FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of ROBERT MICHAEL BREWER, Individually, and as an institution-affiliated party of BANK OF MINGO WILLIAMSON, WEST VIRGINIA (Insured State Nonmember Bank)	)))))))))))))	ORDER OF PROHIBITION FROM FURTHER PARTICIPATION FDIC-15-0284e

ROBERT MICHAEL BREWER ("Respondent") has received a NOTICE OF PROHIBITION FROM FURTHER PARTICIPATION 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 (the "ORDER") may issue, and has been 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 REMOVAL FROM OFFICE AND PROHIBITION FROM FURTHER PARTICIPATION ("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 regulation, unsafe or unsound banking practices and/or breaches of fiduciary duty, Respondent consented to the issuance of the ORDER by the FDIC.

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

(a) while an institution-affiliated party of BANK OF MINGO, WILLIAMSON, WEST VIRGINIA ("Bank"), Respondent engaged or participated in violations of law or regulation and/or unsafe or unsound banking practices and/or breaches of fiduciary duty;

(b) by reason of such violations of law or regulation and/or unsafe or unsound banking practices and/or breaches of fiduciary duty, Respondent caused loss or other damage to the Bank;

(c) such violations of law or regulation and/or unsafe or unsound banking practices and/or breaches of fiduciary duty demonstrated Respondent's willful or continuing disregard for the safety or soundness of the Bank.

(d) The FDIC further determined that such violations of law or regulation and/or 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 an institution-affiliated party of any other insured depository institution or any other agency or organization enumerated in section 8(e)(7)(A) of the Act, 12 U.S.C. § 1818(e)(7)(A). The FDIC, therefore, accepts the CONSENT AGREEMENT and issues the following:

ORDER OF PROHIBITION FROM FURTHER PARTICIPATION

1. Respondent, without the prior written approval of the FDIC and the appropriate Federal financial institutions regulatory agency, as that term is defined in section 8(e)(7)(D) of the Act, 12 U.S.C. § 1818(e)(7)(D), is 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. 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 3rd day of March, 2017.

/s/
Patricia A. Colohan
Associate Director
Division of Risk Management Supervision