



BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
WASHINGTON, DC 20551

April 11, 2022

Mr. Andre Lee Quintanar
5933 Kellog Court
Converse, Texas 78109

Dear Mr. Quintanar:

The General Counsel, acting pursuant to authority delegated by the Board, and after consultation with the Director of the Division of Supervision and Regulation, has approved your request pursuant to section 19 of the Federal Deposit Insurance Act¹ to become an institution-affiliated party of United Services Automobile Association (“USAA”), San Antonio, Texas, a savings and loan holding company (“SLHC”). This approval is limited to your being an institution-affiliated party of USAA and does not authorize you to be a “senior executive officer” of USAA, as that term is defined in section 238.72(b) of the Board’s Regulation LL.² You must obtain the Board’s approval prior to working for another SLHC or bank holding company (“BHC”), or becoming a senior executive officer of USAA.

This action is based on all the facts of record and the representations made by you to the Board in connection with your request. Any change in the facts presented could result in a different conclusion and should be reported immediately to Board staff. This action is also based on all commitments provided by you in support of your request. These commitments are conditions imposed in writing in connection with the Board's decision and, as such, may be enforced in proceedings under applicable law. This action is conditioned specifically on your receipt of all necessary regulatory approvals related to your proposal and compliance with any terms and conditions that may be imposed in connection with such approvals. Additionally, if

¹ 12 U.S.C. § 1829.

² 12 CFR 238.72(b).

you are convicted of, or enter into a pretrial diversion program for, a crime involving dishonesty, breach of trust, or money laundering in the future, you must again seek approval to work for any SLHC or BHC, including USAA.

Sincerely yours,

Margaret McCloskey Shanks (signed)

Margaret McCloskey Shanks
Deputy Secretary of the Board