

**FEDERAL DEPOSIT INSURANCE CORPORATION
WASHINGTON, D.C.**

In the Matter of:	)	
	)	
ELIAS ISRAEL ROBLERO RANGEL,	)	DECISION AND ORDER OF DEFAULT
an Institution-Affiliated Party of	)	TO PROHIBIT FROM FURTHER
	)	PARTICIPATION AND ASSESSMENT
	)	OF CIVIL MONEY PENALTY
	)	
TRUIST BANK	)	FDIC-22-0098e
CHARLOTTE, NORTH CAROLINA	)	FDIC-24-0032k
(Insured State Nonmember Bank)	)	
	)	

I. INTRODUCTION

This matter is before the Board of Directors (Board) of the Federal Deposit Insurance Corporation (FDIC) following the issuance on March 12, 2025, of an Order of Default and Recommended Decision for Prohibition from Further Activities and Assessment of Civil Monetary Penalty (Recommended Decision or R.D.) by Administrative Law Judge C. Scott Maravilla (ALJ). The ALJ recommends that Elias Israel Roblero Rangel (Respondent) be subject to an order of prohibition pursuant to section 8(e) of the Federal Deposit Insurance Act (FDI Act), 12 U.S.C. § 1818(e), and be assessed a civil money penalty (CMP) of \$35,000 pursuant to section 8(i) of the FDI Act, 12 U.S.C. § 1818(i).

This is an uncontested proceeding. The charges are set forth in the FDIC’s Notice of Intention to Prohibit from Further Participation, Notice of Assessment of Civil Money Penalty, Findings of Fact and Conclusions of Law, Order to Pay, Notice of Hearing, and Prayer for Relief (Notice). The record shows that Respondent was served with the Notice by certified mail to his last known address. Respondent did not file an Answer to the charges in the Notice, nor did he request a hearing on the assessment of a CMP. FDIC Enforcement Counsel filed a Motion for Entry of an Order of Default. (Default Motion). For the reasons discussed below, the Board

adopts the Recommended Decision and issues an Order to Prohibit and an Order to Pay Civil Money Penalty.

II. BACKGROUND

On June 25, 2024, the FDIC issued the Notice against Respondent pursuant to sections 8(e) and 8(i) of the FDI Act. At all times pertinent to the charge of unsafe and unsound banking practices, Respondent was an employee of Truist Bank, Charlotte, North Carolina (Bank). Notice ¶ 8. As such, Respondent was an institution-affiliated party (IAP) pursuant to section 3(u) of the FDI Act, as that term is defined in 12 U.S.C. § 1813(u).

A. Respondent's Misconduct

From July 12, 2019, to June 13, 2020 (Relevant Period), Respondent, a personal banker principally assigned to the Bank's branch in Sarasota, Florida (Branch), accessed the accounts of five elderly or deceased Bank customers. Respondent ordered unauthorized debit and credit cards (Bank Cards) for all five of those customers, which he caused to be mailed to himself at the Branch. Once in receipt of the Bank Cards, Respondent used them to steal funds from three of the five customers by making unauthorized cash withdrawals at Bank branch automated teller machines (ATMs). Respondent also used the Bank Cards of two of the customers to make unauthorized point of sale (POS) transactions. Over the course of approximately one year, Respondent made 52 unauthorized cash withdrawals at ATMs and 139 unauthorized POS transactions using the Bank Cards. Two of the customers were deceased and a third customer died during the time when Respondent was making the unauthorized transactions on their accounts. In or around June 2020, the Bank discovered Respondent's crimes and terminated his employment after an investigation.

During the Bank's investigation, Respondent admitted to fraudulently converting the funds of "four or five" Bank customers. The Bank also discovered the death certificates of 13 Bank customers at Respondent's desk, including two of the Bank customers referenced above. Respondent's fraudulent conduct and theft during the Relevant Period resulted in a loss of \$44,187.18 to the Bank. In May 2022, the United States charged Respondent by Information in the United States District Court for the Middle District of Florida with Theft or Embezzlement by a Bank Employee in violation of 18 U.S.C. § 656 and Access Device Fraud in violation of 18 U.S.C. § 1029(a)(2) and (c)(1)(A)(i). Respondent pleaded guilty to the charges in the Information. In October 2022, the district court sentenced Respondent to concurrent terms of 12 months and one day of imprisonment on both of the charges and ordered him to pay \$44,187.18 in restitution to the Bank.

B. FDIC Enforcement Proceeding

On June 29, 2024, the Notice was served on Respondent via U.S. Certified Mail to his last known address and was accepted by "Elias Roblero." R.D. at 1-2. The Notice directed Respondent to file an Answer within 20 days from the date of service, as required by 12 C.F.R. § 308.19. Notice at 7. Respondent failed to file an Answer. R.D. at 2. The Notice also instructed Respondent that the Order to Pay was stayed until 20 days after the date of service to afford him the opportunity to object to the Order to Pay. Notice at 7. The Notice explained that an objection must be made through a written request for a hearing within 20 calendar days of service. *Id.* Respondent failed to request a hearing on the civil money penalty assessment. R.D. at 4.

On January 31, 2025, FDIC Enforcement Counsel filed the Default Motion pursuant to 12 C.F.R. § 308.19(c). R.D. at 1.

On March 12, 2025, the ALJ issued the Recommended Decision, recommending “that the Board of Directors of the FDIC enter an order of prohibition from future banking activities and the assessment of a civil monetary penalty in the amount of \$35,000” against Respondent. R.D. at 5. Respondent filed no exceptions to the Recommended Decision.

III. DISCUSSION

The Board concurs in and adopts the ALJ’s Recommended Decision. The Board is satisfied that Respondent was properly served with the Notice by certified mail at his last known address. R.D. at 1-2; *see* 12 C.F.R. § 308.11(b)(4). Accordingly, under 12 C.F.R. § 308.19(c), because Respondent failed to respond, he has waived his right to contest the allegations in the Notice.

The Board agrees with the ALJ’s findings that the undisputed facts in the Notice satisfy the three standards necessary to sustain a prohibition order under section 8(e) of the FDI Act—misconduct, effects, and culpability—and a second-tier CMP under section 8(i) of the FDI Act. R.D. at 5. Respondent engaged in unsafe and unsound banking practices through his misconduct in making unauthorized ATM withdrawals and POS transactions from the accounts of elderly or deceased Bank customers. The effect of Respondent’s misconduct was that the Bank suffered a loss of \$44,187.18, the same amount as Respondent’s pecuniary gain. Respondent’s culpability is demonstrated by his pleas of guilt to Theft or Embezzlement by a Bank Employee and Access Device Fraud, which are crimes of dishonesty under federal law.

The uncontested allegations are supported by ample evidence of unsafe and unsound banking practices warranting prohibition. This evidence and prior Board decisions justify prohibition. *See Matter of Skabardonis*, FDIC-13-0444e, 2016 WL 8201948, at *1, *5 (May 10, 2016) (bank employee who embezzled funds from customer accounts and stole a customer’s

identity engaged in dishonest behavior, unsafe and unsound banking practices, and breach of fiduciary duty); *Matter of Bauer*, FDIC-11-21e, 2012 WL 7152170, at *3 (Oct. 9, 2012) (bank employee who embezzled funds from bank engaged in dishonest behavior, unsafe and unsound banking practice, and breach of fiduciary duty); *Matter of Bennett*, FDIC-02-206e, 2004 WL 2185944, at *2 (Aug. 16, 2004) (prohibiting bank employee who embezzled funds).

The Board also agrees with the ALJ's finding that the imposition of a \$35,000 civil money penalty is warranted under both FDIC regulations and the uncontested facts. First, FDIC regulations provide that "[i]f respondent fails to request a hearing as required by law within the time provided, the notice of assessment constitutes a final and unappealable order of the Board of Directors without further action by the ALJ." 12 C.F.R. § 308.19(c)(2). Respondent did not request a hearing or otherwise respond to the Notice. In doing so Respondent declined to provide any information on mitigating factors, such as his financial resources, good faith, the gravity of the violation, history of previous violations, or such other matters as justice may require. *See* 12 U.S.C. § 1818(i)(2)(G). Second, the uncontested facts demonstrate that Respondent recklessly engaged in unsafe and unsound banking practices and that his established practice of stealing from the accounts of Bank customers, a pattern of misconduct, likely would have continued if Respondent's misconduct had not been discovered because Bank investigators found the death certificates of 13 Bank customers at Respondent's desk.

IV. CONCLUSION

For the reasons set forth previously, the Board adopts the Recommended Decision, incorporates herein the Findings of Fact and Conclusions of Law set forth in the Notice, and issues the following order to prohibit and order to pay civil money penalty.

ORDER TO PROHIBIT

The Federal Deposit Insurance Corporation (FDIC) Board of Directors (Board), having considered the entire record of this proceeding, finds that Respondent Elias Israel Roblero Rangel, formerly employed by Truist Bank, Charlotte, North Carolina, engaged in unsafe and unsound banking practices for which the Bank suffered financial loss corresponding to Respondent's pecuniary gain. The Board further finds that Respondent's actions involved personal dishonesty on the part of Respondent, and hereby ORDERS and DECREES that:

1. Elias Israel Roblero Rangel shall not participate in any manner in any conduct of the affairs of any insured depository institution, credit union, agency, or organization enumerated in section 8(e)(7)(A) of the Federal Deposit Insurance Act (FDI Act), 12 U.S.C. § 1818(e)(7)(A), without the prior written consent of the FDIC and the appropriate Federal financial institution's regulatory agency, as that term is defined in section 8(e)(7)(D) of the FDI Act, 12 U.S.C. § 1818(e)(7)(D).

2. Elias Israel Roblero Rangel shall not solicit, procure, transfer, attempt to transfer, vote, or attempt to vote any proxy, consent, or authorization with respect to any voting rights in any insured depository institution, credit union, agency, or organization enumerated in section 8(e)(7)(A) of the FDI Act, 12 U.S.C. § 1818(e)(7)(A), without the prior written consent of the FDIC and the appropriate Federal financial institution's regulatory agency, as that term is defined in section 8(e)(7)(D) of the FDI Act, 12 U.S.C. § 1818(e)(7)(D).

3. Elias Israel Roblero Rangel shall not violate any voting agreement previously approved by the appropriate Federal banking agency with respect to any insured depository institution, credit union, agency, or organization enumerated in section 8(e)(7)(A) of the FDI Act, 12 U.S.C. § 1818(e)(7)(A), without the prior written consent of the FDIC and the

appropriate Federal financial institution's regulatory agency, as that term is defined in section 8(e)(7)(D) of the FDI Act, 12 U.S.C. § 1818(e)(7)(D).

4. Elias Israel Roblero Rangel shall not vote for a director, or serve or act as an institution-affiliated party, as that term is defined in section 3(u) of the FDI Act, 12 U.S.C. § 1813(u), of any insured depository institution, credit union, agency, or organization enumerated in section 8(e)(7)(A) of the FDI Act, 12 U.S.C. § 1818(e)(7)(A), without the prior written consent of the FDIC and the appropriate Federal financial institution's regulatory agency, as that term is defined in section 8(e)(7)(D) of the FDI Act, 12 U.S.C. § 1818(e)(7)(D).

5. This ORDER shall be effective immediately.

6. The provisions of this ORDER will remain effective and in force 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.

SO ORDERED.

IT IS FURTHER ORDERED that copies of this Decision and Order shall be served on Respondent Elias Israel Roblero Rangel, FDIC Enforcement Counsel, the Administrative Law Judge, and the Commissioner of the North Carolina Office of the Commissioner of Banks.

By Order of the Board of Directors.

Dated at Washington, D.C., this 26th day of September, 2025.

Debra A. Decker
Executive Secretary

ORDER TO PAY CIVIL MONEY PENALTY

The Federal Deposit Insurance Corporation (FDIC) Board of Directors (Board), having considered the entire record of this proceeding, and taking into account the appropriateness of the penalty with respect to the mitigating factors set forth in 12 U.S.C. § 1818(i)(2)(G) including the size of the financial resources and good faith of Respondent, the gravity of the violations, the history of previous violations, and such other matters as justice may require, hereby ORDERS and DECREES that:

1. A civil money penalty is assessed against Elias Israel Roblero Rangel in the amount of \$35,000 pursuant to 12 U.S.C. § 1818(i).
2. This ORDER shall be effective and the penalty shall be final and payable thirty (30) days from the date of its issuance.

The provisions of this ORDER will remain effective and in force 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.

IT IS FURTHER ORDERED that copies of this Decision and Order shall be served on Respondent Elias Israel Roblero Rangel, FDIC Enforcement Counsel, the Administrative Law Judge, and the Commissioner of the North Carolina Office of the Commissioner of Banks.

By Order of the Board of Directors

Dated at Washington, D.C., this 26th day of September, 2025.

Debra a. Decker
Executive Secretary