



Charles G. Cooper
Commissioner

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PRESS RELEASE

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Texas Banking Commissioner Issues Consent Orders Prohibiting Further Participation by Anita Moody and Jeannie Swaim

On July 31, 2020, Commissioner Charles G. Cooper issued two Consent Orders Prohibiting Further Participation against Anita Moody of Lake Creek, Texas, a former president, chief executive officer, and director of The Enloe State Bank, Cooper, Texas; and Jeannie Swaim, of Paris, Texas, a former vice president, cashier, and director of the bank.

The Consent Orders provide that Moody and Swaim are perpetually prohibited from serving as a director, officer, or employee of a state bank, holding company of a state bank or any other entity chartered, registered, permitted, or licensed by the Commissioner.

Moody created and actively concealed more than 100 fraudulent loans on the bank's books and directly caused bank losses of at least \$11.1 million and \$247,000 in interest. Swaim intentionally created fraudulent loans on the bank's books resulting in losses of at least \$411,000, and \$3,000 in interest. Moody and Swaim's insider abuse and fraud directly contributed to the bank's insolvency, leading the Commissioner to close the bank on May 31, 2019. The full text of the [press release](#) announcing the closure of the bank is available on the Department's website.

The Consent Orders are effective July 31, 2020, and are final and non-appealable as of that date. Moody and Swaim agreed to the issuance of the Consent Orders without admitting or denying any of the charges.

The full text of the [Moody Consent Order](#) and [Swaim Consent Order](#) can be viewed on the Department's website.