

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

In the Matter of)
)
Mary Jane Arroyo)
_____)

Docket No.: 13-0064-R2

NOTICE OF PROHIBITION

WHEREAS on or about May 3, 2013, Mary Jane Arroyo (“Arroyo”) was sentenced on the charge of Embezzlement by Employee, California Penal Code § 508, in the Superior Court of California, County of Monterey, in connection with her employment at Monterey County Employees Credit Union;

WHEREAS a violation of California Penal Code § 508 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), Arroyo 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 Arroyo 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;

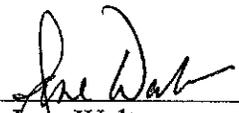
4. The "Sentencing and Report" document, Case No. SS120455A, is made a part hereof and incorporated herein by reference; and

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

IT IS SO ORDERED this 11th day of September, 2013.

NATIONAL CREDIT UNION ADMINISTRATION BOARD

By: _____


Jane Walters
Regional Director
NCUA Region II

SUPERIOR COURT OF CALIFORNIA, COUNTY OF MONTEREY

<p>The People of the State of California,</p> <p align="right">Plaintiff</p> <p>vs.</p> <p>Arroyo, Mary Jane,</p> <p align="right">Defendant</p>	<p>Hon. Russell D. Scott Clerk: Deanna DeRuosi CSR: Stefani Cortopassi - CSR#11993 Recording No.</p>
<p>Minutes: Sentencing and Report</p> <p align="center">May 3, 2013</p>	<p>Case No. SS120455A Courtroom 2</p>
<p>Charges: 1: PC508 [Embezzlement By Employee] FEL. Conviction: Nolo Plea</p>	

Nature of proceedings: Probation/sentencing.

Deputy District Attorney Catherine Gardner appeared.

Defendant appeared with Counsel Susan Chapman.

Probation Officer Elizabeth Baxter appeared.

Additions and corrections stated for the record.

Patrick Redo from the Credit Union is present and makes a victim impact statement to the court.

The Court is not inclined to reduce count 1 to a misdemeanor pursuant to PC 17(b) at this time.

Case regularly called for sentencing. Court has read and considered report and recommendation of Probation Officer, and Diagnostic Report if any.

Formal arraignment waived.

Defendant states there is no legal cause why judgment should not be pronounced.

Imposition of sentence suspended, Defendant placed on probation for a period of 3 years, under the following conditions of probation. Type of probation: Formal.

Obey all laws.

Report to Probation Officer within 3 days of sentencing or, if you are in custody, immediately upon release, and thereafter when and as required.

Report any change of residence, address or telephone number to the Probation Officer within 24 hours.

Not change place of residence from Monterey County or leave the State of California without permission of the Probation Officer.

Defendant is to report any new law violation, arrest or citation by law enforcement to the Probation Officer within 24 hours.

Pay restitution fine of \$280.00 for the State Restitution Fund. (PC 1202.4(b))

Pay a Local Crime Prevention fee of \$10.00. (PC 1202.5)

Permit the search of your person, car, personal effects, or place of residence, night or day, without necessity of a search warrant at the direction of any Probation Officer or Peace Officer.

Not possess, receive or transport any firearm, ammunition or any deadly or dangerous weapon. Immediately surrender any firearms or ammunition you own or possess to law enforcement (P.C. § 12021).

Have no contact with Patrick Redo, Chief Executive Officer of the Monterey County Employees Credit Union, or any employee of the Credit Union.

Stay away at least 100 yards from the Monterey County Employees Credit Union.

Complete a Theft Offender Class at the direction of the Probation Department.

Not associate with any individuals you know, have reason to know, or are told by the Probation Officer to be on any form of probation or parole supervision.

Provide all identifying information required by Section 296(a)(1) PC.

Not work in the capacity of a Bookkeeper, Accountant, Underwriter, or Caregiver during term of probation without advising employer of conviction and obtaining bond status.

Immediately advise current employer of this conviction.

Defendant shall not have possession, custody, or control of the personal identifying information of others, as defined in Penal Code Section 530.5.

Defendant shall provide encryption keys or passwords to the Probation Department for any computers or electronic data storage devices, which you have shared, partial, or limited access.

Defendant is to serve 90 days.

Credit for time served of 1 days plus 0 days good and work time, for a total of 1 days.

The defendant's good/work time credits are calculated at a 50% accrual rate.

Commencing on June 20, 2013 at 9:00am to be served at Monterey County Jail.

The court makes further orders which are not conditions of probation as follows:

An additional restitution fine in the amount of \$280.00 (same as that assessed pursuant to PC 1202.4(b)), is imposed, suspended, and not to be paid unless and until probation is revoked and not reinstated. (PC § 1202.44)

Pay a Court Operations Assessment of \$40.00 times the number of convictions for a total of \$40.00. (See PC 1465.8(a)(1))

Pay a Court Facilities Assessment of \$30.00 times the number of convictions for a total of \$30.00. (GC70373)

The defendant is ordered to pay \$864.00 for the cost of preparation of the probation report, plus \$81.00 per month as the cost of supervised probation in accordance with his/her ability to pay. The defendant is ordered to provide the Probation Officer with financial information for evaluation of his/her ability to pay, and is ordered to pay the amount Probation determines he/she can afford.

Defendant shall pay, if and as directed by the arresting agency, in accordance with his/her ability to pay, the criminal justice administration fee incurred in Defendant's arrest and booking in accordance with section 29550.1/29550.2 Government Code.

Unless otherwise stated, all fines, fees and victim restitution are to be paid as directed by the Monterey County Revenue Division (located at 168 West Alisal St., 1st Floor, Salinas, CA 93901-2680.) You must contact the Revenue Division within 3 days, or if in custody, within 3 days of release, and make arrangements to pay and pay as directed by the Revenue Division.

Bail Bond No. DN10-2754912 exonerated.

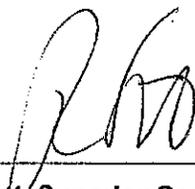
All remaining charges, enhancements and/or special allegations are hereby ordered dismissed/stricken pursuant to PC 1385.

Defendant accepts terms of probation.

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Dated:

5/3/13



Russell D. Scott, Superior Court Judge