

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

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)	
In the Matter of)	
)	
Gina Champion-Cain, an institution-)	
affiliated party of)	
)	ORDER OF PROHIBITION FROM
Endeavor Bank)	FURTHER PARTICIPATION
San Diego, California)	
)	FDIC-20-0166e
(Insured State Nonmember Bank))	
)	
Respondent's NMLS UI# N/A)	
)	
)	

Gina Champion-Cain (Respondent) was advised of the right to receive a Notice of Intention to Prohibit from Further Participation (Notice) detailing Respondent's unsafe or unsound banking practices for which an Order of Prohibition from Further Participation (Prohibition Order) may be issued under 12 U.S.C. § 1818(e).

Respondent was further advised of the right to a hearing on the Notice under 12 U.S.C. § 1818(e) and 12 C.F.R. Part 308, subparts A & B. Respondent waived certain rights under those provisions on January 6, 2021, and consented to the issuance of the Order by entering into a Stipulation and Consent to the Issuance of an Order of Prohibition from Further Participation (Consent Agreement) with a representative of the Federal Deposit Insurance Corporation's (FDIC) Legal Division.

The FDIC determined and Respondent neither admits nor denies the following:

1. Between January 2018 and August 2019, while serving as a director at Endeavor Bank, San Diego, California (Bank), Respondent made false statements and falsified documents

to change the loan agreement terms of commercial lines of credit obtained from CalPrivate Bank, La Jolla, California, and Banc of California, Santa Ana, California (collectively, Creditor Banks). Based on the false information provided, the Creditor Banks increased the amounts of their lines of credit and/or extended the maturity dates. Respondent used proceeds from the lines of credit to support her other businesses and for personal expenses. The borrowers defaulted on the lines of credit.

2. As described in paragraph 1, Respondent engaged or participated in unsafe or unsound practices in connection with the Creditor Banks.

3. Respondent's practices caused financial gain to Respondent and financial loss to the Creditor Banks.

4. Respondent's practices involved personal dishonesty.

The FDIC accepts the Consent Agreement and issues the following:

ORDER OF PROHIBITION FROM FURTHER PARTICIPATION

5. Gina Champion-Cain is prohibited from:

a. participating in any manner in the conduct of the affairs of any financial institution or organization listed 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; and

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

6. The Prohibition Order is effective upon issuance and will remain effective and enforceable until the FDIC, and any "appropriate Federal financial institutions regulatory

agency,” defined at 12 U.S.C. § 1818(e)(7)(D), decide in writing to modify, terminate, suspend, or set aside the Order under 12 U.S.C. § 1818(e)(7)(B).

7. The Prohibition Order is enforceable under 12 U.S.C. § 1818(i), and any violation of the Prohibition Order may result in additional penalties under 12 U.S.C. § 1818(j).

8. The Prohibition Order does not waive any right, power, or authority of the United States; federal, state, or local agencies; or the FDIC as Receiver.

Issued under delegated authority.

Dated: March 19, 2021.

**PATRICIA
COLOHAN**

Digitally signed by
PATRICIA COLOHAN
Date: 2021.03.19
13:43:54 -04'00'

Patricia A. Colohan
Associate Director
Division of Risk Management Supervision