

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

_____)	
In the Matter of)	
RICARDO JAVIER CRESPI)	ORDER GRANTING PERMISSION
)	TO FILE APPLICATION AND
In the Application for)	APPROVING APPLICATION FOR
Waiver and Consent to)	CONSENT TO PARTICIPATE IN
Participate in the Conduct of)	THE AFFAIRS OF ANY INSURED
the Affairs of Any Insured)	DEPOSITORY INSTITUTION
Depository Institution)	
_____)	FDIC-10-655L

The Federal Deposit Insurance Corporation (“FDIC”), having fully considered all the facts and information relating to the application filed pursuant to section 19 of the Federal Deposit Insurance Act, 12 U.S.C. § 1829 (“section 19”), by RICARDO JAVIER CRESPI (“Applicant”), individually, for a waiver of the FDIC policy requirement that an insured depository institution file a section 19 application on his behalf, and for consent to participate directly or indirectly in the affairs of any insured depository institution, has determined that the Applicant’s request for a waiver should be granted and that the Applicant’s section 19 application to participate in the affairs of any insured depository institution, should be approved, based upon the following:

1. In 1997, the Applicant was convicted in Texas state court of violation of Texas Penal Code § 31.03 for issuing a check without sufficient funds on account, a misdemeanor under Texas state law.

2. Since the conviction , the Applicant appears to have led a successful and crime-free

life.

3. The FDIC notes that 16 years have elapsed since the Applicant committed this single misdemeanor and that the Applicant has no other conviction or program entries covered by section 19.

4. The FDIC has determined that the Applicant has demonstrated satisfactory evidence of rehabilitation.

6. The FDIC has determined that the Applicant's participation directly or indirectly, in the conduct of the affairs of any insured depository institution, in any position does not appear to constitute a threat to the safety and soundness of any insured depository institution or to the interests of depositors, and that such participation would not threaten to impair public confidence in any insured depository institution.

7. The FDIC has determined that the FDIC Policy requirement that an insured depository institution file a section 19 Application on the Applicant's behalf should be waived.

ORDER

NOW, THEREFORE, IT IS HEREBY ORDERED that RICARDO JAVIER CRESPIAN, as an individual, shall be permitted to file the section 19 application submitted with respect to the conviction, with respect to any insured depository institution, and without the requirement that an insured depository institution file said application on the Applicant's behalf; and

IT IS FURTHER ORDERED, that the Applicant's section 19 application for consent to participate directly or indirectly in the conduct of the affairs of any insured depository institution is hereby APPROVED, provided that prior to serving in any such position, the Applicant

disclose to any such insured depository institution the FDIC's approval of Applicant's section 19 application by providing the insured depository institution with a copy of the ORDER GRANTING PERMISSION TO FILE APPLICATION AND APPROVING APPLICATION FOR CONSENT TO PARTICIPATE IN THE AFFAIRS OF ANY INSURED DEPOSITORY INSTITUTION; and,

IT IS FURTHER ORDERED that Applicant be covered by a fidelity bond to the same extent as others in similar positions at the subject insured depository institution; and,

IT IS FURTHER ORDERED, that the permission and approval granted by this ORDER shall apply only to the offense described in paragraph 1, above.

Dated at Washington, D.C. this 22nd day of _November, 2010.

_____/s/_____
Serena L. Owens
Associate Director
Division of Supervision and Consumer Protection