

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of)	
)	
JASMINE EUBANKS,)	
an institution-affiliated party of)	ORDER OF PROHIBITION FROM
)	FURTHER PARTICIPATION
CITIZENS SAVINGS BANK AND TRUST)	
COMPANY)	FDIC-25-0141e
NASHVILLE, TENNESSEE)	
)	
(Insured State Nonmember Bank))	
)	
)	
Respondent's NMLS UI# N/A)	

JASMINE EUBANKS (Respondent) was advised of the right to receive a Notice of Intention to Prohibit from Further Participation (Notice) detailing Respondent's violations of law 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 March 13, 2026, 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. Respondent, as an Operations Specialist at Citizens Savings Bank and Trust Company (Bank), misappropriated funds from customer accounts without authorization.

Specifically, between March 2023 to July 2023, Respondent debited numerous customer accounts for the purported reason of making escrow payments, while in fact Respondent diverted the funds, totaling \$161,716, into five official checks which she later endorsed and deposited into an account that she owned.

2. As described in Paragraph 1, Respondent participated in violations of law in connection with the Bank.

3. As a result of her practices, Respondent received financial gain.

4. Respondent's practices involved personal dishonesty.

The FDIC accepts the Consent Agreement and issues the following:

**ORDER OF PROHIBITION
FROM FURTHER PARTICIPATION**

5. JASMINE EUBANKS 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 Prohibition 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 it 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: May 6, 2026.

/s/
Sandra Macias
Associate Director
Division of Risk Management Supervision