FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of Gianni Torres, an institution-affiliated party of Truist Bank Charotte, North Carolina (Insured State Nonmember Bank) Respondent's NMLS UI# NA	ORDER OF PROHIBITION FROM FURTHER PARTICIPATION FDIC-25-0008e

Gianni Torres (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 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 and Respondent's counsel were 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 14, 2025, 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 June 10, 2020 and July 28, 2020, while employed as a SunTrust Online Phone Representative (STOLI Representative) at SunTrust Bank, now known as Truist Bank,

Charlotte, North Carolina (Bank) and continuing through August 12, 2020, Respondent misappropriated customer funds. Specifically, Respondent used customer personal and financial information to create online banking profiles connected to customers' accounts and then used her access to the online banking profiles to make unauthorized Zelle transfers to bank accounts owned or for the benefit of Respondent and Respondent's related interests. Respondent used fictitious names as payees on the Zelle transfers to conceal her financial benefit.

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

3. Respondent's practices caused the Bank to suffer financial loss or other damage, and Respondent received financial gain or other benefit.

4. Respondent's 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. Gianni Torres 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 on May 16, 2025.

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