

UNITED STATES OF AMERICA  
NATIONAL CREDIT UNION ADMINISTRATION  
Alexandria, Virginia

In the Matter of	)	
	)	
Joyce Judy	)	Docket No.: 12-0056-R4
	)	

**NOTICE OF PROHIBITION**

WHEREAS on or about August 2, 2011, Joyce Judy ("Judy") was convicted of Bank Fraud, 18 U.S.C. § 1344, in connection with her employment at Arkansas Employees Federal Credit Union, in Little Rock, Arkansas;

WHEREAS a violation of 18 U.S.C. § 1344 is a criminal offense involving dishonesty and breach of trust;

NOW, THEREFORE, YOU ARE HEREBY NOTIFIED THAT:

1. Pursuant to 12 U.S. C. § 1785(d)(1)(A) and 12 U.S.C. § 1829(a)(1)(A), Judy is prohibited from becoming an "institution affiliated party" of any insured depository institution, as defined in 12 U.S.C. § 1786(r); otherwise participating, directly or indirectly, in the conduct of the affairs of any insured depository institution; and owning or controlling, directly or indirectly, any insured depository institution;

2. Pursuant to 12 U.S. C. § 1785(d)(1)(B) and 12 U.S.C. § 1829(a)(1)(B), no insured depository institution may permit Judy to engage in any conduct or continue in any relationship prohibited in paragraph 1 above;

3. Pursuant to 12 U.S.C. § 1785(d)(3) and 12 U.S.C. § 1829(b), whoever knowingly violates paragraph 1 or 2 above is subject to a fine of not more than \$1 million for each day such prohibition is violated, or imprisonment for not more than five (5) years, or both;

4. The "Judgment in a Criminal Case" filed December 14, 2011, Case Number 4:11CR00143-JLH, is made a part hereof and is incorporated herein by reference; and

5. This Notice of Prohibition shall be effective and enforceable on the date set forth below.

IT IS SO ORDERED this 15<sup>th</sup> day of October, 2012.

**NATIONAL CREDIT UNION ADMINISTRATION BOARD**

By:   
C. Keith Morton  
Regional Director  
NCUA Region IV

**FILED**  
U.S. DISTRICT COURT  
EASTERN DISTRICT OF ARKANSAS

UNITED STATES DISTRICT COURT

DEC 14 2011

Eastern District of Arkansas

JAMES W. MCCORMACK, CLERK  
By: *[Signature]*  
DEP. CLERK

UNITED STATES OF AMERICA )

JUDGMENT IN A CRIMINAL CASE

v. )

JOYCE JUDY )

Case Number: 4:11CR00143 JLH

USM Number: 26447-009

Erin Cassinelli  
Defendant's Attorney

**THE DEFENDANT:**

pleaded guilty to count(s) Count 1 of Information

pleaded nolo contendere to count(s) \_\_\_\_\_  
which was accepted by the court.

was found guilty on count(s) \_\_\_\_\_  
after a plea of not guilty.

The defendant is adjudicated guilty of these offenses:

<u>Title &amp; Section</u>	<u>Nature of Offense</u>	<u>Offense Ended</u>	<u>Count</u>
18 U.S.C. § 1344	Bank fraud, a Class B felony	10/29/2009	1

The defendant is sentenced as provided in pages 2 through 6 of this judgment. The sentence is imposed pursuant to the Sentencing Reform Act of 1984.

The defendant has been found not guilty on count(s) \_\_\_\_\_

Count(s) N/A  is  are dismissed on the motion of the United States.

It is ordered that the defendant must notify the United States attorney for this district within 30 days of any change of name, residence, or mailing address until all fines, restitution, costs, and special assessments imposed by this judgment are fully paid. If ordered to pay restitution, the defendant must notify the court and United States attorney of material changes in economic circumstances.

December 14, 2011  
Date of Imposition of Judgment

*[Signature]*  
Signature of Judge

J. LEON HOLMES, UNITED STATES DISTRICT JUDGE  
Name and Title of Judge

December 14, 2011  
Date