

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

<b>IN THE MATTER OF</b>	)	
	)	
TAMMY L. LeBLANC	)	
	)	No. 95-1101 III
An Institution Affiliated Party and	)	
Person Participating in the Affairs	)	
of the Acadian Federal Credit Union	)	
	)	

**ORDER OF PROHIBITION**

Pursuant to Section 206(i)(1) of the Federal Credit Union Act, 12 U.S.C. §1786(i)(1), you are hereby notified that you are prohibited from participating in any manner in the affairs of any federally insured credit union. This prohibition results from activities you engaged in during your affiliation with Acadian Federal Credit Union. This prohibition is effective immediately upon service. In accordance with Section 206(g)(7)(A) of the Federal Credit Union Act, 12 U.S.C. §1786(g)(7)(A), this Order shall constitute a prohibition from further participation in any manner in the affairs of any federally insured financial institution, or other entity identified therein, without the written permission of the appropriate federal regulatory agency. This Order has been issued based upon the following information.

On January 30, 1995, you pleaded guilty to one count of Title 18, United States Code, Section 657, misapplication of funds from a federal credit union chartered by the National Credit Union Administration Board. You were sentenced on July 10, 1995, by the U.S. District Court for the Western District of Louisiana, to imprisonment for five months, followed by supervised release for five years, with a special condition of home detention for five months, and ordered to pay restitution in the amount of \$34,677.00. A copy of the Judgment in a Criminal Case, dated July 17, 1995, is attached to this Order as Attachment 1 and is incorporated by reference herein. Because an appeal has not been filed within the time specified by the Federal Rules of Appellate Procedure, your conviction is now final.

The offense of which you were convicted was committed while you were employed as an accounting coordinator of the Acadian Federal Credit Union of Lafayette, Louisiana. You pleaded guilty to misapplying funds from the credit union. Following your admission of culpability to the president of the board of directors and the credit union manager on May 31, 1994, the credit union discovered numerous examples of fictitious loans, manipulation of credit union records and bank reconcilements and removal of credit union records. The credit union's fidelity surety carrier paid a claim in the amount of \$34,677.00; your sentence obligates you to make restitution to the surety carrier in that amount. At the time of your criminal actions, Acadian Federal Credit Union was a federally chartered credit union.

The offense to which you pleaded guilty involves personal dishonesty and breach of trust. Your continued participation in the affairs of any federally insured credit union may pose a threat to the interests of credit union members and may threaten to impair public confidence in the credit union involved.

**NOTICE OF HEARING**

Pursuant to Section 206(i)(3), of the Federal Credit Union Act, 12 U.S.C. §1786(i)(3), you may request in writing, within thirty days of service of this Order, an opportunity for a hearing at which you may present

evidence and argument that your continued 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 that credit union's members or threaten to impair public confidence in the credit union. Any such request should be sent to: Secretary of the Board, National Credit Union Administration, 1775 Duke Street, Alexandria, VA 22314-3428. This hearing will be held in the Washington, D.C. metropolitan area, or such other place as designated by the Board, in accordance with Subpart D of Part 747 of NCUA's Rules and Regulations, 12 C.F.R. §747.301 *et. seq.*

**PENALTY FOR VIOLATION OF ORDER OF PROHIBITION**

Pursuant to Section 206(k)(2) of the Federal Credit Union Act, 12 U.S.C. §1786(k)(2), any violation of this Order may subject you to a Civil Money Penalty of up to \$1,000,000.00 a day for each day said violation continues. In addition, pursuant to Section 206(l) of the Federal Credit Union Act, 12 U.S.C. §1786(l), any violation of this Order is a felony offense that is punishable by imprisonment of up to five years and a fine of up to \$1,000,000.00.

Dated this \_\_\_\_\_ day of October, 1995

**National Credit Union Administration**  
by

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TIMOTHY P. McCOLLUM  
Acting Regional Director, Region III  
National Credit Union Administration

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**CERTIFICATE OF SERVICE**

This is to certify that I have served the foregoing Order of Prohibition in the Matter of Tammy L. LeBlanc, by depositing the same with the U.S. Postal Service, certified mail, return receipt requested, addressed to Kent Mercier, Esq., Mercier and Menard, P.O. Box 52013, Lafayette, Louisiana 70505, attorney for Ms. LeBlanc.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Jon J. Canerday  
Trial Attorney  
Office of General Counsel