STATE OF ALABAMA
STATE BANKING DEPARTMENT

Robert Bentley
Governor

John D. Harrison
Superintendent of Banks

ORDER OF REMOVAL AND PROHIBITION FROM PARTICIPATION

Re: Mr. Michael R. Pinckard, [redacted] Montgomery, Alabama 35116 ("Pinckard"), previously employed by the River Bank & Trust, Prattville, Alabama (the "Bank")

After consideration of the Consent Order Agreement dated August 25, 2011 between the Alabama State Banking Department (the "Department") and Pinckard and other information available to me, I am satisfied and find that Pinckard made more than one false entry with intent to mislead in the books, reports or statements of the Bank, and that making these false entries violated the Code of Alabama including, without limitation, Section 5-3A-6. Included with the false entries was changing the general ledgers to cover his failure to pay for $60,000 (6,000 shares) of stock options.

Therefore, I have determined, and do hereby order, that Pinckard be denied and barred from participation in the affairs of any Alabama state bank or any bank holding company that owns an Alabama state bank from and after the date of this Order.

This Order is the final order.

This the 30th day of August, 2011.

ALABAMA STATE BANKING DEPARTMENT

By John D. Harrison

Title Superintendent of Banks

Date Executed 8/30/11