



Federal Deposit Insurance Corporation
Division of Risk Management Supervision
300 South Riverside Plaza, Suite 1700, Chicago, IL 60606

Chicago Regional Office
Phone (312) 382-7500
Fax (312) 382-6901

March 20, 2018

VIA OVERNIGHT MAIL

Ms. Amy Mercer

[REDACTED]

Jackson, Ohio 45640-9382

Re: Prohibition under Section 19 of the Federal Deposit Insurance Act

Dear Ms. Mercer:

The Federal Deposit Insurance Corporation ("FDIC") has become aware of your February 5, 2018 conviction in the Municipal Court of Jackson County, Jackson, Ohio of two counts of "theft by deception" in violation of Ohio Revised Code § 2913.02(A). This conviction 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 an 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. Because Section 19 is effective by operation of law, you are already subject to the law's restrictions, including the prohibition on participation in 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 February 5, 2018 conviction is not covered by Section 19 of the FDI Act, please provide a written response to this office within 30 days of your receipt of this letter. 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

Regional Counsel Timothy E. Divis at [REDACTED] or write to him at FDIC Chicago Regional Office, 300 South Riverside Plaza, Suite 1700, Chicago, Illinois, 60606.

Sincerely,

/s/

John P. Conneely
Regional Director

cc Justin Skaggs, Esq.
Skaggs Law Office
287 Pearl Street
Jackson, Ohio 45640

Mr. Kevin Allard, Superintendent
Ohio Division of Financial Institutions