respondent is encouraged to file any subsequent documents electronically with OFIA at ofia@fdic.gov.

PRAYER FOR RELIEF

The FDIC prays that an Order of Prohibition under 12 U.S.C. § 1818(e) be issued against DANIELLE SOLOMON. The FDIC further prays that an Order of Restitution under 12 U.S.C. § 1818(b) be issued against DANIELLE SOLOMON, ordering her to pay restitution to the Bank in the sum of $352,450, the balance of loss to the Bank after credit for partial repayment.

Issued under delegated authority.

/s/ Date: 12/16/2024
Doreen R. Eberley
Director
Division of Risk Management Supervision