

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

IN THE MATTER OF	
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JOAN WINZER FORMER MANAGER OF MIDDLESEX HEALTHCARE FEDERAL CREDIT UNION	
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Docket No.: 99-0401-I

ORDER OF PROHIBITION

WHEREAS, Joan Winzer 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, Joan Winzer 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. Joan Winzer is an institution-affiliated party in that she is the former manager of Middlesex Healthcare Federal 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.
3. Joan Winzer is prohibited from participating in any manner in the conduct of the affairs of any federally insured credit union and any other institution as defined in 12 U.S.C. §1786(g)(7).
4. This Order of Prohibition shall be effective on the date it is issued.

NATIONAL CREDIT UNION ADMINISTRATION BOARD

By: _____

ANTHONY La CRETA

Acting Regional Director
National Credit Union Administration
Region I

Date: 4/9/99

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

IN THE MATTER OF JOAN WINZER MANAGER OF MIDDLESEX HEALTHCARE FEDERAL CREDIT UNION	Docket No.: 99-0401-I
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**STIPULATION AND CONSENT TO ISSUANCE OF
ORDER OF PROHIBITION**

The National Credit Union Administration Board ("NCUA Board"), by and through its undersigned counsel, and Joan Winzer, former manager of Middlesex Healthcare Federal Credit Union, Middletown, Connecticut 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 Joan Winzer pursuant to Section 206 of the Federal Credit Union Act, 12 U.S.C. §1786. Joan Winzer, 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, Joan Winzer 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 Joan Winzer arising out of her position as a manager of Middlesex Healthcare Federal Credit Union.

2. Jurisdiction.

(a) Joan Winzer 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, Joan Winzer is subject to the authority of the National Credit Union Administration to initiate and maintain prohibition proceedings against her.

3. Consent. Joan Winzer 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. Joan Winzer 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 Joan Winzer as provided by paragraph 1 of this Stipulation. The Stipulation, however, does not release, discharge, compromise, settle, dismiss, resolve, or in any way effect any actions, claims, charges against, or liabilities that arise and that may be or have been brought by Middlesex Healthcare Federal Credit Union, or any federal or state government agency or entity other than the NCUA Board.

6. Finality. The Order of Prohibition is issued pursuant to Section 206(g) of Federal Credit Union Act, 12 U.S.C. §1786(g). Upon its issuance by the National Credit Union Administration Board, it shall be a final Order, effective and fully enforceable by the National Credit Union Administration.

