

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of)

DEBORAH J. MYERS,)
as an institution-affiliated party of)

FIRST STATE COMMUNITY BANK)
FARMINGTON, MISSOURI)

(INSURED STATE NONMEMBER BANK))

RESPONDENT'S NMLS UI# N/A)

ORDER OF PROHIBITION FROM
FURTHER PARTICIPATION

FDIC-19-0167e

DEBORAH J. MYERS (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 be issued and has been further advised of the right to a hearing on the allegations under 12 U.S.C. § 1818(e) 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 PROHIBITION FROM FURTHER PARTICIPATION (CONSENT AGREEMENT) with a representative of the Legal Division of the FDIC, dated December 17, 2019, 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 has determined, and Respondent neither admits nor denies, that:

(a) Respondent has engaged or participated unsafe or unsound banking practices as an institution-affiliated party of FIRST STATE COMMUNITY BANK, FARMINGTON, MISSOURI (Bank) within the meaning of 12 U.S.C. § 1813(u);

(b) Further, the FDIC has determined that while the Respondent was an assistant vice president at the Bank, she made repeated unauthorized withdrawals from three accounts, including one certificate of deposit and two Individual Retirement Accounts (IRAs). She used her account maintenance access to alter bank records and thereby prevent the account owners, the bank, and, in the case of the two IRAs, the tax authorities, from detecting the unauthorized withdrawals. The Respondent then converted the misappropriated funds for her own use.

(c) By reason of such practices, the Bank suffered losses and the Respondent received financial gain or other benefit; and

(d) Such practices involve personal dishonesty on the part of Respondent.

The FDIC further determined that such practices demonstrate 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. DEBORAH J. MYERS is hereby prohibited from:
 - (a) participating in any manner in the conduct of the affairs of any financial institution or agency 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. The prohibitions in paragraph 1 above, shall cease to apply to Respondent if Respondent obtains the prior written permission of both the FDIC and the “appropriate Federal financial institutions regulatory agency” as defined in 12 U.S.C. §1818(e)(7)(D).
3. Nothing herein shall preclude any proceedings brought by the FDIC to enforce the terms of this Order, and nothing herein constitutes a waiver of any right, power, or authority of any other representatives of the United States or agencies thereof, or the FDIC as Receiver, or any state agency or department to bring other actions deemed appropriate against Respondent.

4. 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 12th day of March, 2020.

/ s /

Patricia A. Colohan
Associate Director
Division of Risk Management Supervision