

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

In the Matter of	)	
	)	
ROBERTO A. SALINAS, an institution-affiliated	)	
party of	)	ORDER OF PROHIBITION FROM
	)	FURTHER PARTICIPATION
CITIZENS STATE BANK	)	
ROMA, TEXAS	)	FDIC-22-0031e
	)	
(INSURED STATE NONMEMBER BANK)	)	
	)	
RESPONDENT’S NMLS UI# 486210	)	
	)	

ROBERTO A. SALINAS (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 and breaches of fiduciary duties 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 July 14, 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. As President of Citizens State Bank, Roma, Texas, (CSB or Bank), from 2017 through 2019, Respondent misrepresented the purpose for loans that he received, caused the approval of family loans against CSB policy, advanced overdrawn funds to make payments on loans, and initiated reimbursements for CSB overdraft fees.

2. As described in paragraph 1, Respondent engaged or participated in unsafe or unsound practices in connection with the Bank, and breached Respondent's fiduciary duties owed to the Bank.

3. Respondent's practices and breaches caused the Bank to suffer financial loss, or other damage, and Respondent received financial gain.

4. Respondent's practices and breaches 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. ROBERTO A. SALINAS 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.

