

UNITED STATES OF AMERICA  
BEFORE THE  
BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM  
WASHINGTON, D.C.

In the Matter of

ADRIANA MONTEMAYOR,

A former institution-affiliated party of TEXAS  
COMMUNITY BANK, Laredo, Texas, a state-  
member bank.

Docket No. 21-011-B-I  
21-011-E-I

Order of Prohibition Issued Upon  
Consent Pursuant to Sections 8(b)  
and 8(e) of the Federal Deposit  
Insurance Act, as Amended

WHEREAS, the Board of Governors of the Federal Reserve System (the “Board of Governors”), pursuant to sections 8(b)(1) and 8(e) of the Federal Deposit Insurance Act, as amended (the “FDI Act”), 12 U.S.C. §§ 1818(b)(1) and 1818(e), issues this Order of Prohibition (this “Order”) upon the consent of Respondent Adriana Montemayor (“Montemayor”), a former institution-affiliated party, as defined in sections 3(u) and 8(b)(3) of the FDI Act, 12 U.S.C. §§ 1813(u) and 1818(b)(3), of Texas Community Bank (the “Bank”), a state-member bank;

WHEREAS, Montemayor was employed at the Bank’s branch in Brownsville, Texas, from November 27, 2008, until her termination on September 30, 2020;

WHEREAS, on September 30, 2020, the Bank discovered that, while employed as head teller, Montemayor had misappropriated \$74,000 for her personal benefit from the Bank’s vault and working cash teller drawer over the course of the prior two to three years;

WHEREAS, Montemayor’s conduct caused the Bank to suffer a financial loss in the amount of \$74,000, and posed legal and reputational risks to the Bank;

WHEREAS, Montemayor has repaid the Bank in the full amount of its loss;

WHEREAS, Montemayor’s conduct constituted violations of law or regulation, unsafe or unsound practices, and breaches of fiduciary duty; and

WHEREAS, by affixing her signature hereunder, Montemayor has consented to the issuance of this Order by the Board of Governors and has agreed to comply with each and every provision of this Order, and has waived any and all rights she might have pursuant to 12 U.S.C. § 1818, 12 C.F.R. Part 263, or otherwise: (a) to the issuance of a notice of intent to prohibit on any other matter implied or set forth in this Order; (b) to a hearing for the purpose of taking evidence with respect to any matter implied or set forth in this Order; (c) to obtain judicial review of this Order or any provision hereof; and (d) to challenge or contest in any manner the basis, issuance, terms, validity, effectiveness, or enforceability of this Order or any provision hereof.

NOW THEREFORE, before the filing of any notices, or the taking of any testimony or adjudication of or finding on any issue of fact or law herein, and without Montemayor's admitting or denying any allegation made or implied by the Board of Governors in connection herewith, and solely for the purpose of settling this matter without a formal proceeding being filed and without the necessity for protracted litigation or extended litigation,

IT IS HEREBY ORDERED that:

1. Montemayor, without the prior written approval of the Board of Governors and, where necessary pursuant to section 8(e)(7)(B) of the FDI Act, 12 U.S.C. § 1818(e)(7)(B), another Federal financial institutions regulatory agency, is hereby and henceforth prohibited from:

- a. participating in any manner in the conduct of the affairs of any institution or agency specified in Section 8(e)(7)(A) of the FDI Act, 12 U.S.C. § 1818(e)(7)(A), including, but not limited to, any insured depository institution or any holding company of an insured depository institution, or any subsidiary of such holding company, or any foreign bank or company

to which subsection (a) of 12 U.S.C. § 3106 applies and any subsidiary of such foreign bank or company;

- b. soliciting, procuring, transferring, attempting to transfer, voting or attempting to vote any proxy, consent, or authorization with respect to any voting rights in any institution described in section 8(e)(7)(A) of the FDI Act, 12 U.S.C. § 1818(e)(7)(A);
- c. violating any voting agreement previously approved by any Federal banking agency; or
- d. voting for a director, or serving or acting as an institution-affiliated party, as defined in sections 3(u) and 8(b)(3) of the FDI Act, 12 U.S.C. §§ 1813(u) and 1818(b)(3), such as an officer, director or employee, in any institution described in section 8(e)(7)(A) of the FDI Act, 12 U.S.C. § 1818(e)(7)(A).

2. Montemayor shall fully cooperate with and provide assistance to the Board of Governors, including but not limited to the provision of information, testimony, documents, records, and other tangible evidence, in connection with any pending or prospective enforcement action against other individuals who are or were institution-affiliated parties of the Bank.

3. All communications regarding this Order shall be addressed to:

- a. Richard M. Ashton, Esq.  
Deputy General Counsel  
David Williams, Esq.  
Associate General Counsel  
Board of Governors of the Federal Reserve System  
20th & C Streets, N.W.  
Washington, DC 20551
- b. Adriana Montemayor

4. Any violation of this Order shall separately subject Montemayor to appropriate civil or criminal penalties, or both, under sections 8(i) and (j) of the FDI Act, 12 U.S.C.

§§ 1818(i) and (j).

5. The provisions of this Order shall not bar, estop, or otherwise prevent the Board of Governors, or any other Federal or state agency or department, from taking any other action affecting Montemayor; provided, however, that the Board of Governors shall not take any further action against Montemayor on any matters concerning or arising from the matters addressed by this Order based upon facts presently known by the Board of Governors. This release and discharge shall not preclude or affect (i) any right of the Board of Governors to determine and ensure compliance with this Order, or (ii) any proceedings brought by the Board of Governors to enforce the terms of this Order.

6. Each provision of this Order shall remain fully effective and enforceable until expressly stayed, modified, terminated, or suspended in writing by the Board of Governors.

By order of the Board of Governors of the Federal Reserve System, effective this 23rd  
day of March, 2021.

BOARD OF GOVERNORS OF THE  
FEDERAL RESERVE SYSTEM

*/s/ Adriana Montemayor* \_\_\_\_\_  
Adriana Montemayor

By: */s/ Ann Misback* \_\_\_\_\_  
Ann E. Misback  
Secretary of the Board