ORDER TO PROHIBIT

The Board of Directors ("Board") of the Federal Deposit Insurance Corporation ("FDIC"), having considered the entire record of this proceeding and finding that Respondent Briget Boyd, formerly employed by Premier Bank of the South, Cullman, Alabama ("Bank"), engaged in violations of law and unsafe and unsound banking practices for which she received personal financial gain and caused a loss to the Bank, and that her actions involved willful and continuing disregard for the safety and soundness of the Bank, hereby ORDERS and DECREES that:

1. Briget Boyd shall not participate in any manner in any conduct of the affairs of any insured depository institution, or any other institution, credit union, bank or agency enumerated in section 8(e)(7)(A) of the Federal Deposit Insurance Act ("FDI Act"), 12 U.S.C. § 1818(e)(7)(A), without the prior written consent of the FDIC and the appropriate Federal financial institutions regulatory agency as that term is defined in section 8(e)(7)(D) of the FDI Act, 12 U.S.C. § 1818(e)(7)(D).

2. Briget Boyd shall not solicit, procure, transfer, attempt to transfer, vote, or attempt to vote any proxy, consent or authorization with respect to any voting rights in any insured depository institution, or any other institution, credit union, bank or agency enumerated in section 8(e)(7)(A) of the FDI Act, 12 U.S.C. § 1818(e)(7)(A), without the prior written consent of the FDIC and the appropriate Federal financial institutions regulatory agency, as that term is defined in section 8(e)(7)(D) of the FDI Act, 12 U.S.C. § 1818(e)(7)(D).

3. Briget Boyd shall adhere to all voting agreements with respect to any insured depository institution, or any other institution, credit union, bank or agency enumerated in section 8(e)(7)(A) of the FDI Act, 12 U.S.C. § 1818(e)(7)(A), except as otherwise permitted, in

writing, by the FDIC and the appropriate Federal financial institutions regulatory agency, as that term is defined in section 8(e)(7)(D) of the FDI Act, 12 U.S.C. § 1818(e)(7)(D).

4. Briget Boyd shall not vote for a director, or serve or act as an institution-affiliated party, as that term is defined in section 3(u) of the FDI Act, 12 U.S.C. § 1813(u), of any insured depository institution, or any other institution, credit union, bank or agency enumerated in section 8(e)(7)(A) of the FDI Act, 12 U.S.C. § 1818(e)(7)(A), without the prior written consent of the FDIC and the appropriate Federal financial institutions regulatory agency, as that term is defined in section 8(e)(7)(D) of the FDI Act, 12 U.S.C. § 1818(e)(7)(D).

5. This ORDER shall be effective immediately.

6. The provisions of this ORDER will remain effective and in force except in the event that, and until such time as, any provision of this ORDER shall have been modified, terminated, suspended, or set aside by the FDIC.

SO ORDERED.

IT IS FURTHER ORDERED that copies of this Decision and Order shall be served on Respondent Briget Boyd, FDIC Enforcement Counsel, the Administrative Law Judge, and the State Banking Department of the State of Alabama.

By Order of the Board of Directors

Dated at Washington, D.C. this 15th day of June, 2021



heesly James P. Sheesley

Assistant Executive Secretary

087216

ORDER TO PAY CIVIL MONEY PENALTY

The Board, having considered the entire record in this proceeding, and taking into account the appropriateness of the penalty with respect to the size of the financial resources and good faith of Respondent, the gravity of the violations, and such other matters as justice may require, hereby ORDERS and DECREES that:

1. A civil money penalty is assessed against Briget Boyd in the amount of \$35,000 pursuant to 12 U.S.C. § 1818(i).

2. This ORDER shall be effective and the penalty shall be final and payable thirty (30) days from the date of its issuance.

The provisions of this ORDER will remain effective and in force except to the extent that, and until such time as, any provision of this ORDER shall have been modified, terminated, suspended, or set aside by the FDIC.

IT IS FURTHER ORDERED that copies of this Decision and Order shall be served on Respondent Briget Boyd, FDIC Enforcement Counsel, the Administrative Law Judge, and the State Banking Department of the State of Alabama.

By Order of the Board of Directors

Dated at Washington, D.C. this 15th day of June, 2021



Shees 5 James P. Sheesley

Assistant Executive Secretary

087216

CERTIFICATION OF SERVICE

The undersigned attests that on June 15, 2021, he served the Final Decision and Order to Prohibit and Assessment of Civil Money Penalty, Order to Prohibit and Order to Pay Civil Money Penalty upon the following by certified mail return receipt requested:

Briget Boyd 2029 Dialsdale Dr. SW Cullman, Alabama 35055

And upon the following by electronic mail:

Michael E. Hill, Superintendent of Banks State of Alabama, State Banking Department mail@banking.alabama.gov

Office of Financial Institution Adjudication 3501 N. Fairfax Drive Suite VC-D8116 Arlington, VA 22226-3500 ofia@ofia.gov

Seth P. Rosebrock, Assistant General Counsel Sam Ozeck, Supervisory Counsel Kirsten Schmidt, Counsel Enforcement Section srosebrock@fdic.gov sozeck@fdic.gov krschmidt@fdic.gov

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Nicholas S. Kazmerski, Counsel Executive Secretary Section