

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of	)	
	)	
CRYSTAL D. COOLEY, an institution-affiliated	)	
party of	)	ORDER OF PROHIBITION FROM
	)	FURTHER PARTICIPATION
FIRST SERVICE BANK	)	
GREENBRIER, ARKANSAS	)	FDIC-22-0046e
	)	
(Insured State Nonmember Bank)	)	
	)	
Respondent's NMLS UI# N/A	)	
	)	

CRYSTAL D. COOLEY (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 May 25, 2022, and consented to the issuance of the Prohibition 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. Respondent, in her capacity as a universal banker for First Service Bank, Greenbrier, Arkansas (Bank), or as a trustee for a trust whose funds were on deposit at the Bank,

withdrew from the trust without authorization for her personal benefit the sum of \$77,863.28, during an eight-month period in 2020.

2. As described in paragraph 1, Respondent, engaged or participated in unsafe or unsound practice(s) in connection with the Bank or with the trust described in paragraph 1.

3. Respondent's practices enabled Respondent to receive financial gain.

4. Respondent's practices involved personal dishonesty and demonstrated Respondent's willful and/or continuing disregard for the safety or soundness of the Bank.

The FDIC accepts the Consent Agreement and issues the following:

**ORDER OF PROHIBITION
FROM FURTHER PARTICIPATION**

5. CRYSTAL D. COOLEY 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 Prohibition 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: September 26, 2022.

/s/

Patricia A. Colohan
Associate Director
Division of Risk Management Supervision