

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of)	
)	
Cynthia M. Renfro, an institution-affiliated party of)	ORDER OF PROHIBITION FROM FURTHER PARTICIPATION
)	
First State Bank of Brownsboro Brownsboro, Texas)	FDIC-25-0137e
)	
(Insured State Nonmember Bank))	
)	
Respondent's NMLS UI# N/A)	
)	
)	
)	

Cynthia M. Renfro (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 law for which an Order of Prohibition from Further Participation (Prohibition Order) may be issued under 12 U.S.C. § 1818(e).

Respondent and Respondent's counsel were 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 26, 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 a Personal Banker for First State Bank of Brownsboro, Brownsboro, Texas (Bank), misappropriated from the Bank approximately \$141,674.18 for

her benefit during a period between approximately September 14, 2021, and August 18, 2022. On November 10, 2025, Respondent pleaded guilty to one count of Theft of Property over \$30,000 and under \$150,000, as well as one count of Theft of Property over \$30,000 and under \$150,000 from an Elderly Person, in violation of Texas Penal Code §§ 31.03(e)(5) and 22.04, respectively, in relation to her conduct at the Bank.

2. As described in paragraph 1, Respondent violated the law.
3. Respondent's violations caused the Bank to suffer financial loss, and Respondent received financial gain.
4. Respondent's violations involved personal dishonesty and demonstrated Respondent's willful/continuing disregard for the safety or soundness of the Bank.

The FDIC accepts the Consent Agreement and issues the following:

ORDER OF PROHIBITION FROM FURTHER PARTICIPATION

5. Cynthia M. Renfro 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.

Issued under delegated authority.

/s/ Date: 5/11/2026

Sandra D. Macias
Associate Director
Division of Risk Management Supervision