



- (1) On November 12, 1998, Applicant was convicted of two separate counts of deposit account fraud in violation of Georgia Statute 16-9-20. These are the only convictions subject to section 19 and covered by this application.
- (2) The FDIC notes that more than 14 years have elapsed since the Applicant's covered offenses, and the Applicant has had no further program entries or convictions subject to section 19.
- (3) Applicant seeks to work in the banking industry and requested that the FDIC waive its policy requiring that a sponsoring insured depository institution submit a section 19 application on her behalf to enable Applicant to pursue employment with any insured depository institution.
- (4) The FDIC has determined that Applicant has demonstrated satisfactory evidence of rehabilitation.
- (5) The FDIC believes that 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 insured depository institution, or to the interests of depositors, and that such participation would not threaten or impair public confidence in any insured depository institution.
- (6) 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 Applicant's behalf, and that the Applicant should be granted permission to file a section 19 application on her own behalf.

ORDER

NOW, THEREFORE, IT IS HEREBY ORDERED, that Teresa Michelle Long, as an individual, shall be permitted to file the section 19 application submitted with respect to any insured depository institution, without requiring that an insured depository institution file such an application on Applicant's behalf; 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, Applicant disclose to any such insured depository institution the FDIC's approval of Applicant's section 19 application by providing the insured depository institution with a copy of this ORDER GRANTING PERMISSION TO FILE APPLICATION AND APPROVING APPLICATION FOR CONSENT TO PARTICIPATE IN THE AFFAIRS OF ANY INSURED DEPOSITORY INSTITUTION; and

IT IS FURTHER ORDERED, that Applicant shall 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 this ORDER shall apply only to the offenses described in paragraph (1) above.

Dated this 7<sup>th</sup> day of May, 2013.

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