

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of	)	
	)	
Brandon G. Emrick,	)	
an institution-affiliated party of	)	ORDER OF PROHIBITION FROM
	)	FURTHER PARTICIPATION AND
Truist Bank	)	ORDER FOR RESTITUTION
Charlotte, North Carolina	)	
	)	FDIC-24-0131e
(Insured State Nonmember Bank)	)	FDIC-24-0132b
	)	
Respondent's NMLS UI# N/A	)	
	)	

Brandon G. Emrick (Respondent) and Respondent's counsel were advised of the right to receive a Notice of Intention to Prohibit from Further Participation and of Intention to Seek Restitution (collectively, Notices) detailing Respondent's breaches of fiduciary duties and violations of laws for which an Order of Prohibition from Further Participation (Prohibition Order) and an Order for Restitution (Order for Restitution) (collectively, Orders) may be issued under 12 U.S.C. § 1818(e) and (b).

Respondent and Respondent's counsel were further advised of the right to a hearing on the Notices under 12 U.S.C. § 1818(e) and (b), and 12 C.F.R. Part 308, subparts A & B.

Respondent waived certain rights under those provisions on April 29, 2026, 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 an Order for Restitution (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 February 10, 2020 and August 13, 2021, while employed as Vice President and Real Estate Officer of Truist Bank, Charlotte, North Carolina (Bank), Respondent created false invoices and records and withheld material information from the Bank in connection with the sale and lease of real estate assets held in various trust accounts managed by the Respondent to financially benefit Respondent and his related interests upon the sale and lease of such real estate assets.

2. As described in paragraph 1, Respondent violated laws and breached fiduciary duties owed to the Bank.

3. Respondent's violations and breaches caused the Bank to suffer financial loss or damage, and Respondent received financial gain or benefit.

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

5. As described in paragraph 1, Respondent was unjustly enriched in connection with the violations of laws and Respondent should be required to make restitution to the Bank to correct or remedy the conditions resulting from such violations.

The FDIC accepts the Consent Agreement and issues the following:

**ORDER OF PROHIBITION FROM FURTHER PARTICIPATION**

6. Brandon Gene Emrick 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.

7. 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 Prohibition Order under 12 U.S.C. § 1818(e)(7)(B).

8. 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).

9. 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 FOR RESTITUTION**

10. The Respondent must pay restitution of \$236,072 to the Bank in the time and manner set forth in the Consent Agreement. In addition, the Respondent must provide the FDIC Regional Director of the Atlanta Regional Office with records and receipts demonstrating Respondent’s compliance with the payment terms described in the Consent Agreement.

11. The Respondent is prohibited from seeking or accepting indemnification from the Bank, or from any other insured depository institution, for the restitution paid under the terms of the Order for Restitution or any other expenses, including attorney fees and disbursements incurred by the Respondent, in connection with this matter.

12. The Order for Restitution is effective upon issuance by the FDIC.

13. The provisions of the Order for Restitution remain effective and enforceable

except to the extent that, and until such time as, any provisions of the Order for Restitution are modified, terminated, suspended, or set aside by the FDIC.

Issued under delegated authority.

Dated: May 15, 2026

/s/

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Sandra Macias  
Associate Director  
Division of Risk Management Supervision