



VIA UPS

January 19, 2018

Jeanette Williams

Eatonton, Georgia 31024

Subject: Conviction of Theft by a Bank Employee, 18 U.S.C. §§656 and 2-Prohibition from the Banking Industry under Section 19 of the Federal Deposit Insurance Act

Dear Ms. Williams:

The Federal Deposit Insurance Corporation (“FDIC”) has become aware that on September 20, 2017, you were convicted of Theft by a Bank Employee, 12 U.S.C. § 656, related to your misappropriation of funds from Peoples Bank, Eatonton, Georgia, which is covered by Section 19 of the Federal Deposit Insurance Act (“FDI Act”). Section 19 prohibits, except with the prior written consent of the FDIC, any person who has been convicted of any criminal offense involving dishonesty, breach of trust or money laundering, or who has agreed to enter into a pretrial diversion or similar program in connection with a prosecution for such offense, from becoming or continuing as an institution-affiliated party with respect to any insured depository institution; owning or controlling, directly or indirectly, any insured depository institution; or otherwise participating, directly or indirectly, in the conduct of the affairs of any insured depository institution. Section 19 is effective by operation of law. You are already subject to the law’s restrictions, including participating in the conduct of the affairs of any insured depository institution.

Your attention is directed to Section 19(b) of the FDI Act, 12 U.S.C. § 1829(b), which imposes criminal penalties of up to five years imprisonment and a fine of up to \$1,000,000 for each day such prohibition is violated, upon any person who knowingly violates the restrictions of Section 19. The FDIC has also adopted a Statement of Policy for Section 19 which provides additional background and information.

If you have reason to believe that your September 20, 2017 conviction is not covered by Section 19 of the FDI Act, please provide a written response to this office within thirty days of your receipt of this letter by certified mail. After that time period, this letter will be posted and become publicly available on the FDIC website. Should you have a question regarding this

matter, please contact Case Manager ----- at ----- or Counsel ----- at -----
or at FDIC, Atlanta Regional Office, 10 Tenth Street, NW, Suite 800, Atlanta, Georgia 30309-
3906.

Sincerely,

/s/

Michael J. Dean
Regional Director