

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of)	
)	
Ilenis Zapata, an institution-affiliated party of)	ORDER OF PROHIBITION FROM
)	FURTHER PARTICIPATION
The Fountain Trust Company)	
Covington, Indiana)	FDIC-25-0051g
(Insured State Nonmember Bank))	
)	
Respondent's NMLS UI# N/A)	

Ilenis Zapata (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 laws for which an Order of Prohibition from Further Participation (Prohibition Order) shall be issued under 12 U.S.C. § 1818(g).

Respondent and Respondent's counsel were further advised of the right to a hearing on the Notice under 12 U.S.C. § 1818(g) and 12 C.F.R. Part 308, subpart N. Respondent waived certain rights under those provisions on October 16, 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 the following:

1. Respondent was an employee of The Fountain Trust Company, Covington, Indiana (Bank) from November 9, 2012, until her termination on May 17, 2024. While she was a teller at the Bank, Respondent laundered drug proceeds through the Bank's vault by exchanging low denomination drug proceeds for larger denomination bills in the approximate amount of \$1,612,000.

2. On September 15, 2025, Respondent pleaded guilty to count seven of the Superseding Indictment which charged the Respondent with money laundering conspiracy, in violation of 18 U.S.C. § 1956 in *United States v. Ilenis Zapata*, Case No. 23 CR 426-17 (N.D. Ill.).

3. As described in paragraphs 1 and 2, Respondent violated 18 U.S.C. § 1956. The FDIC accepts the Consent Agreement and issues the following:

ORDER OF PROHIBITION FROM FURTHER PARTICIPATION

4. Ilenis Zapata is prohibited from 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).

5. 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.

6. 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).

7. 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: January 23, 2026.

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