

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

_____)	
In the Matter of)	ORDER GRANTING PERMISSION TO FILE
)	APPLICATION AND APPROVING
PATRICIA ANNE BLAIR FRANCO,)	APPLICATION FOR CONSENT TO
)	PARTICIPATE IN THE CONDUCT OF THE
Application for Consent to Participate in)	AFFAIRS OF ANY INSURED DEPOSITORY
the Conduct of the Affairs of Any Insured)	INSTITUTION
Depository Institution)	
_____)	FDIC-15-0120L

The Federal Deposit Insurance Corporation ("FDIC") has fully considered all the facts and information relating to the application filed pursuant to Section 19 of the Federal Deposit Insurance Act, 12 U.S.C. § 1829 ("Section 19"), by Patricia Anne Blair Franco, ("Applicant"), individually, for a waiver of the requirement that an insured depository institution file this Section 19 application and for consent to participate directly or indirectly in the conduct of the affairs of any insured depository institution. The FDIC determines that Applicant's request for a waiver should be granted and that Applicant's Section 19 application to participate in the conduct of the affairs of any insured depository institution should be approved based upon the following:

1. On January 11, 1979, Applicant pleaded guilty to and was convicted on one count of negotiating a worthless negotiable instrument in violation of Code of Alabama § 13A-9-13.1 (1975).

2. On January 11, 1979, Applicant pleaded guilty to and was convicted of a separate single count of negotiating a worthless negotiable instrument in violation of Code of Alabama § 13A-9-13.1 (1975).

3. The FDIC notes that over 36 years have elapsed since the convictions for the offenses, and the Applicant has had no further convictions or program entries subject to Section 19.

4. The FDIC finds that Applicant has demonstrated satisfactory evidence of rehabilitation.

5. The FDIC finds that Applicant has demonstrated substantial good cause for waiving the requirement that an insured depository institution file a Section 19 application on her behalf and further finds that this requirement should be waived.

6. The FDIC finds that Applicant's participation directly or indirectly in the conduct of the affairs of any insured depository institution, in any position, would not pose a threat to the safety or soundness of any insured depository institution or the interests of depositors, nor would such participation threaten to impair public confidence in any insured depository institution.

ORDER

Accordingly, it is ORDERED that Patricia Anne Blair Franco is permitted to file her Section 19 application on her own behalf and that this Section 19 application to participate directly or indirectly in the conduct of the affairs of any insured depository institution is APPROVED, provided that prior to participating in the affairs of an insured depository institution, Applicant must supply that insured depository institution with a copy of this ORDER GRANTING PERMISSION TO FILE APPLICATION AND APPROVING APPLICATION FOR CONSENT TO PARTICIPATE IN THE CONDUCT OF THE AFFAIRS OF ANY

INSURED DEPOSITORY INSTITUTION, and provided that Applicant must be covered by a fidelity bond to the same extent as others with a similar position at that insured depository institution.

This consent applies only to the offenses described in paragraphs 1 and 2 above.

Dated this 21st day of May, 2015.

/s/

Christopher J. Newbury
Associate Director
Division of Risk Management Supervision