

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

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<b>IN THE MATTER</b>	)	
	)	
Jorge Cavazos	)	Dkt. No. 03-1001-VI
	)	
Former Employee of San Mateo	)	
Credit Union, Ins. No. 62736	)	
San Mateo, California	)	
_____	)	

**ORDER OF PROHIBITION**

Pursuant to Section 206(i)(1) of the Federal Credit Union Act, 12 U.S.C. §1786(i)(1), you are hereby notified that you are prohibited from participating in any manner in the affairs of any federally insured credit union. This prohibition results from activities in which you engaged during your affiliation with San Mateo Credit Union (the credit union). This prohibition is effective immediately upon service. In accordance with Section 206(g)(7)(A) of the Federal Credit Union Act, 12 U.S.C. §1786(g)(7)(A), this Order shall constitute a prohibition from further participation in any manner in the affairs of any federally insured financial institution, or other entity identified therein, without the written permission of the appropriate federal regulatory agency.

This Order has been issued based upon the following information. On or about January 28, 2003 you pled guilty to a felony count of Unlawful Appropriation of Property, in violation of California Penal Code 504/487(A). You were sentenced on March 26,

2003 by the California Superior Court to nine (9) months incarceration followed by four (4) years of probation. As a condition of probation, you are also required to make restitution. A copy of the March 26, 2003 Criminal Judgment and Disposition entered by the California Superior Court is attached to this Order as Attachment 1 and is incorporated by reference herein.

The offense to which you pled guilty was committed while you were employed as supervisor of member services of the credit union. At the time of your criminal actions, the credit union was federally insured.

This offense involves personal dishonesty and breach of trust. Your continued participation in the affairs of any federally insured credit union may pose a threat to the interests of credit union members and may threaten to impair public confidence in the credit union involved.

### **NOTICE OF OPPORTUNITY FOR HEARING**

Pursuant to Section 206(i)(3), of the Federal Credit Union Act, 12 U.S.C. §1786(i)(3), you may request in writing, within thirty days of service of this Order, an opportunity for a hearing at which you may present evidence and argument that your continued participation in the affairs of any federally insured credit union would not, or would not likely, pose a threat to the interests of a credit union's members or threaten to impair public confidence in the credit union. Such a request must state with particularity the relief desired, the grounds, and must include, when available, supporting evidence.

Any such request should be sent to: Secretary of the Board, National Credit Union Administration, 1775 Duke Street, Alexandria, VA 22314-3428. This hearing will be held in the Washington, DC metropolitan area, or such other place as designated by the Board, in accordance with Subpart D of Part 747 of NCUA's Rules and Regulations, 12 C.F.R. §747.301 *et seq.*

**PENALTY FOR VIOLATION OF ORDER OF PROHIBITION**

Pursuant to Section 206(k)(2) of the Federal Credit Union Act, 12 U.S.C. §1786(k)(2), any violation of this Order may subject you to a Civil Money Penalty of up to \$1,000,000.00 a day for each day said violation continues. In addition, pursuant to Section 206(l) of the Federal Credit Union Act, 12 U.S.C. §1786(l), any violation of this Order is a felony offense that is punishable by imprisonment of up to five years and a fine of up to \$1,000,000.00.

**National Credit Union Administration**  
by:

\_\_\_\_\_  
Rick L. Ravine  
Melinda Love  
Regional Director, Region VI  
National Credit Union Administration

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10-16-03  
Date