

**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