

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

In the Matter of)

Jan Lyle, aka Janet Hoffman)

Institution-Affiliated Party of Health Care Professionals)
of Napa Federal Credit Union)

Docket No. 14-0195-R5

ORDER OF PROHIBITION

WHEREAS, Jan Lyle, aka Janet Hoffman (“Lyle”) executed a Stipulation and Consent to Issuance of an Order of Prohibition (“Stipulation”), and agreed and consented to the issuance of this Order of Prohibition (“Order”), pursuant to Section 206(g) of the Federal Credit Union Act (“FCUA”), 12 U.S.C. § 1786(g), and Part 747 of the National Credit Union Administration Regulations (“Regulations”), 12 C.F.R. § 747, *et seq.*; and

WHEREAS, pursuant to the FCUA and the Regulations, the National Credit Union Administration Board (“NCUAB”) has authority to issue a final Order where the Respondent consents to the issuance of such an Order.

NOW THEREFORE, the NCUAB issues this Order and prohibits Lyle 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 other institution or agency described in Section 206(g)(7) of the FCUA, 12 U.S.C. § 1786(g)(7).

FURTHERMORE, all technical words or terms used in this Order have meanings defined in the FCUA, the Regulations, or Title 12 of the United States Code, and any such words or terms undefined in the foregoing have meanings that accord with the best customs and usage in the credit union industry.

FURTHERMORE, this Order against Lyle incorporates by reference the Stipulation she executed and is effective upon its issuance.

NATIONAL CREDIT UNION ADMINISTRATION BOARD

By: *Elizabeth A. Whitehead*
Elizabeth Whitehead, Regional Director

Date: 10-17-2014

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

In the Matter of)
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Jan Lyle, aka Janet Hoffman)
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Institution-Affiliated Party of Health Care Professionals)
of Napa Federal Credit Union)

Docket No. 14-0195-R5

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

Jan Lyle, aka Janet Hoffman ("Lyle"), former CEO of Health Care Professionals of Napa Federal Credit Union, Napa, California, and the National Credit Union Administration Board ("NCUAB"), acting by and through its Counsel, hereby make this Stipulation and Consent to Issuance of an Order of Prohibition ("Stipulation").

Lyle and the NCUAB hereby stipulate and agree as follows:

1. Consideration. The NCUAB is of the opinion that grounds exist to initiate an administrative prohibition action against Lyle pursuant to Section 206(g) of the Federal Credit Union Act ("FCUA"), 12 U.S.C. § 1786(g). Lyle, without admitting 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, Lyle consents to the issuance by the NCUAB of an Order of Prohibition ("Order") in consideration of the settlement, compromise and resolution of all potential administrative claims and charges that have been or might be asserted

by the NCUAB against Lyle arising out of her position with Health Care Professionals of Napa Federal Credit Union.

2. Jurisdiction. Pursuant to its authority under Section 206 of the FCUA, 12 U.S.C. § 1786, the National Credit Union Administration is the appropriate federal agency to maintain an administrative action against an "institution-affiliated party." Lyle is an "institution-affiliated party" within the meaning of Section 206(r) of the FCUA, 12 U.S.C. § 1786(r). Accordingly, Lyle admits the jurisdiction of the National Credit Union Administration over her and over the subject matter of this action.

3. Finality. Lyle consents to the issuance of the Order and agrees to comply with all of the Order's terms. The Order complies with all requirements of law and is issued pursuant to Section 206 of the FCUA, 12 U.S.C. § 1786. Upon its issuance, the Order is final, effective and fully enforceable by the NCUAB. The laws of the United States govern the construction and validity of this Stipulation and the Order. In the absence of controlling federal law, the law of the Commonwealth of Virginia shall control, without regard to choice-of-law provisions.

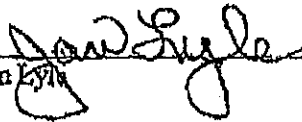
Section and paragraph headings do not affect the interpretation of this Stipulation or the Order.

4. Waivers. Lyle waives her right to an administrative hearing provided by Section 206(g)(4) of the FCUA, 12 U.S.C. § 1786(g)(4). Lyle further waives her right to seek judicial review of the Order or otherwise challenge the validity or legality of the Order.

5. Other Actions. Pursuant to this Stipulation, Lyle agrees that the Order is solely for the purpose of settling and resolving the NCUAB's claims against her, as provided by paragraph 1 of this Stipulation, and does not release, discharge, compromise, settle, dismiss, resolve, or in any way affect any actions, claims, charges against, or liabilities that arise in connection with her former or current affiliations with Health Care Professionals of Napa Federal Credit Union, or

any affiliate thereof, and that may be or have been brought by any federal or state government agency or entity other than the National Credit Union Administration.

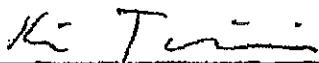
WHEREFORE, in consideration of the foregoing, Lyle and the NCUAB execute this Stipulation and Consent to the Issuance of an Order of Prohibition.



Jan Lyle

10-9-2014
Date

NATIONAL CREDIT UNION ADMINISTRATION BOARD



Kevin Tulinaga
Office of General Counsel

10-14-2014
Date