In the Matter of

JENNIFER A. GUNTER, individually, ORDER OF PROHIBITION FROM
and as an institution-affiliated FURTHER PARTICIPATION
party of

GUARANTY BANK
SPRINGFIELD, MISSOURI

(INSURED STATE NONMEMBER BANK)

Jennifer A. Gunter ("Respondent") has been advised of the right to receive a NOTICE OF
INTENTION TO PROHIBIT FROM FURTHER PARTICIPATION ("NOTICE") issued by the
Federal Deposit Insurance Corporation ("FDIC") detailing the violations, unsafe or unsound
banking practices, and/or breaches of fiduciary duty for which an ORDER OF PROHIBITION
FROM FURTHER PARTICIPATION ("ORDER") may issue, and has been further advised of
the right to a hearing on the alleged charges under section 8(e) of the Federal Deposit Insurance
Act ("Act"), 12 U.S.C. § 1818(e), and the FDIC's Rules of Practice and Procedure, 12 C.F.R. Part
308. Having waived those rights, the Respondent entered into a STIPULATION AND
CONSENT TO THE ISSUANCE OF AN ORDER OF PROHIBITION FROM FURTHER
PARTICIPATION ("CONSENT AGREEMENT") with a representative of the Legal Division of
the FDIC, whereby solely for the purpose of this proceeding and without admitting or denying
any violations, unsafe or unsound banking practices, and/or any breaches of fiduciary duty
Respondent consented to the issuance of an ORDER by the FDIC.
The FDIC considered the matter and determined it had reason to believe that:

(a) The Respondent willfully misappropriated funds belonging to Bank customers for her own use and benefit as an institution-affiliated party of the Guaranty Bank, Springfield, Missouri;

(b) By reason of such violations, unsafe or unsound banking practices, and breaches of fiduciary duty the Bank has suffered financial loss or other damage and the Respondent has received financial gain; and

(c) Such violations, practices and breaches of fiduciary duty involve personal dishonesty on the part of the Respondent and demonstrate the Respondent's willful and/or continuing disregard for the safety or soundness of the Bank.

The FDIC further determined that such violations, practices and breaches of fiduciary duty demonstrate the Respondent's unfitness to serve as a director, officer, person participating in the conduct of the affairs or as an institution-affiliated party of the Bank, any other insured depository institution, or any other agency or organization enumerated in section 8(e)(7)(A) of the Act, 12 U.S.C. § 1818(e)(7)(A).

The FDIC, therefore, accepts the CONSENT AGREEMENT and issues the following:
ORDER OF PROHIBITION
FROM FURTHER PARTICIPATION

1. Jennifer A. Gunter is hereby, without the prior written approval of the FDIC and
the appropriate Federal financial institutions regulatory agency, as that term is defined in section
8(e)(7)(D) of the Act, 12 U.S.C. § 1818(e)(7)(D), prohibited from:

(a) participating in any manner in the conduct of the affairs of any financial
institution or organization enumerated in section 8(e)(7)(A) of the Act, 12 U.S.C.
§ 1818(e)(7)(A);

(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
financial institution enumerated in section 8(e)(7)(A) of the Act, 12 U.S.C. § 1818(e)(7)(A);

(c) violating any voting agreement previously approved by the appropriate
Federal banking agency; or

(d) voting for a director, or serving or acting as an institution-affiliated party.

2. This ORDER will become effective upon its issuance by the FDIC. The
provisions of this ORDER will remain effective and enforceable except to the extent that, and
until such time as, any provision of this ORDER shall have been modified, terminated,
suspended, or set aside by the FDIC.

Pursuant to delegated authority.

Dated this 25th day of November, 2014.

/s/

Christopher J. Newbury
Associate Director
Division of Risk Management Supervision