



September 30, 2025

Via FedEx - Confirmation of Receipt Required

Mr. Bryce Zitterkopf
Wyoming Honor Farm
40 Honor Farm Road
Riverton, Wyoming 82501-9411

Re: Criminal Conviction – Prohibition from Banking Industry

Dear Mr. Zitterkopf:

The Federal Reserve Bank of Kansas City has become aware that you were convicted upon a plea of guilty of multiple crimes, including *Crimes Against Intellectual Property*, *Unlawful Use of a Credit Card*, and *Theft with Intent to Deprive* in connection with your employment at First Northern Bank, Buffalo, Wyoming. A copy of your judgment of conviction is attached. Because you have been convicted of a crime involving dishonesty or breach of trust, you are automatically subject to the prohibitions set forth in Section 19 of the Federal Deposit Insurance Act, 12 U.S.C. § 1829 (“Section 19”), for financial organizations and in Section 205 of the National Credit Union Act, 12 U.S.C. § 1785(d) (“Section 205(d)”), for insured credit unions.

Section 19 and Section 205(d) prohibit you from becoming or continuing as an institution-affiliated party with respect to any of the financial organizations described below. That means that you may not, among other things, act as an employee, officer, director, or agent of these banking organizations or credit unions. Nor may you otherwise participate, directly or indirectly, in the conduct of the affairs of any of these organizations. You are also prohibited from directly or indirectly owning or controlling any insured depository institution or holding company. These statutes do not prohibit you from being a normal, arms-length customer of a banking organization or credit union, such as having a loan, checking, or savings account.

The prohibitions of Section 19 and Section 205(d) cover all insured depository institutions, including, but not limited to, any bank, savings association, or credit union, and their holding companies, as well as Edge Act corporations and Agreement corporations. The Federal Deposit Insurance Corporation may grant written consent for you to engage in otherwise prohibited conduct with respect to insured depository institutions, and the Federal Reserve may grant written consent with respect to bank and savings and loan holding companies and Edge Act and Agreement corporations. The National Credit Union Administration Board may grant consent for insured credit unions. The automatic prohibition does not cover affiliation with a subsidiary of a bank holding company that is not itself a bank holding company, or a subsidiary of a savings and loan holding company that is not itself a savings and loan holding company, or uninsured branches or agencies of foreign banks, unless the appropriate federal banking agency takes further action against you.



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Should you engage in prohibited conduct without obtaining the required consent from the appropriate federal banking agency, you could be subject to daily criminal fines of up to \$1,000,000 or up to five years' imprisonment.

This letter will be posted on the public website of the Board of Governors of the Federal Reserve System. If you believe that the prohibitions of Section 19 and Section 205(d) do not apply to you, because, for example, your conviction has been reversed on appeal, or for any other reason, please contact Senior Examiner Wendell Thomas in writing at this Reserve Bank.

Sincerely,
REDACTED

Ryan L. Harwell
Vice President

cc: Attorney Steven Titus
Legal-Section19Letters@frb.gov
Mr. Edmond Wong (Special Activities)
Federal Deposit Insurance Corporation
Mr. Jeremiah Bishop, Banking Commissioner
Wyoming Division of Banking

Judgment Upon Pleas of Guilty to DC-10651 (Counts I, II, and III) and DC-10731 (Counts II, V, AND VI), and Order Dismissing DC-10731 (Counts I, III, and IV), dated December 20, 2024, concerning *State of Wyoming v. Bryce Zitterkopf*, Case No. 2024-CR-0010651/10731, in the Sixth Judicial District Court of Campbell County on file.