FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of **DOROTHY McDUFFY,** individually and as an institution-affiliated party of PLANTERS BANK & TRUST COMPANY INDIANOLA, MISSISSIPPI (Insured State Nonmember Bank)	ORDER OF PROHIBITION FROM FURTHER PARTICIPATION FDIC-12-500e

DOROTHY McDUFFY (Respondent) has been advised of the right to receive a NOTICE OF INTENTION TO PROHIBIT FROM FURTHER PARTICIPATION (NOTICE) issued by the Federal Deposit Insurance Corporation (FDIC) detailing the unsafe or unsound banking practices for which an ORDER OF PROHIBITION FROM FURTHER PARTICIPATION (ORDER) may issue, and has been further advised of the right to a hearing on the alleged charges under 12 U.S.C. § 1818(e) and the FDIC's Rules of Practice and Procedure under 12 C.F.R. Part 308.

Having waived those rights, the Respondent entered into a STIPULATION AND CONSENT TO THE ISSUANCE OF AN ORDER OF 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 unsafe or unsound banking practices, Respondent consented to the issuance of an ORDER by the FDIC.

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

(1) The Respondent engaged or participated in unsafe or unsound banking practices as an institution-affiliated party of PLANTERS BANK & TRUST COMPANY, INDIANOLA, MISSISSIPPI (Bank);

(2) By reason of such unsafe or unsound banking practices, the Bank suffered loss or other damage, or the Respondent received financial gain or other benefit; and

(3) Such unsafe or unsound banking practices involved personal dishonesty on the part of the Respondent or demonstrated the Respondent's willful or continuing disregard for the safety or soundness of the Bank.

The FDIC further determined that such unsafe or unsound banking practices demonstrate the 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 organization enumerated in 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) DOROTHY McDUFFY, without the prior written approval of the FDIC and the appropriate Federal financial institutions regulatory agency, as that term is defined in 12 U.S.C. § 1818(e)(7)(D), is hereby prohibited from the following actions:

(a) participating in any manner in the conduct of the affairs of any financial institution or organization enumerated 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; or

(d) voting for a director, or serving or acting as an institution-affiliated party.

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 10th day of February, 2016.

/s/
Christopher J. Newbury
Associate Director
Division of Risk Management Supervision