

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

In the Matter of )  
 )  
GEORGIA L. OWENS, ) NCUA Docket No.  
 ) 96-07-01-V  
Respondent. )

**FINAL ORDER OF PROHIBITION**

WHEREAS respondent Georgia L. Owens ("Respondent"), a former employee of San Isabel Federal Credit Union, was an "institution-affiliated party" of that credit union, as defined by 12 U.S.C. §1786(r)(1);

WHEREAS Respondent has executed a "Stipulation and Consent" to a final order of the National Credit Union Administration ("NCUA Board") permanently barring her from participating in the affairs of any federally-insured financial institution, which "Stipulation and Consent" has been accepted on behalf of the NCUA Board by its counsel;

WHEREAS Respondent has consented and agreed to the issuance of this Final Order of Prohibition pursuant to 12 U.S.C. §1786(g) and 12 C.F.R. §747 *et seq.*;

WHEREAS Respondent has waived her right to an administrative hearing as provided in 12 U.S.C. §1786(g)(4), and has further waived her right to seek judicial review of this Final Order of Prohibition or to otherwise challenge its validity or legality; and

WHEREAS the NCUA Board finds that proper grounds exist to issue a Final Order of Prohibition against Respondent;

WHEREAS the NCUA Board has delegated authority to Regional Directors of the National Credit Union Administration to issue an Order on its behalf when a respondent has consented to issuance of such an Order.

NOW, THEREFORE, IT IS HEREBY ORDERED that:

1. Georgia L. Owens 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 institution or agency set forth in section 206(g)(7) of the Federal Credit Union Act, 12 U.S.C. §1786(g)(7);
2. The "Stipulation and Consent" to issuance of this Order 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.

IT IS SO ORDERED this 24th day of July 1996.

**NATIONAL CREDIT UNION ADMINISTRATION BOARD**

By: \_\_\_\_\_  
JOHN S. RUFFIN  
Regional Director  
NCUA Region V (Austin)

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CERTIFICATE OF SERVICE

I hereby certify that on this 1st day of August 1996, I caused one copy of the foregoing "Final Order of Prohibition" to be served by U.S. Mail, certified return receipt requested, upon:

Georgia L. Owens  
808-1/2 Euclid Avenue  
Pueblo, Colorado 81004

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Steven W. Wideman  
Trial Attorney  
Office of General Counsel