

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of	)	
	)	
Janieca L. Hancock,	)	
an institution-affiliated party of	)	ORDER OF PROHIBITION FROM
	)	FURTHER PARTICIPATION and
Mid-Missouri Bank	)	ORDER TO PAY
Springfield, Missouri	)	
	)	FDIC-25-0139e
Insured State Nonmember Bank	)	FDIC-25-0140k
	)	
Respondent's NMLS UI# N/A	)	
	)	

Janieca L. Hancock (Respondent) was advised of the right to receive a Notice of Intention to Prohibit from Further Participation, and a Notice of Assessment (collectively, Notices) detailing Respondent's violations of law and breaches of fiduciary duty for which an Order of Prohibition from Further Participation (Prohibition Order) and Order to Pay a civil money penalty (Order to Pay) (collectively, Orders) may be issued under 12 U.S.C. § 1818(e) and (i).

Respondent was further advised of the right to a hearing on the Notice under 12 U.S.C. § 1818(e) and (i) and 12 C.F.R. Part 308, subparts A & B. Respondent waived certain rights under those provisions on December 8, 2025, and consented to the issuance of the Orders by entering into a Stipulation and Consent to the Issuance of an Order of Prohibition from Further Participation and 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 2021 until 2024, while serving as a Community Bank President for Mid-Missouri Bank, Springfield, Missouri (Bank), Respondent executed unauthorized transactions

from Bank customers without their knowledge, misappropriated funds from Bank customer accounts, and used the proceeds to fund off-balance sheet loans to other Bank customers.

Respondent's actions did not result in personal gain.

2. As described in paragraph 1, Respondent violated the law and breached her fiduciary duty in connection with the Bank.

3. Respondent's violations and breaches were part of a pattern of misconduct and caused the Bank to suffer financial loss.

4. Respondent's violations and breaches involved personal dishonesty. and 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 OF PROHIBITION FROM FURTHER PARTICIPATION**

5. Janieca L. Hancock 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.

### **ORDER TO PAY**

9. By reason of Respondent’s actions listed in paragraph 1, a \$20,000 CMP is assessed against Janieca L. Hancock 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.

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

11. 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.

12. 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: March 5, 2026.

/s/  
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Nicholas F. Ties  
Acting Associate Director  
Division of Risk Management Supervision