

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

_____)	
In the Matter of)	
Kevin Robert Adkins, in the)	ORDER GRANTING PERMISSION
Application for Waiver and Consent)	TO FILE APPLICATION AND
to Participate in the Conduct of)	APPROVING APPLICATION FOR
the Affairs of Any Insured)	CONSENT TO PARTICIPATE IN
Depository Institution)	THE AFFAIRS OF ANY INSURED
_____)	DEPOSITORY INSTITUTION
	FDIC-15-0081L

The Federal Deposit Insurance Corporation ("FDIC"), having 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 Kevin Robert Adkins (the "Applicant"), individually, for a waiver of the FDIC policy requirement that an insured depository institution file a Section 19 application on his behalf, and for consent to participate directly or indirectly in the affairs of any insured depository institution, has determined that the Applicant's request for a waiver should be granted and that the Applicant's Section 19 application to participate in the affairs of any insured depository institution, should be approved, based upon the following:

(1) In 1981, the Applicant was convicted of Grand Theft in violation of California Penal Code Sections 484 and 487.1, and charged with receiving stolen property and possession of a stolen vehicle. He served 120 days in jail and 3 years' probation for the conviction, the remaining charges were dismissed. The conviction was later reduced to a misdemeanor pursuant to California Penal Code Section 17(b) and dismissed pursuant to California Penal Code Section 1203.4. The offenses are covered by Section 19 and covered by this application.

(2) In 1982, the Applicant was convicted of Burglary in the Second Degree, in violation of California Penal Code Section 459. He served 210 days in jail and 3 years' probation. The conviction was later reduced to a misdemeanor pursuant to California Penal Code Section 17(b) and dismissed pursuant to California Penal Code Section 1203.4. The offense is covered by Section 19 and covered by this application.

(3) The Applicant seeks to work in the banking industry and requests that the FDIC waive its policy requiring that a sponsoring insured depository institution submit a Section 19 application on the Applicant's behalf to enable the Applicant to pursue employment with any insured depository institution.

(4) The FDIC has determined that the Applicant has demonstrated satisfactory evidence of rehabilitation.

(5) The FDIC believes that the Applicant's participation directly or indirectly, in the conduct of the affairs of any insured depository institution, in any position, does not appear to constitute a threat to the safety and soundness of any other insured depository institution, or to the interests of depositors, and that such participation would not threaten to impair public confidence in any insured institution.

The FDIC has determined that there is substantial good cause to waive the FDIC policy requirement that an insured depository institution file a Section 19 application on the Applicant's behalf and that the Applicant be granted permission to file a Section 19 application on her own behalf.

NOW, THEREFORE, IT IS HEREBY ORDERED that Kevin Robert Adkins, as an individual, shall be permitted to file the Section 19 application submitted with respect to the dismissed charges; and

IT IS FURTHER ORDERED, that the Applicant's Section 19 application for consent to participate directly or indirectly in the conduct of the affairs of any insured depository institution is hereby APPROVED, provided that prior to serving in any

position, the Applicant disclose to any such insured depository institution the FDIC's approval of the Applicant's Section 19 application by providing the insured depository institution with a copy of the ORDER GRANTING PERMISSION TO FILE APPLICATION AND APPROVING APPLICATION FOR CONSENT TO PARTICIPATE IN THE AFFAIRS OF ANY INSURED DEPOSITORY INSTITUTION and that the Applicant be covered by a fidelity bond to the same extent as others in similar positions at the subject insured depository institution.

IT IS FURTHER ORDERED, that the permission and approval granted by the ORDER shall apply only to the offenses described in paragraphs 1 and 2, above.

Dated this 6th day of July, 2015.

/s/

Christopher J. Newbury
Associate Director
Division of Risk Management Supervision