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

IN THE MATTER OF	,
Jeannette Krysiak,	
An Institution-Affiliated Party and Person Participating in the Affairs of Erie Postal Credit Union, Erie, Pennsylvania.	

No. 00-0703-II

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 Erie Postal 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.

You pleaded guilty to one count of Title 18, United States Code, Section 657, embezzlement. You were sentenced on May 16, 2000, by the U.S. District Court for the Western District of Pennsylvania, to imprisonment for twenty months, followed by supervised release for five years, and ordered to pay restitution in the amount of \$239,950.10 to CUNA Mutual Group. A copy of the Judgment in a Criminal Case, signed May 18, 2000, is attached to this Order as Attachment 1 and is incorporated by reference herein. The offense of which you were convicted, embezzlement from a financial institution, was committed while you were employed as the manager of Erie Postal Credit Union, Erie, Pennsylvania. At the time of your criminal actions, Erie Postal Credit Union was a federally-insured 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. Pursuant to 12 C.F.R. §747.306, your request must state with particularity the relief desired, the grounds, and must include, when available, supporting evidence.

Any such request should be sent to: Secretary of the Board, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 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 the National Credit Union Administration's Rules and Regulations, 12 C.F.R. §747.301 *et. seq.*

Should you request a hearing it will be an informal hearing in the Washington, D.C. metropolitan area and will commence 30 days after receipt of your request. The procedure

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to be followed is contained in 12 C.F.R. §747.307. You may appear at the hearing personally, through counsel, or personally with counsel. The proceedings will be recorded and you will be entitled to a transcript after payment of the costs thereof. Witnesses may be called in the discretion of the NCUA Board, although they need not be sworn. If witnesses are permitted, you may cross examine any witnesses called by the NCUA's enforcement staff, and they in turn may cross-examine any witnesses called by you. The Presiding Officer of the hearing will make his or her recommendations to the NCUA Board, where possible, within ten business days following the close of the record.

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(I) of the Federal Credit Union Act, 12 U.S.C. §1786(I), 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 <u>20th</u> day of July, 2000.

National Credit Union Administration by

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Tawana Y. James Regional Director, Region II National Credit Union Administration