

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

\_\_\_\_\_  
In the Matter of )  
 )  
Monica Renae Guzman )  
\_\_\_\_\_ )

Docket No.: 13-0069-R5

**NOTICE OF PROHIBITION**

WHEREAS on or about April 22, 2013, Monica Guzman (“Guzman”) was sentenced on the charge of 2<sup>nd</sup> Degree Felony Theft, Utah Code Ann. § 76-4-404, a charge to which she had previously pled guilty, in the Third District Court – West Jordan, State of Utah, in connection with her employment at Mountain America Federal Credit Union;

WHEREAS a violation of Utah Code Ann. § 76-4-404 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), Guzman 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 Guzman 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 "Sentence, Judgment, Commitment" document, Case No. 121401064 FS, 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 1<sup>st</sup> day of October, 2013.

**NATIONAL CREDIT UNION ADMINISTRATION BOARD**

By: *Elizabeth Whitehead*  
Elizabeth Whitehead  
Regional Director  
NCUA Region V

3RD DIST. COURT - WEST JORDAN  
SALT LAKE COUNTY, STATE OF UTAH

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STATE OF UTAH, : MINUTES  
Plaintiff, : SENTENCING  
: SENTENCE, JUDGMENT, COMMITMENT  
:   
vs. : Case No: 121401064 FS  
MONICA RENAE GUZMAN, : Judge: BRUCE LUBECK  
Defendant. : Date: April 22, 2013

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PRESENT

Clerk: rhondam  
Prosecutor: HAMILTON, TYSON V  
Defendant  
Defendant's Attorney(s): GERALD M SALCIDO

DEFENDANT INFORMATION

Date of birth: January 8, 1988

Sheriff Office#: 360186

Audio

Tape Number: Courtroom 32 Tape Count: 9:04-9:17

CHARGES

1. THEFT - 2nd Degree Felony

Plea: Guilty - Disposition: 03/11/2013 Guilty

HEARING

DEFENDANT TAKEN INTO CUSTODY FORTHWITH TO SERVE 365 DAY JAIL  
COMMITMENT.

SENTENCE PRISON

Based on the defendant's conviction of THEFT a 2nd Degree Felony,  
the defendant is sentenced to an indeterminate term of not less  
than one year nor more than fifteen years in the Utah State Prison.  
The prison term is suspended.

SENTENCE JAIL

Based on the defendant's conviction of THEFT a 2nd Degree Felony,  
the defendant is sentenced to a term of 365 day(s)  
Credit is granted for time served.

ORDER OF PROBATION

The defendant is placed on probation for 36 month(s).  
Probation is to be supervised by Adult Probation & Parole.  
Defendant to serve 365 day(s) jail.

PROBATION CONDITIONS

No other violations.

Report to AP&P within 24 hours of release from jail.

Enter into and complete any treatment recommended by AP&P.

PAY FULL RESTITUTION at a rate of 500.00 per month until paid in full at a rate to be determined by Adult Probation and Parole.

Maintain Full Time Employment. May not hold a job with fiduciary responsibility.

Date: \_\_\_\_\_

\_\_\_\_\_  
BRUCE LUBECK  
District Court Judge