FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of Joshua Tye Young, as an institution-affiliated party of TBK Bank, SSB, Dallas, TX f/k/a Colorado East Bank & Trust, Lamar, CO (State Savings Association) RESPONDENT'S NMLS U/I #	)))))))))))))	CONSENT ORDER FDIC-21-0081b

Joshua Tye Young (Respondent) and a representative of the Legal Division of the Federal Deposit Insurance Corporation (FDIC) executed a STIPULATION AND CONSENT AGREEMENT TO THE ISSUANCE OF A CONSENT ORDER (CONSENT AGREEMENT), whereby, solely for the purpose of this proceeding and without admitting or denying any unsafe or unsound practices, Respondent consented to the issuance of this CONSENT ORDER pursuant to 12 U.S.C. § 1818(b).

The FDIC has determined and Respondent neither admits nor denies, that:

1. Respondent has engaged or participated in unsafe or unsound practices as an institution-affiliated party of TBK Bank, SSB, Dallas, TX f/k/a Colorado East Bank & Trust, Lamar, CO ("Bank");

2. Further, the FDIC has determined that as a loan officer for the Bank, Respondent, between April 2015 and June 2016, engaged in unsafe or unsound lending practices through loans in which he had a personal financial interest that he did not disclose, including loan proceeds that were paid for his benefit. Respondent's actions deprived Bank management of

having complete information regarding such loans, which in turn prevented proper oversight and risk assessment of the loans. Respondent's acts and omissions constituted unsafe and unsound banking practices.

The FDIC, having determined that the requirements for issuance of an order under 12 U.S.C.§ 1818(b) have been satisfied, accepts the CONSENT AGREEMENT and issues the following:

CONSENT ORDER

Respondent is hereby ORDERED to cease and desist from and take affirmative action, as follows:

1. Whenever Respondent is employed by an insured depository institution or otherwise serves as an institution-affiliated party within the meaning of 12 U.S.C. § 1813(u), Respondent shall:

a. Avoid conflicts of interest in relation to loan or deposit accounts or transactions at the institution;

b. Fully disclose any personal financial interest of Respondent or any member of Respondent's immediate family involved in any transaction at the institution;

c. Completely and accurately describe the intended purpose of any loans issued by Respondent or at Respondent's direction, including an accurate description of the intended used of loan proceeds;

d. Comply fully with all laws, regulations, and policies applicable to any insured depository institution with which Respondent is or may become affiliated, including, but not limited to, policies and procedures concerning ethics, conflicts of interest, and proper lending practices;

e. Within one year of issuance of this CONSENT ORDER, complete at least 24 hours of training through an outside third-party provider that is deemed acceptable by the Regional Director of the FDIC's Dallas Regional Office. The training must cover the topics of ethics, internal routines and controls, conflicts of interest, and proper lending procedures;

f. Not commit or participate in any unsafe or unsound practices, as that term is used in Title 12 of the United States Code;

g. Fulfill the fiduciary duties of loyalty and care owed to any insured depository institution with which Respondent is or may become affiliated and shall, at all times, avoid placing Respondent's own interests above those of the institution; and

h. Become familiar with, and adhere to, the written policies and procedures of any insured depository institution with which Respondent is or may become affiliated. In the event that Respondent is affiliated with an insured depository institution with written policies and procedures that are more stringent than the provisions of this CONSENT ORDER, Respondent shall adhere to the written policies and procedures of such insured depository institution.

2. Respondent shall, within ten (10) calendar days of the effective date of this Order, provide a copy of this CONSENT ORDER to the Chairman of the Board of Directors of any insured depository institution of which Respondent is an institution-affiliated party.

3. Before accepting any position that would cause Respondent to become an institution-affiliated party, Respondent shall provide a copy of this CONSENT ORDER to: (i) the Chairman of the Board of Directors of the insured depository institution; or (ii) a senior executive manager of the insured depository institution, provided that such official has been approved in writing by the Regional Director of the FDIC's Dallas Regional Office for this

purpose.

4. Within ten (10) calendar days of satisfying the requirements of paragraphs 2 and/or 3, Respondent shall provide a written certification of Respondent's compliance to the Regional Director of the FDIC's Dallas Regional Office, 600 North Pearl Street, Suite 700, Dallas, Texas 75201.

5. If Respondent believes that the provisions of this CONSENT ORDER have been fulfilled, Respondent may request that the CONSENT ORDER be terminated by submitting a letter with supporting documentary evidence to the Regional Director of the FDIC's Dallas Regional Office. The FDIC will consider the submission and may request such additional information or documentation as it, in its sole discretion, may deem necessary in order to review the submission. The decision to deny the request and retain this CONSENT ORDER as is, modify it, or terminate it, is at the FDIC's sole discretion.

Nothing herein shall preclude any proceedings brought by the FDIC to enforce the terms of the CONSENT ORDER issued pursuant to this CONSENT AGREEMENT, and that nothing herein constitutes a waiver of any right, power, or authority of the FDIC (except as stated in the Consent Agreement) or any other Federal or state agency or department from taking any other action against Respondent, the Bank, or any of the Bank's current or former institution-affiliated parties, as that term is defined in 12 U.S.C. §1813(u).

This CONSENT ORDER shall be effective immediately. The provisions of this CONSENT ORDER shall remain effective and enforceable for a period of five (5) years except to the extent that any provision is modified, terminated, suspended, or set aside by the FDIC.

Pursuant to delegated authority.

Dated October 14, 2022.

_/s/__________________________________
Patricia A. Colohan
Associate Director
Division of Risk Management Supervision