

N.C.P.I.-Crim. 259.43
[BANK] [OFFICER] [DIRECTOR] [EMPLOYEE] MAKING EXTENSION OF
CREDIT TO A DISQUALIFIED INDIVIDUAL. MISDEMEANOR.
GENERAL CRIMINAL VOLUME
JUNE 2013
N.C. Gen. Stat. § 53C-8-9

259.43 [BANK] [OFFICER] [DIRECTOR] [EMPLOYEE] MAKING EXTENSION
OF CREDIT TO A DISQUALIFIED INDIVIDUAL. MISDEMEANOR.

The defendant has been charged with making an extension of credit
to a disqualified individual.

For you to find the defendant guilty of this offense, the State must
prove two things beyond a reasonable doubt:

First, that defendant was a(n) [bank] [[officer] [director] [affiliate]
of a bank];

And Second, that the defendant [made an extension of credit]
[granted a gratuity] to [[the Commissioner] [a deputy commissioner] of
banks] [a bank examiner].¹

If you find from the evidence beyond a reasonable doubt that on or
about the alleged date the defendant was a(n) [bank] [[officer] [director]
[affiliate] of a bank] and that the defendant [made an extension of
credit] [granted a gratuity] to [[the Commissioner] [a deputy
commissioner] of banks] [a bank examiner], it would be your duty to
return a verdict of guilty. If you do not so find or have a reasonable doubt
as to one or more of these things, then it would be your duty to return a
verdict of not guilty.

1. N.C. Gen. Stat. § 53C-8-9 states that any person in violation of this provision
“may be fined a sum equal to the amount of the extension made or the gratuity given.”