

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

<b>In the Matter of</b>	
Patricia A. Galvin	
An Institution Affiliated Party and Person Participating in the Affairs of Oakland Airport Federal Credit Union, Oakland, California	Docket No. 99-0401-VI

**ORDER OF PROHIBITION**

**WHEREAS, Patricia A. Galvin has executed a Stipulation and Consent to Issuance of Order of Prohibition, which is accepted and approved by the National Credit Union Administration acting through its counsel; and**

**WHEREAS, Patricia A. Galvin, 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. Patricia A. Galvin is an institution-affiliated party in that she was the manager of the Oakland Airport Federal Credit Union, located in Oakland, California.**
- 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. Patricia A. Galvin 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.**

Dated this 16 day of April, 1999

**NATIONAL CREDIT UNION ADMINISTRATION BOARD  
by**

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**--S--**

JANE A WALTERS

Director, Region VI

National Credit Union Administration

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**STIPULATION AND CONSENT TO ISSUANCE OF  
ORDER OF PROHIBITION**

The National Credit Union Administration Board, by and through its undersigned counsel, and Patricia A. Galvin, the former manager of the Oakland Airport Federal Credit Union, Oakland, California, 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 Patricia A. Galvin pursuant to Section 206 of the Federal Credit Union Act, 12 U.S.C. §1786. Patricia A. Galvin desires to avoid the time, cost and expense of administrative litigation and hereby stipulates and agrees to the following terms in consideration of the forbearance of the National Credit Union Administration Board from conducting an administrative hearing and imposing other remedial sanctions against her.

**2. Jurisdiction.**

(a) Patricia A. Galvin 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(c), and Part 747 of the National Credit Union Administration Rules and Regulations, it is an appropriate federal agency to maintain enforcement

