

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

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In the Matter of )  
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**CHRISTOPHER SANGSTER**, former )  
Branch Manager ) OCC AA-EC-2019-58  
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South Central Bank, N.A. )  
Chicago, Illinois )  
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**ASSESSMENT OF A CIVIL MONEY PENALTY**

On February 6, 2020, Michael R. Brickman, Deputy Comptroller for Special Supervision for the Office of the Comptroller of the Currency (“OCC”) issued a Notice of Charges to Respondent which, *inter alia*, sought the imposition of a Civil Money Penalty against Christopher Sangster (“Respondent”), an institution affiliated party of South Central Bank, N.A., Chicago, Illinois. The Notice of Charges sought imposition of a Thirty-Five Thousand Dollar (\$35,000.00) 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 and failed to seek a hearing on assessment of the 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, Christopher Sangster, be assessed a civil money penalty in the amount of Thirty-Five Thousand Dollars (\$35,000.00).

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 is prohibited from seeking or accepting indemnification from any insured depository institution for the civil money penalty assessed and paid in this matter.

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

The provisions of this ORDER will 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: May 17, 2021.

/s

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MICHAEL J. HSU  
ACTING COMPTROLLER OF THE  
CURRENCY