

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

In the Matter of) BRUCE N. HARRIS,) Respondent.)	Docket No. 97-03-05-I
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FINAL ORDER OF PROHIBITION

WHEREAS respondent Bruce N. Harris ("Respondent"), a former officer, director, employee, committee member and independent contractor of Barnstable Community Federal Credit Union ("BCFCU"), formerly located in Hyannis, Massachusetts, was an "institution-affiliated party" of that credit union, as defined by 12 U.S.C. §1786(r);

WHEREAS on February 7, 1996, Respondent pled guilty to a single count of conspiracy, 18 U.S.C. §371, and four counts of unlawful receipt of money or property of a federally-insured credit union by an officer or employee thereof, 12 U.S.C. §1006. United States v. Harris, Case No. 95-10264-001-GAO (D. Mass.);

WHEREAS a violation of 18 U.S.C. §371 and of 18 U.S.C. §1006 each is a crime involving dishonesty or breach of trust which is punishable by imprisonment for a term exceeding one year under Federal law;

WHEREAS on February 7, 1996, Respondent was convicted and sentenced for those offenses to serve thirty (30) months in prison, followed by a term of three (3) years supervised release under specified conditions, and ordered to pay the balance of \$60,000 in restitution to the National Credit Union Administration ("NCUA");

WHEREAS on June 1, 1993, respondent executed a "Stipulation and Consent" to a final order of the NCUA Board, pursuant to 12 U.S.C. §1786(g), permanently barring him from participating in the affairs of any federally-insured financial institution, which "Stipulation and Consent" was accepted on behalf of the NCUA Board by its counsel;

WHEREAS Respondent has waived his right to an administrative hearing as provided in 12 U.S.C. §1786(g)(4), and has further waived his 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 Respondent's continued 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;

WHEREAS the NCUA Board has delegated authority to Regional Directors of the NCUA 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. Bruce N. Harris 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 "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 ____ day of March 1997.

NATIONAL CREDIT UNION ADMINISTRATION BOARD

By: _____

LAYNE L. BUMGARDNER

Regional Director

NCUA Region I (Albany)

CERTIFICATE OF SERVICE

I hereby certify that on this ____ day of March 1997, I caused one copy of the foregoing "Final Order of Prohibition" and attached "Stipulation and Consent" to be served by U.S. Mail, certified return receipt requested, upon:

Bruce N. Harris
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