

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

_____)	
In the Matter of)	
)	
SYDNEY N. NORMAN,)	ORDER OF PROHIBITION FROM
as an institution-affiliated party of)	FURTHER PARTICIPATION
)	
FIRST COMMERCIAL BANK)	
GIDEON, MISSOURI)	FDIC-18-0122e
)	
)	
INSURED STATE NONMEMBER BANK)	
)	
RESPONDENT'S NMLS UI# N/A)	
)	
_____)	

Sydney N. Norman (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 unsafe or unsound banking practices 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 allegations under 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, 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, dated September 17, 2018, whereby solely for the purpose of this proceeding and without admitting or denying any unsafe or unsound banking practices, Respondent consented to the issuance of an ORDER by the FDIC.

The FDIC has determined, and Respondent neither admits nor denies, that:

(a) Respondent has engaged or participated in unsafe or unsound banking practices as an institution-affiliated party of First Commercial Bank, Gideon, Missouri within the meaning of 12 U.S.C. §1813(u);

(b) Further, the FDIC has determined that while acting as a teller at the Bank, Respondent made multiple unauthorized withdrawals from three Bank customers' deposit accounts.

(c) By reason of such practices, the Bank has suffered financial loss or other damage and Respondent received financial gain or other benefit; and

(d) Such practices involve personal dishonesty on the part of Respondent or demonstrate Respondent's willful and continuing disregard for the safety or soundness of the Bank.

The FDIC further determined that such practices demonstrate 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 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. Sydney N. Norman is hereby prohibited from:

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

(b) soliciting, procuring, transferring, attempting to transfer, voting, or attempting to

