

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

\_\_\_\_\_  
In the Matter of )

Krista Marie Cousino )  
\_\_\_\_\_ )

Docket No.: 13-0017-R1

**NOTICE OF PROHIBITION**

WHEREAS on or about November 29, 2012, Krista Marie Cousino ("Cousino") pleaded guilty to the charge of Embezzlement in a Credit Union, Mich. Comp. Laws § 750.180, in the 38<sup>th</sup> Judicial Circuit of Michigan, Monroe County, in connection with her employment at St. Patrick Carleton Federal Credit Union;

WHEREAS a violation of Mich. Comp. Laws § 750.180 is a criminal offense involving dishonesty and breach of trust;

NOW, THEREFORE, YOU ARE HEREBY NOTIFIED THAT:

1. Pursuant to 12 U.S. C. § 1785(d)(1)(A) and 12 U.S.C. § 1829(a)(1)(A), Cousino is prohibited from becoming an "institution affiliated party" of any insured depository institution, as defined in 12 U.S.C. § 1786(r); otherwise participating, directly or indirectly, in the conduct of the affairs of any insured depository institution; and owning or controlling, directly or indirectly, any insured depository institution;

2. Pursuant to 12 U.S. C. § 1785(d)(1)(B) and 12 U.S.C. § 1829(a)(1)(B), no insured depository institution may permit Cousino to engage in any conduct or continue in any relationship prohibited in paragraph 1 above;

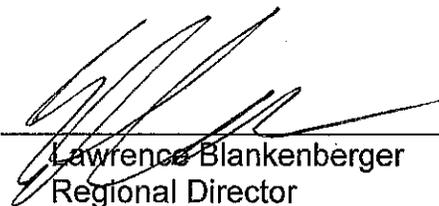
3. Pursuant to 12 U.S.C. § 1785(d)(3) and 12 U.S.C. § 1829(b), whoever knowingly violates paragraph 1 or 2 above is subject to a fine of not more than \$1 million for each day such prohibition is violated, or imprisonment for not more than five (5) years, or both;

4. The "Order of Probation" document, Docket Number 12-39786-FH, is made a part hereof and is incorporated herein by reference; and

5. This Notice of Prohibition shall be effective and enforceable on the date set forth below.

IT IS SO ORDERED this 16<sup>th</sup> day of April 2013, 2013.

**NATIONAL CREDIT UNION ADMINISTRATION BOARD**

By:   
Lawrence Blankenberger  
Regional Director  
NCUA Region I

State of Michigan  
In the 38<sup>th</sup> Judicial Circuit Court for the County of Monroe

The People of the State of Michigan

Docket No. 12-39786-FH

vs.

COUSINO, KRISTA MARIE

Defendant

ORDER OF PROBATION

At a session of said Court held at the Court House in the City of Monroe, in said County, on the 15 day of January, 2013

Present: Honorable MICHAEL W. LABEAU, Circuit Judge

Defendant having been duly charged/convicted of the crime of: Embezzlement - Financial Institutions

as more fully appears from the files and records herein, and it appearing to the Court that the defendant is not likely to engage in an offensive or criminal course of conduct and that the public good does not require that the defendant shall suffer the full penalty imposed by law, therefore it is ordered and adjudged that the defendant be and is hereby placed on probation for the term of 5 1/2 years from and including this date, under the charge and supervision of P.A. KISER, a Probation Officer of this Judicial Circuit, and his/her successors in office, who shall report to this Court from time to time the conduct of the defendant.

During the period of probation, defendant, hereinafter designated as "probationer", shall obey the following rules and comply with the following conditions:

1. The Probationer shall not violate any criminal law or ordinance of any unit of government.
2. The Probationer shall not leave the State Michigan without the written consent of this Court or said Probation Officer.
3. The Probationer shall make a truthful report to the Probation Officer at least monthly, or as often as the Probation Officer may require, either in person and/or in writing. You must report immediately upon release from jail.
4. The Probationer shall reside at such place and with such person or persons as shall be approved by the Probation Officer. You may not change your residence without first getting permission from your Probation Officer.
5. The Probationer shall not engage in any assaultive, abusive, threatening, harassing, or intimidating behavior.
6. The Probationer shall not own or possess a firearm or any other weapon of any type or any imitation thereof, or knowingly be in the company of any person who possesses same.
7. The Probationer shall be subject to arrest without a warrant by any Probation Officer or by any law enforcement officer anywhere for any alleged violation of probation.
8. The Probationer shall serve 270 days in the Monroe County Jail as follows: 150 days immediately, credit for 1 days served. 119 days of immediate jail may be served  now as follows:
  - 0 days Community Work Service in lieu of jail at a rate of 0 days per month, beginning
  - 0 days in the Day Report Program
  - In the Special Alternative Incarceration Program as set forth in Paragraph 11H of this Order of Probation.
  - On Electronic Monitoring as set forth in Paragraph 11G of this Order of Probation.
  - Other

The balance of 120 days shall be served at the end of the probation term.

9. The Probationer shall pay Court assessments as follows:  
The total amount due is to be paid immediately per MCR 1.110  
 May be paid in installments of \$ 500.00 per month.

Fees.....	\$ <u>300.00</u>
Costs.....	\$ <u>500.00</u>
Crime Victim Rights Fee.....	\$ <u>130.00</u>
State Costs.....	\$ <u>00.00</u>
Attorney Fees.....	\$ <u>00.00</u>
TOTAL.....	\$ <u>930.00</u>

A. The Probationer shall also pay restitution to the Monroe County Clerk. Said restitution shall be disbursed by the Clerk to MONROE COUNTY COMMUNITY CR. UNION and payable as follows: \$ 0 forthwith and the balance of \$ 930.00 at the rate of \$ 270.00 on the Probationer's report day each month beginning on the first report date.

B. The Probationer shall pay a Probation Supervision Fee of \$                      at once or at the rate of \$                      per month.

10. The Probationer shall engage in and complete any and all treatment and counseling as required by the Probation Department including, but not limited to:

- Substance abuse counseling and/or treatment (inpatient or outpatient).
- Day Report Program in lieu of jail or prison.
- Educational/vocational counseling/completion of High School or the GED with \_\_\_\_\_.
- AA/NA/CA Meetings with verification of attendance to the Probation Department.
- Other: MENTAL HEALTH COUNSELING

11. The Probationer shall observe and obey all conditions checked by the Court as follows:

- A. The Probationer shall not associate with any person(s) involved in the present offense. You must not have verbal, written, electronic or physical contact, without permission of your Probation Officer, with anyone you know to have a felony record.
- B. The Probationer shall not use, consume, or possess alcoholic beverages and shall not frequent or be present in establishments primarily concerned with selling and/or serving alcoholic beverages.  
 The Probationer shall not be in or on any motor vehicle where there are open or unopened alcoholic beverages or where there are any illegal controlled substances present.
- C. The Probationer shall not use, consume or possess controlled substances, imitation controlled substances or drug paraphernalia and shall not be present in any place whatsoever where controlled substances are also present.
- D. The Probationer shall submit to routine substance abuse tests with the times to be determined by the Probation Department. You must not attempt to submit any fraudulent or adulterated samples for testing. You must not hinder, obstruct, tamper or otherwise interfere with the testing procedures.
- E. The Probationer's Driver's License/driving privileges is/are (revoked) suspended (and restricted) for \_\_\_\_\_.
- F. The Probationer shall have no contact or communication not attempted contact or communication with the victim, MARNAE CO. COMMUNITY CO. UNION
- G. The first \_\_\_\_\_ days/months of probation shall be served on electronic monitoring (in lieu of jail) and the Probationer shall reimburse the State for all EMS equipment-related costs at a rate established by the Department of Corrections or perform Community Service Work in accordance with Department of Corrections Guidelines if unable to pay.
- H. The Probationer shall successfully complete the 90 days Special Alternative Incarceration program of the Michigan Department of Corrections and shall obey all rules of the program. Failure to comply with program rules will be considered a Probation Violation.
- I. The Probationer is ordered to be tested for venereal disease and hepatitis B and C infection and for the presence of HIV or an antibody to HIV, and to attend and completed counseling to include information about treatment, transmission, and protective measures with regard to venereal disease, hepatitis B and C infection, HIV infection, and acquired immunodeficiency syndrome. Test results and any other medical information obtained from the Probationer are to be received by the Court and are part of the Court Record.
- J. You must comply with DNA testing.
- K. You must submit to a search of your person, motor vehicle, or residence for controlled substances, firearms, or stolen property without the need of a warrant if the Probation Officer has reasonable cause to believe those items will be found.
- L. You must make genuine efforts to find and maintain legitimate employment of a minimum of 30 hours per week, unless engaged in an alternative program approved by your Probation Officer. You must provide ongoing verification. You shall not give reason to be terminated or voluntarily terminate your employment or alternative program without first getting permission from your Probation Officer.
- M. You must obey all Court Orders including but not limited to Personal Protection Orders and Child Support.
- N. You must report any arrest or police contact, loss of employment, loss of residence or service of a Personal Protection Order on you within 24 hours, weekends and holidays excepted.
- O. You must be in your residence from \_\_\_\_\_ p.m. to \_\_\_\_\_ a.m. unless otherwise authorized by your Probation Officer.
- P. The Probationer may transfer to the State of \_\_\_\_\_ upon payment of the Interstate Compact Fee.
- Q. Special Conditions:  
SHE MAY NOT WORK IN ANY POSITION WHERE SHE HAS ACCESS TO THE EMPLOYERS MONEY EXCEPT FOR DAILY TRANSACTIONS MAY NOT HANDLE PERSONAL

Michael W. LaBeau  
MICHAEL W. LaBEAU, Circuit Judge

I have read and heard read all of the above Order of Probation and have received a copy, understand and agree to comply with this Order and all its rules.

Date \_\_\_\_\_

Krista Cousino  
Defendant Krista Marie Cousino