

## ORDER TO PROHIBIT

The Board of Directors of the Federal Deposit Insurance Corporation ("FDIC"), having considered the entire record of this proceeding and finding that Respondent Donald V. Watkins, Sr., individually and as an institution-affiliated party of Alamerica Bank ("Bank"), Birmingham, Alabama, engaged in violations of law or regulations, unsafe or unsound banking practices, and breaches of fiduciary duty resulting in a personal benefit to him, and that his actions involved personal dishonesty and a willful and continuing disregard for the safety and soundness of the Bank, hereby ORDERS and DECREES that:

1. Donald V. Watkins, Sr., shall not participate in any manner in any conduct of the affairs of any insured depository institution, agency, or organization 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. Donald V. Watkins, Sr., 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 financial institution, agency, or organization 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. Donald V. Watkins, Sr., shall adhere to all voting agreements with respect to any insured depository institution, agency, or organization 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).

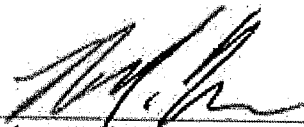
4. Donald V. Watkins, Sr., shall not vote for a director, or serve or act as an institution-affiliated party, as that term is defined in section 3(u) of the FDI Act, 12 U.S.C. § 1813(u), of any insured depository institution, agency, or organization enumerated in section 8(e)(7)(A) of the FDI Act, 12 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 thirty (30) days from the date of its issuance.

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

By direction of the Board of Directors.

Dated at Washington, D.C., this 15th day of October, 2019.

  
Robert E. Feldman  
Executive Secretary  
Federal Deposit Insurance Corporation

(SEAL)

**086162**

## CERTIFICATION OF SERVICE

The undersigned certified that on October 16, 2019 he served that Decision and Order to Prohibit from Further Participation on the following via first class mail:

Board of Directors  
Alamerica Bank  
2170 Highland Avenue  
Birmingham, Alabama 35205

Mario Williams, Esq.  
Williams Oinonen, LLC  
The Grant Building  
44 Broad Street, NW, Suite 200  
Atlanta, GA 30303

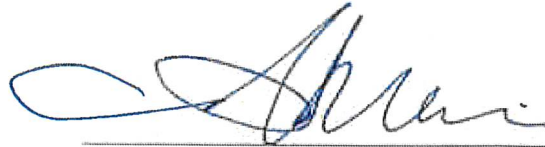
Honorable Mike Hill  
Superintendent of Banks  
Alabama State Banking Department  
401 Adams Avenue, Suite 680  
Montgomery, Alabama 36104-4350

The undersigned further certifies that on October 16, 2019 he served the Decision and Order to Prohibit from Further Participation on the following via electronic mail:

Lynn R. Moffatt  
Patrice R. Walker  
Walter C. Siedentopf  
Federal Deposit Insurance Corporation  
10 Tenth Street, N.E., Suite 800  
Atlanta, Georgia 30303-3906  
[lmoffatt@fdic.gov](mailto:lmoffatt@fdic.gov), [pwalker@fdic.gov](mailto:pwalker@fdic.gov), [waseidentopf@fdic.gov](mailto:waseidentopf@fdic.gov)

OFIA  
3501 N. Fairfax Dr.  
Arlington, VA, 22226  
[OFIA@fdic.gov](mailto:OFIA@fdic.gov)

Mario Williams, Esq.  
Williams Oinonen, LLC  
The Grant Building  
44 Broad Street, N. W., Suite 200  
Atlanta, Georgia 30303  
[mario@goodgeorgialawyer.com](mailto:mario@goodgeorgialawyer.com)



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Nicholas S. Kazmerski  
Counsel, Executive Secretary Section  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street, N.W., F-1072  
Washington, D.C. 20429

October 16, 2019