



STATE OF ALABAMA
STATE BANKING DEPARTMENT



ORDER OF REMOVAL AND
PROHIBITION FROM PARTICIPATION

Re: Dwayne Holcombe, whose address [REDACTED] Waterloo, Alabama 35677 ("Holcombe"), previously employed by the Farmers & Merchants Bank, Waterloo, Lauderdale County, Alabama (the "Bank")

After consideration of the Consent Order Agreement dated August 12, 2010 between the Alabama State Banking Department (the "Department") and Holcombe and other information available to me, I am satisfied and find that Holcombe made false entries with intent to mislead in the books, reports or statements of the Bank in violation of the Alabama Code, Section 5-2A-12 and Section 5-3A-6, by changing the social security numbers of borrowers in the Bank's maintenance system and assigning different persons' social security numbers to these files.

Therefore, I have determined, and do hereby order, that Holcombe 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.

The Deputy Superintendent, Trabo Reed is authorized to sign this Order pursuant to §5-2A-15(b), Code of Alabama, 1975.

This Order is the final order.

This the 12th day of August, 2010.

ALABAMA STATE BANKING DEPARTMENT

By Trabo Reed

Title Deputy Superintendent of Banks

Date Executed August 12, 2010