

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

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| In the Matter of |) | |
| |) | |
| Brandon J. Zanotti, an institution-affiliated party |) | |
| of |) | |
| |) | ORDER TO PAY |
| Farmers State Bank of Alto Pass |) | |
| Alto Pass, Illinois |) | FDIC-25-0080k |
| |) | |
| (Insured State Nonmember Bank) |) | |
| |) | |
| Respondent's NMLS UI: N/A |) | |
| |) | |

Brandon J. Zanotti (Respondent) was advised of the right to receive a Notice of Assessment (Notice) detailing Respondent's violations of law for which an Order to Pay a civil money penalty (Order to Pay) may be issued under 12 U.S.C. § 1818(i).

Respondent was further advised of the right to a hearing on the Notice under 12 U.S.C. § 1818(i), and 12 C.F.R. Part 308, subparts A & B. Respondent waived certain rights under those provisions on June 30, 2025, and consented to the issuance of an Order to Pay by entering into a Stipulation and Consent to the Issuance of an Order to Pay (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. From March through August 2022, while a Director of Farmers State Bank of Alto Pass, Alto Pass, Illinois, and as a member of an Illinois limited liability corporation (LLC), Respondent executed documents containing false information and material misrepresentations intended to induce SouthernTrust Bank, Marion, Illinois (Bank), to approve a loan for the purchase of real estate owned by Respondent's LLC. On May 15, 2024, in the United States District Court for the Southern District of Illinois, Respondent was adjudicated guilty of one

count of violating 18 U.S.C. § 1005 for making or causing false entries in the Bank records related to the loan.

2. As described in paragraph 1, Respondent violated 18 U.S.C. §1005.

After considering the civil money penalty (CMP) mitigating factors under 12 U.S.C. § 1818(i)(2)(G), the FDIC accepts the Consent Agreement and issues the following:

ORDER TO PAY

3. By reason of Respondent's actions listed in paragraph 1, a \$7,000 CMP is assessed against Brandon J. Zanotti under 12 U.S.C. § 1818(i)(2) and is effective upon issuance. Respondent must immediately pay the CMP to the Treasury of the United States.

4. Respondent may not seek or accept indemnification from any insured depository institution for the CMP assessed in this matter.

5. The Order to Pay is enforceable under 12 U.S.C. § 1818(i), and the FDIC will take action to collect the amount due if Respondent fails to make payment.

6. The Order to Pay 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