

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of	)	
	)	
Deborah Joseph-Davis, an institution-affiliated party of	)	ORDER OF PROHIBITION FROM FURTHER PARTICIPATION
Truist Bank	)	
Charlotte, North Carolina	)	FDIC-25-0109e
(Insured State Nonmember Bank)	)	
Respondent's NMLS UI: N/A	)	
	)	
	)	
	)	

Deborah Joseph-Davis (Respondent) was advised of the right to receive a Notice of Intention to Prohibit from Further Participation (Notice) detailing Respondent's violations of law or regulation 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 August 1, 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 August 11, 2020 and December 31, 2020, while employed as a Teller Coordinator 2 at Truist Bank in Charlotte, North Carolina, Respondent misrepresented

information in her application for an Economic Injury Disaster Loan (EIDL) under the Coronavirus Aid, Relief, and Economic Security Act, including that Respondent's company was an eligible recipient, had \$867,180 in gross revenue in 2019, and that the EIDL funds were necessary for the continuation of business activities occurring before the onset of the COVID-19 pandemic. Respondent submitted the EIDL application to the Small Business Administration, which made an EIDL loan to the Respondent's business based on such misrepresentations. Respondent then used the EIDL loan funds to financially enrich the Respondent.

2. As described in paragraph 1, Respondent violated any law or regulation.
3. Respondent's violations resulted in financial gain or benefit to the Respondent.
4. Respondent's violations involved personal dishonesty.

The FDIC accepts the Consent Agreement and issues the following:

ORDER OF PROHIBITION FROM FURTHER PARTICIPATION

5. Deborah Joseph-Davis 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: October 8, 2025.

/s/

Sandra Macias
Acting Associate Director
Division of Risk Management Supervision