

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

**IN THE MATTER OF** )  
 )  
**Melissa L. Clark** )  
 )  
Former Clerk of )  
Haverhill Municipal Employees )  
Credit Union )  
Haverhill, MA )  
\_\_\_\_\_ )

Docket No.: 03-0801-I

ORDER OF PROHIBITION

WHEREAS, Melissa L. Clark has executed a Stipulation and Consent to issuance of an Order of Prohibition, which is accepted and approved by the National Credit Union Administration acting through its counsel; and

WHEREAS, Melissa L. Clark in the Stipulation has consented and agreed to the issuance of this Order of Prohibition pursuant to Section 206(g) of the Federal Credit Union Act, 12 U.S.C. §1786(g), and Part 747 of the National Credit Union Administration Rules and Regulations.

NOW THEREFORE, IT IS ORDERED THAT:

1. Melissa L. Clark is an institution-affiliated party in that she is the former clerk of Haverhill Municipal Employees Credit Union.
2. The Stipulation and Consent to the Issuance of this Order of Prohibition is made a part hereof and is incorporated herein by reference.



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NATIONAL CREDIT UNION ADMINISTRATION  
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**IN THE MATTER OF** )  
 )  
**MELISSA L. CLARK** )  
 )  
Former Clerk of )  
Haverhill Municipal Employees )  
Credit Union )  
Haverhill, MA )  
\_\_\_\_\_ )

Docket No.: 03-0801-I

STIPULATION AND CONSENT TO ISSUANCE OF  
ORDER OF PROHIBITION

The National Credit Union Administration Board (“NCUA Board”), by and through its undersigned counsel, and Melissa L. Clark, former clerk of Haverhill Municipal Employees Credit Union, Haverhill, MA hereby stipulate and agree as follows:

1. Consideration. The National Credit Union Administration is of the opinion that grounds exist to initiate an administrative prohibition against Melissa L. Clark pursuant to Section 206 of the Federal Credit Union Act, 12 U.S.C. §1786. Melissa L. Clark, without admitting or denying that said grounds exist (except those set forth as to Jurisdiction in paragraph 2), desires to avoid the time, cost and expense of administrative litigation. Accordingly, Melissa L. Clark consents to the issuance by NCUA Board of an Order of Prohibition (“Order”) and hereby stipulates and agrees to the following terms in consideration of the settlement, compromise and resolution of all potential administrative claims and charges that have been or might be asserted by the NCUA Board against

Melissa L. Clark arising out of her position as former clerk of Haverhill Municipal Employees Credit Union.

2. Jurisdiction.

(a) Melissa L. Clark is an "institution-affiliated party" within the meaning of Section 206(r) of the Federal Credit Union Act, 12 U.S.C. §1786(r).

(b) Pursuant to the authority vested in the Board of the National Credit Union Administration under Section 206(g) of the Federal Credit Union Act, 12 U.S.C. §1786(g), and Part 747 of the National Credit Union Administration Rules and Regulations, it is an appropriate Federal agency to maintain enforcement proceedings against such institution-affiliated party. Therefore, Melissa L. Clark is subject to the authority of the National Credit Union Administration to initiate and maintain prohibition proceedings against her.

3. Consent. Melissa L. Clark consents to the issuance by the National Credit Union Administration Board of the accompanying Order of Prohibition. She further agrees to comply with its terms upon issuance and stipulates that the Order complies with all requirements of the Federal Credit Union Act.

4. Waivers. Melissa L. Clark waives her right to the administrative hearing provided for in Section 206(g)(4) of the Federal Credit Union Act, 12 U.S.C. §1786(g)(4). She further waives her right to seek judicial review of the Order of Prohibition or otherwise challenge the validity or legality of the Order.

5. Other Actions. Pursuant to this Stipulation, the Order settles and resolves any NCUA Board claims, known and unknown, against Melissa L. Clark as provided by paragraph 1 of this Stipulation. The Stipulation, however, does not release, discharge, compromise, settle, dismiss, resolve, or in any way effect

