

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

In The Matter Of )  
 )  
ANGELA WILLIAMS, ) NCUA Docket No. 96-08-03-VI  
 )  
Respondent. )

**FINAL ORDER OF PROHIBITION**

WHEREAS respondent Angela Williams ("Respondent"), former manager and treasurer of Newsprint Workers Federal Credit Union ("Newsprint FCU"), was an "institution-affiliated party" of that credit union, as defined by section 206(r)(1) of the Federal Credit Union Act ("Act"), 12 U.S.C. §1786(r)(1);

WHEREAS on October 6, 1994, Respondent pled guilty to a single count of misapplication of credit union funds, 18 U.S.C. §657, which plea was accepted on November 21, 1994. United States v. Williams, Case No. CR94-923-LGB (C.D. Cal.);

WHEREAS a violation of 18 U.S.C. §657 is a crime involving dishonesty or breach of trust which is punishable by a maximum term of thirty (30) years incarceration under Federal law;

WHEREAS on March 20, 1995, Respondent was convicted and sentenced for that offense to serve five (5) months in prison, followed by a term of three (3) years supervised release under specified conditions, and prohibited from participating, directly or indirectly, in the affairs of any financial institution insured by the Federal Deposit Insurance Corporation;

WHEREAS the NCUA Board believes that Respondent's continued service or participation may pose a threat to the interests of the credit union's members or may threaten public confidence in the credit union; and

WHEREAS the NCUA Board has delegated authority to Regional Directors of the National Credit Union Administration to issue an Order when such Order is based on a criminal conviction.

NOW, THEREFORE, IT IS HEREBY ORDERED that:

1. Pursuant to Section 206(i)(1)(C) of the Act, 12 U.S.C. §1786(i)(1)(C), Angela Williams is prohibited from participating in any manner in the conduct of the affairs of Newsprint FCU without the prior written consent of the NCUA Board.
2. Pursuant to section 206(g)(7)(A) of the Act, 12 U.S.C. §1786(g)(7)(A), Angela Williams is prohibited from continuing or commencing to hold any office in, or participate in any manner in the conduct of the affairs of any insured depository institution; any institution treated as an insured bank under paragraphs (3) or (4) of section 8(b) of the Federal Deposit Insurance Act ("FDIA"), or as a savings association under section 8(b)(8) of the FDIA; any insured institution chartered under the Farm Credit Act of 1971; any appropriate Federal depository institution regulatory agency; the Federal Housing Finance Board and any Federal home loan bank; and the Resolution Trust Corporation.

3. This Final Order is effective and enforceable on the date of service.

**NOTICE OF HEARING**

Pursuant to Section 206(i)(3) of the Act, 12 U.S.C. §1786(i)(3), you may request in writing, within thirty days of service of this Order, an opportunity for an informal 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 that credit union. You should submit a request for hearing to:

Daniel Murphy, Regional Director  
National Credit Union Administration

2300 Clayton Road, Suite 1350  
Concord, California 94520

This hearing will be held at the NCUA's offices in Alexandria, Virginia, pursuant to Subpart D of NCUA regulations, 12 C.F.R. §747.301 et seq.

**PENALTY FOR VIOLATION**

Pursuant to section 206(k)(2) of the Act, 12 U.S.C. §1786(k)(2), any violation of this Order will subject you to a civil money penalty of up to \$1 million per day for each day said violation continues. In addition, pursuant to section 206(l) of the Act, 12 U.S.C. §1786(l), any violation of this Order is a felony offense that is punishable by up to five years imprisonment and a fine of \$1 million. See also 12 U.S.C. §1785(d).

IT IS SO ORDERED this 16th day of August 1996.

**NATIONAL CREDIT UNION ADMINISTRATION BOARD**

By: \_\_\_\_\_

DANIEL MURPHY  
Regional Director  
NCUA Region VI

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**CERTIFICATE OF SERVICE**

I hereby certify that on this 3rd day of September 1996, I caused a copy of the foregoing "Final Order of Prohibition" to be served on:

Angela Williams  
120 Morgan Way  
Upland, CA 91786

Ramon Gomez, Esq.  
123 E. Ninth St  
Upland, CA 91786

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STEVEN W. WIDERMAN  
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