

UNITED STATES OF AMERICA
NATIONAL CREDIT UNION ADMINISTRATION
Alexandria, Virginia

In the Matter of

JULIA ANN NORBACK,

NCUA Docket No. 97-12-02-IV

Respondent.

FINAL ORDER OF PROHIBITION

WHEREAS respondent Julia Ann Norback ("Respondent"), former manager of Hamilton City Employees Federal Credit Union ("HCEFCU"), located in Hamilton, Ohio, was an "institution-affiliated party" of that credit union, as defined by 12 U.S.C. §1786(r);

WHEREAS on February 14, 1997, Respondent pled guilty to a third degree felony of grand theft, in violation of Ohio Revised Code §2913.02(A)(1), as charged in a criminal information stating that she did, "with purpose to deprive the owner of certain property or services [HCEFCU] worth . . . \$15, 908.05, knowingly obtained control over such property or services without the consent of the owner or person authorized to give consent." State of Ohio v. Norback, Case No. CR97-01-0086 (Butler County Court of Common Pleas);

WHEREAS a violation of Ohio Revised Code §2913.02(A)(1) is a crime involving dishonesty or breach of trust which is punishable by imprisonment for a term exceeding one year under Ohio law;

WHEREAS on April 11, 1997, Respondent was convicted of a third degree felony of grand theft in violation of Ohio Revised Code §2913.02(A)(1), and was sentenced for that offense to a term of one and one-half (1½) years in prison, fined the sum of \$5,000, and ordered to make full restitution and pay the costs of prosecution. State of Ohio v. Norback, Case No. CR97-01-0086 (Butler County Court of Common Pleas);

WHEREAS the NCUA Board finds that Respondent'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 Regional Directors of the NCUA to issue an Order on its behalf when such Order is based upon a criminal conviction.

NOW, THEREFORE, IT IS HEREBY ORDERED that:

1. Julia Ann Norback 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 "Judgment of Conviction Entry" against Julia Ann Norback in State of Ohio v. Norback, Case No. CR97-01-0086 (Butler County Court of Common Pleas), 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.

Opportunity for Hearing

Pursuant to 12 U.S.C. §1786(i)(3), you may request in writing, within 30 days of service of this Order, a hearing to present evidence and argument that your 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 such credit union's members or threaten to impair public confidence in such credit union. See 12 C.F.R. §747.306 et seq. The NCUA Board will consider the criteria set forth at 12 C.F.R. §747.311.

A request for a hearing must state with particularity the relief desired, the grounds therefore, and must include, when available, supporting evidence. The request must be sent to: Secretary of the Board, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314-3428.

IT IS SO ORDERED this 31st day of December 1997.

NATIONAL CREDIT UNION
ADMINISTRATION BOARD

By: _____
NICHOLAS VEGHTS
Regional Director
NCUA Region IV

CERTIFICATE OF SERVICE

I hereby certify that on this 5th day of January 1998, I caused one copy of the foregoing "Final Order of Prohibition" and attached "Judgment of Conviction Entry" to be served by U.S. Mail, certified return receipt requested, upon:

Richard Paul Michaelson, Esq.

8087 Cincinnati Dayton Road
Chester, Ohio 45069-2003

Steven W. Wideman
Trial Attorney
Office of General Counsel