UNITED STATES OF AMERICA  
NATIONAL CREDIT UNION ADMINISTRATION  
Alexandria, Virginia  

In the Matter of  

TORENO D. WINN,  
Respondent.  

NCUA Docket No. 02-1201-VI  

FINAL ORDER OF PROHIBITION

WHEREAS respondent TORENO D. WINN ("WINN"), former manager of consumer credit at Rockwell Federal Credit Union (charter #2409) located in Downey, California, was an "institution-affiliated party" of that credit union, as defined by 12 U.S.C. §1786(r);

WHEREAS WINN, without admitting any fault or liability, has executed a "Stipulation and Consent" to a final order of the NCUA Board, pursuant to 12 U.S.C. §1786(g), permanently barring him from participating in the affairs of any federally-insured financial institution, which "Stipulation and Consent" has been accepted on behalf of the NCUA Board by its counsel;

WHEREAS WINN has waived his right to an administrative hearing as provided in 12 U.S.C. §1786(g)(4), and has further waived his right to seek judicial review of this Final Order of Prohibition or to otherwise challenge its validity or legality; and

WHEREAS the NCUA Board finds that WINN’s service to or participation in the conduct of the affairs of a federally-insured credit union may pose a threat to the interests of the members of such credit union or may threaten to impair public confidence in such credit union; and
WHEREAS the NCUA Board has delegated authority to its Regional Directors to issue an Order on its behalf when a respondent has consented to issuance of such an Order.

NOW, THEREFORE, IT IS HEREBY ORDERED that:

1. WINN is prohibited from participating in any manner in the conduct of the affairs of any federally-insured credit union, and from continuing or commencing to hold any office, or participate in any manner, in the conduct of the affairs of any insured depository institution; any institution treated as an insured bank under 12 U.S.C. §1818(b)(3) or (4), or as a savings association under 12 U.S.C. §1818(b)(8); any insured institution chartered under 12 U.S.C. §2001 et seq.; any appropriate Federal depository institution regulatory agency; the Federal Housing Finance Board and any Federal home loan bank; and the Resolution Trust Corporation. See 12 U.S.C. §1786(g)(7)(A);

2. The "Stipulation and Consent" to issuance of this Order is made a part hereof and is incorporated herein by reference; and

3. This Final Order of Prohibition shall be effective and enforceable on the date of set forth below.

IT IS SO ORDERED this 18th day of December 2002.

NATIONAL CREDIT UNION ADMINISTRATION BOARD

By: /s/ ROBERT BLATNER
Regional Director
NCUA Region VI
CERTIFICATE OF SERVICE

I hereby certify that on this 19th day of December 2002, I caused one copy of the foregoing "Final Order of Prohibition" and attached "Stipulation and Consent" to be served by U.S. Mail, certified return receipt requested, upon:

Toreno D. Winn
7173 E. Drake Drive
Anaheim, CA 92807

/s/
Steven W. Widerman
Trial Attorney
Office of General Counsel
In the Matter of

TORENO D. WINN,

Respondent.

NCUA Docket No. 02-1201-VI

STIPULATION AND CONSENT
TO FINAL ORDER OF PROHIBITION

The National Credit Union Administration Board ("NCUA Board") and respondent Toreno D. Winn ("Winn") hereby stipulate and consent as follows:

1. **Consideration.** The NCUA Board has determined that grounds exist to initiate an administrative proceeding against Winn seeking an Order of Prohibition barring him from participating in the affairs of any federally-insured financial institution, pursuant to 12 U.S.C. § 1786(g)(1) and (7), and requiring him to pay restitution and a civil money penalty, pursuant to 12 U.S.C. §1786(e)(3). *See also* 12 U.S.C. §1829(a). Winn wishes to cooperate with the NCUA to avoid the time and expense of prospective administrative litigation. Accordingly, in consideration for NCUA's forbearance from conducting a formal investigation, initiating further administrative proceedings against him, and seeking restitution and a civil money penalty from him, Winn hereby stipulates and consents to issuance of a Final Order of the NCUA Board permanently barring him from participating in the affairs of any federally-insured financial institution.
2. **Jurisdiction.** Winn is an "institution-affiliated party" as defined by 12 U.S.C. § 1786(r)(1), in that he is a former manager of consumer credit at Rockwell Federal Credit Union of Downey, California, a federal credit union as defined by 12 U.S.C. §1752(1). Pursuant to 12 U.S.C. §1786(e)-(g) and 12 C.F.R. §747.00 et seq., the NCUA Board is authorized to maintain administrative enforcement proceedings against an institution-affiliated party of a federal credit union. Accordingly, Winn is subject to the authority and jurisdiction of the NCUA Board to initiate and maintain an administrative proceeding seeking a Final Order of Prohibition against him.

3. **Consent.** Without admitting any fault or liability, Winn consents to issuance by the NCUA Board of a Final Order of Prohibition permanently barring him from participating in the affairs of any federally-insured financial institution. Winn stipulates that the Final Order is lawful and agrees to comply with its terms upon issuance.

4. **Waivers.** Winn waives his right to an administrative hearing as provided in 12 U.S.C. §§1786(e)(1) and (g)(4), and further waives his right to seek judicial review of the Final Order or otherwise to challenge its validity or legality.

5. **Finality.** The Final Order is issued pursuant to 12 U.S.C. §1786(e). Upon issuance by the NCUA Board, the Final Order shall be final and unappealable, and effective and fully enforceable by the NCUA Board.

**WHEREFORE,** in consideration of the foregoing, Toreno D. Winn and the NCUA Board, by and through its counsel, hereby execute this "Stipulation and Consent to Final Order of Prohibition" dated as of December 12, 2002.
/s/  
TORENO D. WINN  
7173 E. Drake Dr.  
Anaheim, CA 92807

NATIONAL CREDIT UNION  
ADMINISTRATION BOARD

By: /s/  
STEVEN W. WIDERMAN  
Trial Attorney  
Office of General Counsel