

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of	)	
	)	
Sandra K. Campfield, an institution-affiliated party	)	
of	)	
	)	
Royal Bank	)	ORDER OF PROHIBITION FROM
Elroy, Wisconsin	)	FURTHER PARTICIPATION
	)	
(Insured State Nonmember Bank)	)	FDIC-25-0147e
	)	
Respondent's NMLS UI# N/A	)	
	)	

Sandra K. Campfield (Respondent) was advised of the right to receive a Notice of Intention to Prohibit from Further Participation (Notice) detailing Respondent's violations of laws 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 July 1, 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, between at least September 2022 and June 2024, as Retail Banking Manager of Royal Bank, Elroy, Wisconsin (Bank), forged signatures to misappropriate funds from Bank customer accounts and lines of credit. Respondent's actions were violations of law,

resulted in loss to the Bank and gain to Respondent, and demonstrated personal dishonesty and willful or continuing disregard for the safety and soundness of the Bank.

2. As described in paragraph 1, Respondent violated law in connection with the Bank.

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 or 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. Sandra K. Campfield 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.

Dated: August 24, 2026.

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