

**UNITED STATES OF AMERICA
NATIONAL CREDIT UNION ADMINISTRATION
Alexandria, Virginia**

In the Matter of

CHARLOTTE MANTOOTH-PATTERSON,

NCUA Docket No. 98-1-01-II

Respondent.

FINAL ORDER OF PROHIBITION

WHEREAS respondent Charlotte Mantooth-Patterson ("Respondent"), former employee of C.H.E. Credit Union, located in Chambersburg, Pennsylvania, was an "institution-affiliated party" of that credit union, as defined by 12 U.S.C. §1786(r);

WHEREAS on July 14, 1994, Respondent, by a plea of guilty, was convicted of a single count of bank larceny, in violation of 18 U.S.C. §2113(B), and was sentenced for that offense to a term of four (4) years' probation and ordered to pay restitution in the amount of \$9797.65. United States v. Mantooth, Case No. 1:CR-94-052 (D. Pa.);

WHEREAS a violation of 18 U.S.C. §2113(B) is a crime involving dishonesty or breach of trust which is punishable by imprisonment for a term exceeding one year under Federal law;

WHEREAS the NCUA Board finds that Respondent's service to or participation in the conduct of the affairs of a federally-insured credit union may pose a threat to the interests of the members of such credit union or may threaten to impair public confidence in such credit union; and

WHEREAS the NCUA Board has delegated authority to Regional Directors of the NCUA to issue a Final Order of Prohibition on its behalf when such Order is based upon a criminal conviction.

NOW, THEREFORE, IT IS HEREBY ORDERED that:

1. Charlotte Mantooth-Patterson is prohibited from participating in any manner in the conduct of the affairs of any federally-insured credit union, and from continuing or commencing to hold any office, or participate in any manner, in the conduct of the affairs of any insured depository institution; any institution treated as an insured bank under 12 U.S.C. §1818(b)(3) or (4), or as a savings association under 12 U.S.C. §1818(b)(8); any insured institution chartered under 12 U.S.C. §2001 et seq.; any appropriate Federal depository institution regulatory agency; the Federal Housing Finance Board and any Federal home loan bank; and the Resolution Trust Corporation. See 12 U.S.C. §1786(g)(7)(A);
2. The "Judgment In A Criminal Case" against Charlotte Mantooth-Patterson in United States v.

Mantooth, Case No. 1:CR-94-052 (D. Pa.), is made a part hereof and is incorporated herein by reference; and

3. This Final Order of Prohibition shall be effective and enforceable on the date of set forth below.

Opportunity for Hearing

Pursuant to 12 U.S.C. §1786(i)(3), you may request in writing, within 30 days of service of this Order, a hearing to present evidence and argument that, despite your criminal conviction, your participation in the affairs of any federally-insured credit union would not, or would not be likely to, pose a threat to the interests of such credit union's members or threaten to impair public confidence in such credit union. See 12 C.F.R. §747.306 et seq. The NCUA Board will consider the criteria set forth at 12 C.F.R. §747.311.

A request for a hearing must state with particularity the relief desired, the grounds therefore, and must include, when available, supporting evidence. The request must be sent to: Secretary of the Board, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314-3428.

IT IS SO ORDERED this ____ day of January 1998.

**NATIONAL CREDIT UNION
ADMINISTRATION BOARD**

By: _____
JANE A. WALTERS Regional Director
NCUA Region II

CERTIFICATE OF SERVICE

I hereby certify that on this ____ day of January 1998, I caused one copy of the foregoing "Final Order of Prohibition" and attached "Judgment In A Criminal Case" to be served by U.S. Mail, certified return receipt requested, upon each of:

Charlotte Mantooth-Patterson
1036 So. 4th Street
Chambersburg, PA 17201

Gregory B. Abeln, Esq.
22 W. Pomfret Street
Carlisle, PA 17013-3216

Steven W. Widerman
Trial Attorney
Office of General Counsel