

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

_____)	
In the Matter of)	
ROMA D. THOMAS, JR.,)	ORDER OF PROHIBITION FROM
individually, and as an)	FURTHER PARTICIPATION
institution-affiliated party of)	AND ORDER TO PAY
_____)	
FIRST SOUTHERN BANK)	
PATTERSON, GEORGIA)	FDIC-13-071e
_____)	FDIC-13-0291k
(INSURED STATE NONMEMBER BANK))	
_____)	

ROMA D. THOMAS, JR. ("Respondent") has been advised of the right to receive a NOTICE OF INTENTION TO PROHIBIT FROM FURTHER PARTICIPATION AND NOTICE OF ASSESSMENT OF CIVIL MONEY PENALTY, FINDINGS OF FACT AND CONCLUSIONS OF LAW issued by the Federal Deposit Insurance Corporation ("FDIC") detailing the violations of law or regulation, unsafe or unsound banking practices, and/or breaches of fiduciary duty for which an ORDER OF PROHIBITION FROM FURTHER PARTICIPATION AND ORDER TO PAY ("ORDER") may issue, and has been further advised of the right to a hearing on the alleged charges under sections 8(e) and 8(i) of the Federal Deposit Insurance Act ("Act"), 12 U.S.C. §§ 1818(e) and 1818(i), and the FDIC's Rules of Practice and Procedure, 12 C.F.R. Part 308. Having waived those rights, Respondent entered 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 Legal Division of the FDIC, whereby solely for the purpose of this proceeding and without admitting or denying any violations of law or

with a representative of the Legal Division of the FDIC, whereby solely for the purpose of this proceeding and without admitting or denying any violations of law or regulations, unsafe or unsound banking practices, and/or breaches of fiduciary duty, Respondent consented to the issuance of an ORDER by the FDIC.

The FDIC considered the matter and determined it had reason to believe that:

(a) Respondent has engaged or participated in violations of law or regulations, unsafe or unsound banking practices, and/or breaches of fiduciary duty while an institution-affiliated party of FIRST SOUTHERN BANK, formerly The Patterson Bank, PATTERSON, GEORGIA ("Bank") and that Respondent's engagement or participation in unsafe or unsound banking practices was, at a minimum, reckless;

(b) by reason of such violations of law or regulation, unsafe or unsound banking practices, and/or breaches of fiduciary duty, the Bank has suffered financial loss or other damage and/or Respondent received financial gain or other benefit; and

(c) such violations of law or regulation, unsafe or unsound banking practices, and/or breaches of fiduciary duty involve personal dishonesty on the part of Respondent and/or demonstrate Respondent's willful or continuous disregard for the safety or soundness of the Bank.

The FDIC further determined that such violations of law or regulation, unsafe or unsound banking practices, and/or breaches of fiduciary duty demonstrate Respondent's unfitness to serve as a director, officer, person participating in the conduct of the affairs or as an institution-affiliated party of the Bank, any other insured depository institution, or any other agency or

engagement in unsafe or unsound banking practices, and/or breaches of fiduciary duty by Respondent, The FDIC, therefore, accepts the CONSENT AGREEMENT and issues the following:

ORDER

1. ROMA D. THOMAS, JR. is hereby, without the prior written approval of the FDIC and the appropriate Federal financial institution's regulatory agency, as that term is defined in section 8(e)(7)(D) of the Act, 12 U.S.C. § 1818(e)(7)(D), prohibited from:

(a) participating in any manner in the conduct of the affairs of any financial institution or organization enumerated in section 8(e)(7)(A) of the Act, 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 section 8(e)(7)(A) of the Act, 12 U.S.C. § 1818(e)(7)(A);

(c) violating any voting agreement previously approved by the appropriate Federal banking agency; or

(d) voting for a director, or serving or acting as an institution-affiliated party with respect to any financial institution enumerated in section 8(e)(7)(A) of the Act, 12 U.S.C. § 1818(e)(7)(A).

2. IT IS HEREBY FURTHER ORDERED that, by reason of the violations of law or regulation, unsafe or unsound banking practices, and/or breaches of fiduciary duty set forth in paragraph 3 of the CONSENT AGREEMENT, a civil money penalty in the amount of TEN THOUSAND DOLLARS (\$10,000) be, and hereby is assessed against Respondent and Respondent is ordered to pay the civil money penalty to the Treasury of the United States,

IT IS FURTHER ORDERED that Respondent is prohibited from seeking or accepting indemnification from any insured depository institution for the civil money penalty assessed and paid in this matter.

3. This ORDER will become effective upon its issuance by the FDIC. The provisions of this ORDER will remain effective and enforceable except to the extent that, and until such time as, any provision of this ORDER shall have been modified, terminated, suspended, or set aside by the FDIC.

Pursuant to delegated authority.

Dated this 14th day of August, 2014.

/s/

Christopher J. Newbury
Associate Director
Division of Risk Management Supervision
Federal Deposit Insurance Corporation