

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

_____)	
In the Matter of)	
)	
)	ORDER GRANTING PERMISSION
)	TO FILE APPLICATION AND
VINCENT CANZONERI)	APPROVING APPLICATION FOR
)	CONSENT TO PARTICIPATE IN
)	THE AFFAIRS OF ANY INSURED
)	DEPOSITORY INSTITUTION
In the Application for)	
Waiver and Consent to)	
Participate in the Conduct of)	
the Affairs of Any Insured)	FDIC-11-061L
Depository Institution)	
_____)	

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 ("Section 19"), 12 U.S.C. § 1829, by Vincent Canzoneri ("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 Applicant's request for a waiver should be granted and that Applicant's Section 19 application to participate in the affairs of any insured depository institution should be approved, based upon the following:

- (1) On February 19, 1974, Applicant was convicted of the misdemeanor crime of unlawfully and knowingly possessing a motor vehicle with a changed identification number in Harris County, Texas, in violation of Tx. Civ. St. Art. 6687-1 Sec. 49(b)(West 1974) Applicant pled guilty and was convicted of the crime. This crime represents the only program entry for Applicant that is subject to Section 19 and covered by this application.
- (2) The FDIC notes that almost 37 years have elapsed since the covered offense and Applicant has had no further program entries or convictions subject to Section 19.
- (3) Applicant seeks to work in the banking industry and requested that the FDIC waive its policy requiring that a sponsoring insured depository institution submit a Section 19 application on his behalf to enable Applicant to pursue employment with any insured depository institution.
- (4) The FDIC has determined that Applicant has demonstrated satisfactory evidence of rehabilitation.
- (5) The FDIC believes that 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.

- (6) The FDIC has determined that the FDIC policy requirement that an insured depository institution file a Section 19 application on Applicant's behalf should be waived.

ORDER

NOW, THEREFORE, IT IS HEREBY ORDERED, that Vincent Canzoneri, as an individual, shall be permitted to file the Section 19 application submitted with respect to any insured depository institution, without requiring that the insured depository institution file such an application on 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 position, 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 this 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 shall 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 offenses described in paragraph (1) above.

Dated at Washington, D.C., this 17th day of March, 2011.

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