

**BEFORE THE DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA**

In Re:

LUTHERKILMER COMMERCIAL BANK
d/b/a lutherkilmercom.com

ORDER TO CEASE AND DESIST

The Department of Banking and Finance of the State of Georgia (“Department”) is authorized to issue an Order to Cease and Desist to any person or corporation conducting business as a bank or other financial institution “without authority” under Chapter 1 of Title 7 of the Official Code of Georgia Annotated. O.C.G.A. § 7-1-5; see §§ 7-1-91(d), 7-1-241(c), and 7-1-243.

LUTHERKILMER COMMERCIAL BANK d/b/a lutherkilmercom.com (collectively, “Lutherkilmer Commercial Bank”), according to documentation obtained by the Department, is representing itself to be a bank purportedly located at 8654 Lindenwood Dr, San Antonio, TX 78209, using the telephone number (757) 943-9765, and using the email addresses info@lutherkilmercom.com and contact@lutherkilmercom.com.

The Department has no record of Lutherkilmer Commercial Bank and has not approved this entity to organize a bank and/or conduct a banking business in Georgia. Furthermore, the Department has not granted Lutherkilmer Commercial Bank permission to use “bank” in its name.

The official requirements and procedures for conducting a banking business in Georgia are prescribed in the Financial Institutions Code of Georgia. It is unlawful to conduct and/or be affiliated with a banking business in Georgia without a state or federal bank charter.

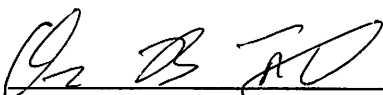
Pursuant to O.C.G.A. §§ 7-1-91(d), 7-1-241(c), and 7-1-243, the Department does hereby order Lutherkilmer Commercial Bank, its successors and assigns, and the officers, employees and directors of Lutherkilmer Commercial Bank to:

- 1) Immediately Cease and Desist from using “bank” or any derivative thereof in its name in any form, including any internet website, social media platforms, marketing material, signage, correspondence, and/or legal documentation that could reach Georgia consumers without the written authorization of the Department pursuant to O.C.G.A. § 7-1-243.
- 2) Immediately Cease and Desist from using “bank” or any derivative thereof in its name in any form, including any internet website, social media platforms, marketing material, signage, correspondence, and/or legal documentation

originating from within this State without the written authorization of the Department pursuant to O.C.G.A. § 7-1-243.

- 3) Immediately Cease and Desist from claiming to be a bank, in any form, including any internet website, social media platforms, marketing material, signage, correspondence, and/or legal documentation that could reach Georgia consumers.
- 4) Immediately Cease and Desist from claiming to be a bank, in any form, including any internet website, social media platforms, marketing material, signage, correspondence, and/or legal documentation originating from within this State.
- 5) Immediately Cease and Desist from providing any financial products or services to the citizens of Georgia by any delivery system, including the internet, while using the word “bank” or any derivative thereof without the written authorization of the Department pursuant to O.C.G.A. § 7-1-241(c).
- 6) Immediately Cease and Desist from providing any financial products or services from within this State by any delivery system, including the internet, while using the word “bank” or any derivative thereof without the written authorization of the Department pursuant to O.C.G.A. § 7-1-241(c).
- 7) Immediately Cease and Desist from engaging in the business of banking from within the State of Georgia and/or into the State of Georgia.
- 8) Respond to the Department by April 7, 2026, indicating the actions taken regarding compliance with the provisions of this Order. The Department may take further legal action through the State Attorney General or otherwise as authorized by law.

The above provisions are effective on March 23, 2026, the date of issuance of this Order.



OSCAR B. FEARS III
Commissioner
Department of Banking and Finance
State of Georgia