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OCC Announces Enforcement Actions for August 2025

WASHINGTON—The Office of the Comptroller of the Currency (OCC) today released enforcement actions taken against national banks and federal savings associations (banks), and individuals currently and formerly affiliated with banks the OCC supervises.

The OCC uses enforcement actions against banks to require the board of directors and management to take timely actions to correct the deficient practices or violations identified. The OCC has taken the following actions against banks:

- [Formal Agreement](#) with First National Bank & Trust Company, Clinton, Illinois, for unsafe or unsound practices, including those related to capital, strategic planning, liquidity, and contingency funding planning. (Docket No. AA-CE-2025-30)

The OCC uses enforcement actions against an institution-affiliated party (IAP) to deter, encourage correction of, or prevent violations, unsafe or unsound practices, or breaches of fiduciary duty.

Enforcement actions against IAPs reinforce the accountability of individuals for their conduct regarding the affairs of a bank. The term “institution-affiliated party,” or IAP, is defined in 12 USC 1813(u) and includes bank directors, officers, employees, and controlling shareholders. Orders of Prohibition prohibit an individual from any participation in the affairs of a bank or other institution as defined in 12 USC 1818(e)(7). The OCC has taken the following actions against IAPs:

- [Order of Prohibition](#) against Maricela Galindo Celestino, former Bank Teller at a Trenton, New Jersey, branch of PNC Bank, N.A., Wilmington, Delaware, for embezzling customer funds and causing loss to the bank of approximately \$106,000. (Docket No. AA-ENF-2024-89)
- [Order of Prohibition](#) against Kyla A. Hartley, former part-time Associate Banker at a Brooklyn, New York, branch of

JPMorgan Chase Bank, N.A., Columbus, Ohio, for processing fraudulent over-the-counter check deposits and cash withdrawals from customer accounts causing loss to the bank of approximately \$196,000. (Docket No. AA-ENF-2025-33)

- [Order of Prohibition](#) against **Karen Lopez**, former Assistant Branch Manager at a Conroe, Texas, branch of First National Bank Texas, Killeen, Texas, for making unauthorized cash withdrawals totaling more than \$18,000 from bank customer checking accounts. (Docket No. AA-ENF-2025-38)
- [Order of Prohibition](#) against **Sixto Christopher Porras**, former Associate Banker at a San Francisco, California, branch of JPMorgan Chase Bank, N.A., Columbus, Ohio, for making unauthorized withdrawals from bank customer accounts totaling approximately \$440,000. (Docket No. AA-ENF-2025-34)
- [Order of Prohibition](#) against **Amalia Rivera**, former Teller and Teller Manager at a Bristol, Connecticut, branch of TD Bank, N.A., Cincinnati, Ohio, for, among other things, participating in and allowing withdrawals from bank customer accounts using fraudulent means and causing loss to the bank of approximately \$120,000. (Docket No. AA-ENF-2025-31)

- [Order of Prohibition](#) against Kristin Sanguinetti, former Teller at a Lakewood, New Jersey, branch of Santander Bank N.A., Wilmington, Delaware, for misappropriating approximately \$51,000 from the bank. (Docket No. AA-ENF-2025-29)
- [Order of Prohibition](#) against Harold Serenot, former Customer Service Representative at TD Bank, N.A., Wilmington, Delaware, for fraudulently obtaining over \$41,000 in Paycheck Protection Program funds under the Coronavirus Aid, Relief, and Economic Security Act. (Docket No. AA-ENF-2024-95)
- [Order of Prohibition](#) against Nikki L. Ward, former Assistant Retail Manager at a Houston, Texas, area branch of First Financial Bank, N.A., Abilene, Texas, for misappropriating approximately \$47,000 from the bank's vault. (Docket No. AA-ENF-2024-34)

The OCC terminates enforcement actions when a bank has demonstrated compliance with all articles of an enforcement action; or when the OCC determines that articles deemed “not in compliance” have become outdated or irrelevant to the bank’s current circumstances; or when the OCC incorporates the articles deemed “not in compliance” into a new action. Termination actions include:

- [Order terminating the Cease and Desist Order](#) against Anchorage Digital Bank, National Association, Sioux Falls, South Dakota, dated April 21, 2022 ([Docket No. AA-ENF-2022-7](#)). The order addressed the bank's failure to adopt and implement a compliance program that adequately covered the required Bank Secrecy Act/anti-money laundering program elements. (Docket No. AA-ENF-2025-44)

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All OCC public enforcement actions taken since August 1989 are available for download by viewing the searchable enforcement actions database at <https://apps.occ.gov/EASearch>.

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