FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of Kiara D. Atkins, an institution-affiliated party of Truist Bank Charlotte, North Carolina (Insured State Nonmember Bank) Respondent's NMLS UI# 1719765	)))))))))))))	ORDER OF PROHIBITION FROM FURTHER PARTICIPATION FDIC-25-0082e

Kiara D. Atkins (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 and violations of law 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 June 24, 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 July 23, 2020 and July 27, 2020, while employed as a Community Branch Banker at BB&T, now known as Truist Bank in Charlotte, North Carolina (Bank),

Respondent misrepresented material information in her application for a Paycheck Protection Program (PPP) loan under the Coronavirus Aid, Relief, and Economic Security Act, including that Respondent was an eligible self-employed individual, earned a monthly income, and that the PPP funds would be used for payroll. Respondent submitted the PPP application to an insured depository institution, which made a PPP loan to the Respondent based on such misrepresentations. Respondent then used the PPP loan funds for impermissible purposes and to financially enrich the Respondent.

2. As described in paragraph 1, Respondent violated laws and engaged in unsafe or unsound practices with respect to any insured depository institution.

3. Respondent's violations and practices resulted in financial gain or benefit to the Respondent.

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

The FDIC accepts the Consent Agreement and issues the following:

ORDER OF PROHIBITION FROM FURTHER PARTICIPATION

5. Kiara D. Atkins is prohibited from:

a. participating in any manner in the conduct of the affairs of any insured depository 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 insured depository 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 22, 2025

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