

UNITED STATES OF AMERICA
DEPARTMENT OF THE TREASURY
COMPTROLLER OF THE CURRENCY
WASHINGTON, D.C.

In the Matter of)	
)	
DERLINE CUNNINGHAM)	OCC AA-EC-2021-11
Former Retail Branch Manager and Officer)	
)	
Citizens Bank, N.A.)	
Providence, Rhode Island)	

ASSESSMENT OF CIVIL MONEY PENALTY

On March 12, 2021, Michael T. McDonald, Deputy Comptroller for Large Bank Supervision for the Office of the Comptroller of the Currency (“OCC”), issued a Notice of Charges to Respondent which, *inter alia*, sought imposition of a civil money penalty against Derline Cunningham (“Respondent”), an institution-affiliated party of Citizens Bank, N.A., Providence, Rhode Island. The Notice of Charges sought imposition of a Seventy-Five Thousand Dollar (\$75,000.00) civil money penalty against Respondent pursuant to Section 8(i)(2)(B) of the Federal Deposit Insurance Act, 12 U.S.C. § 1818(i)(2)(B).

As set forth in the Decision on Entry of Default (“Decision”), Respondent failed to submit a timely Answer to the Notice of Charges and failed to seek a hearing on the assessment of a civil money penalty.

Pursuant to Section 8(i) of the Federal Deposit Insurance Act, 12 U.S.C. § 1818(i):

IT IS HEREBY ORDERED that Respondent, Derline Cunningham, be assessed a civil money penalty in the amount of Seventy-Five Thousand Dollars (\$75,000.00).

Remittance of the civil money penalty shall be payable to the Treasury of the United States and delivered to the Comptroller of the Currency, Washington, D.C.

IT IS FURTHER ORDERED that Respondent be prohibited from seeking or accepting indemnification from any insured depository institution for the civil money penalty assessed and paid in this matter.

This ORDER shall become effective thirty (30) days from the date of its issuance.

The provisions of this ORDER shall remain effective and in force except in the event that, and until such time as, any provision of this ORDER shall have been modified, terminated, suspended, or set aside by the Office of the Comptroller of the Currency.

IT IS SO ORDERED.

Date: September 21, 2021.

/s/

MICHAEL J. HSU
ACTING COMPTROLLER OF THE
CURRENCY