

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

IN THE MATTER OF)

MELONIE L. UNGER)

Docket No. 05-0401-I

An Institution-Affiliated Party and)
Person Participating in the Affairs)
of the Syracuse Federal Credit Union)
Syracuse, NY)
_____)

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 you engaged in during your affiliation with the Syracuse Federal 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.

You pleaded guilty to one count of grand larceny in the third degree, in violation of Section 155.35 of the Penal Law of the State of New York, a Class D felony. You were sentenced on March 23, 2004, by the Onondaga County Court, to five years probation, ordered to make full restitution and reimburse the credit union \$7,386 for expenses incurred during its

investigation of your criminal actions. A copy of the criminal disposition, filed June 30, 2004, is attached to this Order as Attachment 1 and is incorporated by reference herein. Because you did not file an appeal within the required period, your conviction is now final.

The offense to which you pleaded guilty, grand larceny in the third degree, was committed while you were the branch manager of the Liverpool branch office of the Syracuse Federal Credit Union. Beginning in approximately May 2002 and lasting until approximately October 2003, you began making unauthorized withdrawals from various credit union members' accounts without their knowledge or consent. Before your criminal actions were discovered, you had embezzled approximately \$50,467.52 from the Syracuse Federal Credit Union. At the time of your criminal actions, Syracuse Federal Credit Union was a federally insured credit union.

The offense to which you pleaded guilty 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 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 be likely to, pose a threat to the interests of that credit union's members or threaten to impair public confidence in the credit

union. 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, D.C. 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.

Dated this 13th day of April, 2005

by

/s/
MARK A. TREICHEL
Regional Director, Region I
National Credit Union Administration