

Plaintiff's Order to Cease and Desist,¹ issued on August 23, 2017, by continuing to conduct and/or be affiliated with a banking business in Georgia without a bank charter and by continuing to use the words "bank" and/or "trust" in its name without the permission of Plaintiff.

Defendants International Treaty Bank and Pressley violated the Plaintiff's Order to Cease and Desist, issued on September 7, 2017,² by continuing to conduct and/or be affiliated with a banking business in Georgia without a bank charter and by continuing to use the words "bank" and/or "trust" in its name without the permission of Plaintiff. Finally, Defendants Alfa International Bank, Henderson, and Pressley violated the Plaintiff's Order to Cease and Desist, issued on September 27, 2017,³ by continuing to conduct and/or be affiliated with a banking business in Georgia without a bank charter and by continuing to use the words "bank" and/or "trust" in its name without the permission of Plaintiff;

(2) Plaintiff Georgia Department of Banking and Finance's Petition for Injunctive Relief is GRANTED. All Defendants are PERMANENTLY ENJOINED and RESTRAINED from further and continuing violations of the Orders to Cease and Desist, attached as Exhibits A, E and J to the Amended Complaint, and the Financial Institutions Code of Georgia, O.C.G.A. § 7-1-1 et seq. including, but not limited to, the use of banking nomenclature and providing any financial products or services from within the State of Georgia without the written authorization of Plaintiff; and

(3) All Defendants are ORDERED to immediately comply with the Orders to Cease and Desist issued by Plaintiff Georgia Department of Banking and Finance, attached as Exhibits A, E and J to the Amended Complaint, by ceasing all activities relating to the use of banking

¹ The Department's Order to Cease and Desist, issued August 23, 2017, is attached hereto as Exhibit 1.

² The Department's Order to Cease and Desist, issued September 7, 2017, is attached hereto as Exhibit 2.

³ The Department's Order to Cease and Desist, issued September 27, 2017, is attached hereto as Exhibit 3.

nomenclature and the providing of any financial products or services from within the State of Georgia.

IT IS SO ORDERED. This 15th day of October, 2018.



JUDGE CURRIE M. MINGLEDORFF II
Banks County Superior Court

PREPARED AND PRESENTED BY

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Exhibit 1

The Department's Cease and Desist Order, issued August 23, 2017,
against the Southern Cherokee Nation and Red Fire People Central Bank
and Depository Trust and Walter Charlie Pressley a/k/a Chief Gees-Due
OO-Neh-Gah Usti

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

In Re:

SOUTHERN CHEROKEE NATION AND
THE RED FIRE PEOPLE CENTRAL BANK
AND DEPOSITORY TRUST and WALTER
CHARLIE PRESSLEY a/k/a CHIEF GEES-DUE
OO-NEH-GAH USTI,

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

Southern Cherokee Nation and The Red Fire People (“SCNRFP”) Central Bank and Depository Trust and Walter Charlie Pressley a/k/a Chief Gees-Due OO-Neh-Gah Usti, according to documentation obtained by the Department, are representing themselves to be a bank located at 705 Brucken Strasse, Building #101, Helen, Georgia 30547 and/or Post Office Box 192, Homer, Georgia 30547. The Department has no record of SCNRFP Central Bank and Depository Trust and has not approved this entity or Walter Charlie Pressley a/k/a Chief Gees-Due OO-Neh-Gah Usti to organize a bank and/or conduct a banking business in Georgia. Furthermore, Department has not granted SCNRFP Central Bank and Depository Trust permission to use “bank” and/or “trust” 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. It is also unlawful to use the words “bank” and/or “trust” in any entity’s name without the permission of the Department.

Pursuant to O.C.G.A. §§7-1-91(d), 7-1-241(c) and 7-1-243, the Department does hereby order SCNRFP Central Bank and Depository Trust, its successors and assigns and the officers, employees and directors of SCNRFP Central Bank and Depository Trust, including, but not limited to Walter Charlie Pressley a/k/a Chief Gees-Due OO-Neh-Gah Usti to:

- 1) Immediately Cease and Desist from using “bank,” “trust,” or any derivative thereof in its name in any form, including any internet website, 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,” “trust,” or any derivative thereof in its name in any form, including any internet website, 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, 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, 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,” “trust,” 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,” “trust,” 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 August 31, 2017, 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 August 23, 2017, the date of issuance of this Order.



KEVIN B. HAGLER
Commissioner
Department of Banking and Finance
State of Georgia

Exhibit 2

The Department's Cease and Desist Order, issued September 7, 2017,
against International Treaty Bank and Walter Charlie Pressley a/k/a
Chief Gees-Due OO-Neh-Gah Usti

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

In Re:

INTERNATIONAL TREATY BANK,
WALTER CHARLIE PRESSLEY a/k/a
CHIEF GEES-DUE OO-NEH-GAH USTI,

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

International Treaty Bank¹ and Walter Charlie Pressley a/k/a Chief Gees-Due OO-Neh-Gah Usti, according to documentation obtained by the Department, are representing themselves to be a bank located at 705 Brucken Strasse, Helen, Georgia 30547. The Department has no record of International Treaty Bank and has not approved this entity or Walter Charlie Pressley a/k/a Chief Gees-Due OO-Neh-Gah Usti to organize a bank and/or conduct a banking business in Georgia. Furthermore, Department has not granted International Treaty Bank permission to use “bank” and/or “trust” 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. It is also unlawful to use the words “bank” and/or “trust” in any entity’s name without the permission of the Department.

Pursuant to O.C.G.A. §§7-1-91(d), 7-1-241(c) and 7-1-243, the Department does hereby order International Treaty Bank, its successors and assigns and the officers, employees and directors of International Treaty Bank, including, but not limited to Walter Charlie Pressley a/k/a Chief Gees-Due OO-Neh-Gah Usti to:

¹ The Department has received information indicating that International Treaty Bank is operating under the purported authority of the Southern Cherokee Nation and Red Fire People Central Bank (“SCNRFP Central Bank”). On August 23, 2017, the Department issued an Order to Cease and Desist to the SCNRFP Central Bank and Mr. Pressley. The Department has no record of SCNRFP Central Bank and has not approved that entity or Mr. Pressley to organize a bank and/or conduct a banking business in or from Georgia. Further, the Department has not granted SCNRFP Central Bank permission to use “bank” or “trust” in its name.

- 1) Immediately Cease and Desist from using “bank,” “trust,” or any derivative thereof in its name in any form, including any internet website, 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,” “trust,” or any derivative thereof in its name in any form, including any internet website, 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, 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, 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,” “trust,” 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,” “trust,” 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.

The above provisions are effective on September 7, 2017, the date of issuance of this Order.



KEVIN B. HAGLER
Commissioner
Department of Banking and Finance
State of Georgia

Exhibit 3

The Department's Cease and Desist Order, issued September 27, 2017,
against Alfa International Bank, John A. Henderson and Walter Charlie
Pressley a/k/a Chief Gees-Due OO-Neh-Gah Usti

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

In Re:

ALFA INTERNATIONAL BANK,
JOHN A. HENDERSON, and WALTER
CHARLIE PRESSLEY a/k/a CHIEF
GEES-DUE OO-NEH-GAH USTI

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

Alfa International Bank,¹ John A. Henderson, and Walter Charlie Pressley a/k/a Chief Gees-Due OO-Neh-Gah Usti, according to documentation obtained by the Department, are representing themselves to be a bank located at 705 Brucken Strasse, Building 101, Suite D, Helen, Georgia 30547.² The Department has no record of Alfa International Bank and has not approved this entity, John A. Henderson, or Walter Charlie Pressley a/k/a Chief Gees-Due OO-Neh-Gah Usti to organize a bank and/or conduct a banking business in Georgia. Furthermore, Department has not granted Alfa International Bank permission to use “bank” and/or “trust” 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. It is also unlawful to use the words “bank” and/or “trust” in any entity’s name without the permission of the Department.

Pursuant to O.C.G.A. §§7-1-91(d), 7-1-241(c) and 7-1-243, the Department does hereby order Alfa International Bank, its successors and assigns, John A.

¹ The Department has received information indicating that Alfa International Bank is operating under the purported authority of the Southern Cherokee Nation and Red Fire People Central Bank (“SCNRFP Central Bank”). On August 23, 2017, the Department issued an Order to Cease and Desist to the SCNRFP Central Bank and Mr. Pressley. The Department has no record of SCNRFP Central Bank and has not approved that entity or Mr. Pressley to organize a bank and/or conduct a banking business in or from Georgia. Further, the Department has not granted SCNRFP Central Bank permission to use “bank” or “trust” in its name.

² The website of Alfa International Bank lists the ZIP Code 30547. However, the records of the United States Postal Service indicate that the correct ZIP code for the listed address is 30545.

Henderson, Walter Charlie Pressley a/k/a Chief Gees-Due OO-Neh-Gah Usti, and the officers, employees and directors of Alfa International Bank, to:

- 1) Immediately Cease and Desist from using “bank,” “trust,” or any derivative thereof in its name in any form, including any internet website, 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,” “trust,” or any derivative thereof in its name in any form, including any internet website, 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, 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, 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,” “trust,” 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,” “trust,” 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.

The above provisions are effective on September 27, 2017, the date of issuance of this Order.



KEVIN B. HAGLER
Commissioner
Department of Banking and Finance
State of Georgia