



Charles G. Cooper
Commissioner

TEXAS DEPARTMENT OF BANKING

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PRESS RELEASE

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Texas Banking Commissioner Issues Order to Cease and Desist Activity Against Lavish Bank and Trust, Lavish Bank and Trust International, and Crystal Shoemake

On April 10, 2019, Texas Banking Commissioner Charles G. Cooper issued an Order to Cease and Desist Activity (the Order) to Lavish Bank and Trust, Lavish Bank and Trust International, and Crystal Shoemake (Respondents). The Respondents were issued the Order due to violating *Texas Finance Code* §31.005 by using the term “bank and trust” in the Respondent entities’ names to imply to the public that the Respondent entities are engaged in the business of banking in this state. Neither Shoemake, nor the Respondent entities are chartered or authorized to conduct the business of banking in the state of Texas.

The Order requires the Respondents to immediately cease and desist from implying that they engage in the business of banking in Texas, cease and desist using the name Lavish Bank and Trust, Lavish Bank and Trust International, or any other name in violation of *Texas Finance Code* §31.005 unless and until they are authorized to act as a bank under applicable state and federal laws, dissolve Lavish Bank and Trust and Lavish Bank and Trust International for which assumed name certificates were filed with the Tarrant County Clerk’s Office and have those filings removed or made inactive, remove the business profile pages on Facebook pertaining to Lavish Bank and Trust and Lavish Bank and Trust International, and any other associated websites, remove language from the LinkedIn profile for “Crystal Lavish” which implies the existence of Lavish Bank and Trust in the Dallas/Fort Worth area.

The Order is effective May 2, 2019 and is final and non-appealable as of that date.

The full text of the [Order](#) can be viewed on the Department’s website.