

~~1 See our [first Build or Buy article](#) (November 2019) and [second Build or Buy article](#) (January 2021).~~

~~2 For articles regarding Community Unity Bank (Birmingham, MI) see [here](#) and [here](#) and regarding Integrity Bank for Business (Virginia Beach, VA), see [here](#).~~

~~3 For articles regarding Sonata Bank (Seebree, KY), see [here](#) and regarding Redemption Holding Company (Salt Lake City, UT), see [here](#).~~

4 [FDIC Failed Bank List](#)

5 See link to a transcript of her speech [here](#).

6 [FDIC Decisions on Bank Applications](#)

~~7 Aug. 25, 2020. *Banker*, In Farmington State Bank, some see poster child for charter stripping,~~

~~8 See, for example, [here](#) for the decision issued on February 24, 2017 by the Supervision Appeals Review Committee, *FDIC*, rejecting the appeal of a bank that had adopted a new high-risk business plan that was then criticized by the FDIC, resulting in a downgrade in the bank's CAMELS rating and the shut-down of its new business model.~~

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