

**UNITED STATES OF AMERICA
NATIONAL CREDIT UNION ADMINISTRATION
NATIONAL CREDIT UNION ADMINISTRATION BOARD**

IN THE MATTER OF)
)
SARA KAY DECKER)
) No. 94-0101 IV
An Institution-Affiliated Party and)
Person Participating in the Affairs)
of the SCHOOL EMPLOYEES)
CREDIT UNION)
)

ORDER OF PROHIBITION

WHEREAS, Sara Kay Decker has executed a Stipulation and Consent to Issuance of Order of Prohibition, hereinafter referred to as the "Stipulation", which is accepted and approved by the National Credit Union Administration acting through its counsel; and

WHEREAS, Sara Kay Decker, in the Stipulation, has consented and agreed to the issuance of an Order of Prohibition, hereinafter referred to as the "Order", pursuant to Section 206(g) of the Federal Credit Union Act, 12 U.S.C. §1786(g), and Part 747 of the National Credit Union Administration Rules and Regulations;

NOW THEREFORE, IT IS **ORDERED** THAT:

1. Sara Kay Decker is an institution-affiliated party in that she previously was employed as a teller for the School Employees Credit Union of Kalamazoo, Michigan.
2. The Stipulation and Consent to Issuance of Order of Prohibition is made a part hereof and is incorporated herein by reference.
3. Sara Kay Decker is prohibited from participating in any manner in the conduct of the affairs of any federally insured credit union and any other institution as defined in 12 U.S.C. §1786(g)(7).
4. This Order shall be effective on the date it is issued.

NATIONAL CREDIT UNION ADMINISTRATION BOARD

By: _____

NICHOLAS VEGHTS
Regional Director, Region IV
National Credit Union Administration

Date: _____

**UNITED STATES OF AMERICA
NATIONAL CREDIT UNION ADMINISTRATION
NATIONAL CREDIT UNION ADMINISTRATION BOARD**

IN THE MATTER OF)
)
SARA KAY DECKER)
) No. _____
An Institution-Affiliated Party and)
Person Participating in the Affairs)
of the SCHOOL EMPLOYEES)
CREDIT UNION)
)

**STIPULATION AND CONSENT TO ISSUANCE OF
ORDER OF PROHIBITION**

The National Credit Union Administration Board, by and through its undersigned counsel, and Sara Kay Decker, formerly employed as a teller for the School Employees Credit Union, located in Kalamazoo, Michigan, hereby stipulate and agree as follows:

1. Consideration. The National Credit Union Administration is of the opinion that grounds exist to initiate administrative enforcement proceedings against Sara Kay Decker pursuant to Section 206 of the Federal Credit Union Act, 12 U.S.C. §1786. Sara Kay Decker desires to avoid the time, cost and expense of administrative litigation and hereby stipulates and agrees to the following terms in consideration of the forbearance of the National Credit Union Administration Board from conducting an administrative hearing and imposing other remedial sanctions against her.

2. Jurisdiction.

(a) Sara Kay Decker is an "institution-affiliated party" within the meaning of Section 206(r) of the Federal Credit Union Act, 12 U.S.C. §1786(r).

(b) Pursuant to the authority vested in the Board of the National Credit Union Administration under Section 206(g) of the Federal Credit Union Act, 12 U.S.C. §1786(g), and Part 747 of the National Credit Union Administration Rules and Regulations, it is an appropriate Federal agency to maintain enforcement proceedings against such institution-affiliated party. Therefore, Sara Kay Decker is subject to the authority of the National Credit Union Administration to initiate and maintain prohibition proceedings against her.

3. Consent. Sara Kay Decker consents to the issuance by the National Credit Union Administration Board of the accompanying Order of Prohibition, hereinafter referred to as the "Order". She further agrees to comply with all terms of the Order upon issuance and stipulates that the Order complies with all requirements of the law.

4. Waivers. Sara Kay Decker waives her right to the administrative hearing provided for in Section 206(g)(4) of the Federal Credit Union Act, 12 U.S.C. §1786(g)(4). She further waives her right to seek judicial review of the Order or otherwise challenge the validity or legality of the Order.

5. Finality. The Order is issued pursuant to Section 206(g) of the Federal Credit Union Act, 12 U.S.C. §1786(g). Upon issuance by the National Credit Union Administration Board, this Order shall be a final Order, effective and fully enforceable by the National Credit Union Administration.

WHEREFORE, in consideration of the foregoing, the undersigned, on behalf of the National Credit Union Administration, and Sara Kay Decker execute this Stipulation and Consent to Issuance of Order of Prohibition.

NATIONAL CREDIT UNION ADMINISTRATION

By: _____
Jon J. Canerday
Trial Attorney
Office of General Counsel

Date: _____

Sara Kay Decker

Date: _____

(Notary Seal) _____
Notary Public

My Commission expires:_____