

UNITED STATES OF AMERICA  
NATIONAL CREDIT UNION ADMINISTRATION  
NATIONAL CREDIT UNION ADMINISTRATION BOARD  
Alexandria, Virginia

In the Matter of

**ANGELICA H. SIM**

An Institution-Affiliated Party and  
Person Participating in the Affairs of the  
**Coastway Credit Union**  
Cranston, Rhode Island

Respondent.

NCUA Docket No. 07-0801-I

**FINAL ORDER OF PROHIBITION**

WHEREAS Respondent ANGELICA H. SIM ("SIM"), former teller of Coastway Credit Union, charter #66698, located in Cranston, Rhode Island, was an "institution-affiliated party" of that credit union as defined by 12 U.S.C. § 1786(r);

WHEREAS on March 8, 2006, SIM entered a plea of nolo contendere to one count of embezzlement and fraudulent conversion over \$100, in violation of R.I. Gen. Laws § 11-41-3, in Rhode Island's Superior Court and was sentenced to a five year deferred sentence with restitution to be paid in the amount of \$28,000. See "Criminal Docket Sheet Report" in State v. SIM, Case No. P2-2006-0294A. Because SIM did not file an appeal within the required period, her conviction is now final;

WHEREAS a violation of R.I. Gen. Laws § 11-41-3 is a felony involving dishonesty or breach of trust that is punishable by imprisonment for a term of up to twenty years;

WHEREAS the NCUA Board finds that SIM'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 its Regional Directors to issue Final Orders of Prohibition on its behalf based upon a criminal conviction.

NOW, THEREFORE, IT IS HEREBY ORDERED that:

1. ANGELICA H. SIM 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 "Criminal Docket Sheet Report" in State v. SIM, Case No. P2-2006-0294A, 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 set forth below.

### OPPORTUNITY FOR HEARING

Pursuant to 12 U.S.C. § 1786(i)(3), SIM may request in writing, within 30 days of service of this Order, a hearing to present evidence and argument that her 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 therefor, 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.

### 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 the violator 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.

IT IS SO ORDERED this 6 day of August 2007.

**NATIONAL CREDIT UNION  
ADMINISTRATION BOARD**

By: Anthony LaCuba  
for **MARK A. TREICHEL**  
Regional Director, Region I  
National Credit Union Administration

### Criminal Docket Sheet Report

P2-2006-0294A

Case ID: P2-2006-0294A Description: ANGELCA SIM

Filing Date: 03-JAN-2006

Original Case ID: 62-2005-17944

Defendant Name: ANGELCA SIM

Police Dept: CRANSTON POLICE DEPARTMENT

ACI#: @10644702

Date of Birth: 27-NOV-1979

Incarcerated:

Address: 29 BLAINE STREET

FALL RIVER MA 02720

PROSECUTOR: ANDREW G MUCCIGROSS

PUBLIC DEFENDER: ANTHONY CAPRARO

#### Charge Information

Count: 1 11-41-3/F EMBEZZLEMENT OVER \$100

Offense Date: 28-JUL-2005

Charge Text:

Disposition: PLEA OF NOLO CONTENDERE

Sentence: DEFERRED  
Term: 5 Years  
Start: 08-MAR-2006  
Judge: MAGISTRATE MCATEE  
Text:

Sentence: RESTITUTION  
Term: 0 Days  
Start: 08-MAR-2006  
Judge: MAGISTRATE MCATEE  
Text: \$28,000.00 - to be paid at \$480.00 per month beg. 05/15/06, after payment of \$6500.00 paid on 3/8/06

Sentence: TOTAL ASSESSMENTS  
Term: 0 Days  
Start: 08-MAR-2006  
Judge: MAGISTRATE MCATEE  
Text: \$450.00

#### Warrant Information

Date	Warrant ID	Status	Judge
08-JAN-2007	07SCBW1003500	BENCH WARRANT ISSUED	MAGISTRATE HARWOOD

#### No Contact Orders

#### Bail Information

29-SEP-2005 PERSONAL RECOGNIZANCE SET AT \$10,000.00

#### Bail Posted

Bail	Payor	Amount

#### Bail Posted in District Court

Bail	Payor	Amount



Criminal Docket Sheet Report

P2-2006-0294A

<u>Date</u>	<u>Description</u>	<u>Docket Entry Information</u>	<u>Docket Text</u>
16-MAY-2006	Payment Applied		A Payment of -\$30.00 was made on receipt SCP226521.
31-MAY-2006	CHECK ISSUED		A Disbursement of \$480.00 on Check Number 404411
	Affiliated Party: SIM, ANGELCA		
16-JUN-2006	Payment Applied		A Payment of -\$480.00 was made on receipt SCCR200176.
28-JUN-2006	VICTIM PLACED ON HOLD		Recipient @10711407-COASTWAY CREDIT UNION was placed in Hold Status.
	Affiliated Party: SIM, ANGELCA		
29-JUN-2006	VOID PAYABLE REQUEST		
	Affiliated Party: SIM, ANGELCA		
29-JUN-2006	Void Payments		Receipt Number SCCR200176 has been voided.
	Affiliated Party: SIM, ANGELCA		
03-JUL-2006	Payment Applied		A Payment of -\$30.00 was made on receipt SCP229337.
03-JUL-2006	Payment Applied		A Payment of -\$30.00 was made on receipt SCP229338.
03-JUL-2006	Payment Applied		A Payment of -\$960.00 was made on receipt SCCR200641.
02-AUG-2006	Payment Applied		A Payment of -\$480.00 was made on receipt SCCR201583.
02-AUG-2006	Payment Applied		A Payment of -\$30.00 was made on receipt SCP231165.
01-SEP-2006	Payment Applied		A Payment of -\$480.00 was made on receipt SCCR202530.
01-SEP-2006	Payment Applied		A Payment of -\$30.00 was made on receipt SCP233012.
14-SEP-2006	VICTIM RELEASED FROM HOLD		Recipient @10711407-COASTWAY CREDIT UNION was released from Hold Status.
	Affiliated Party: SIM, ANGELCA		
27-SEP-2006	CHECK ISSUED		A Disbursement of \$1,920.00 on Check Number 407031
	Affiliated Party: SIM, ANGELCA		
27-SEP-2006	Payment Applied		A Payment of -\$30.00 was made on receipt SCP234494.
03-OCT-2006	Payment Applied		A Payment of -\$30.00 was made on receipt SCP234908.
04-OCT-2006	Payment Applied		A Payment of -\$480.00 was made on receipt SCCR203551.
25-OCT-2006	CHECK ISSUED		A Disbursement of \$480.00 on Check Number 407612
	Affiliated Party: SIM, ANGELCA		
06-NOV-2006	Void Payments		Receipt Number SCP233012 has been voided.
	Affiliated Party: SIM, ANGELCA		
08-NOV-2006	Payment Applied		PAYMENT WAS VOIDED DUE TO THE CHECK BEING RETURNED FOR INSUFF. FUNDS.
08-NOV-2006	Payment Applied		A Payment of -\$30.00 was made on receipt SCP237113.
29-NOV-2006	CHECK ISSUED		A Payment of -\$480.00 was made on receipt SCCR204615.
	Affiliated Party: SIM, ANGELCA		A Disbursement of \$480.00 on Check Number 408201

Criminal Docket Sheet Report

P2-2006-0294A

<u>Date</u>	<u>Description</u>	<u>Docket Entry Information</u>	<u>Docket Text</u>
18-DEC-2006	Payment Applied		A Payment of -\$480.00 was made on receipt SCCR205874.
03-JAN-2007	DEFT DOES NOT APPEAR		
08-JAN-2007	BENCH WARRANT ISSUED		
19-JAN-2007	Payment Applied		A Payment of -\$30.00 was made on receipt SCP241222.
22-JAN-2007	Payment Applied		The Payment Detail code was changed from CASH to CHCK on receipt SCP241222.
	Affiliated Party: SIM, ANGELCA		
29-JAN-2007	Payment Applied		A Payment of -\$480.00 was made on receipt SCCR207082.
30-JAN-2007	Payment Applied		A Payment of -\$30.00 was made on receipt SCP241861.
31-JAN-2007	CHECK ISSUED		A Disbursement of \$480.00 on Check Number 409505
	Affiliated Party: SIM, ANGELCA		
12-FEB-2007	Payment Applied		A Payment of -\$30.00 was made on receipt SCP242896.
20-FEB-2007	Payment Applied		A Payment of -\$480.00 was made on receipt SCCR207800.
22-FEB-2007	Payment Applied		A Payment of -\$30.00 was made on receipt SCP243562.
28-FEB-2007	CHECK ISSUED		A Disbursement of \$480.00 on Check Number 410149
	Affiliated Party: SIM, ANGELCA		
13-MAR-2007	Payment Applied		A Payment of -\$30.00 was made on receipt SCP244737.
26-MAR-2007	Payment Applied		A Payment of -\$30.00 was made on receipt SCP245539.
04-APR-2007	Payment Applied		A Payment of -\$480.00 was made on receipt SCCR209273.
09-APR-2007	Payment Applied		A Payment of -\$30.00 was made on receipt SCP246462.