

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

_____)	
IN THE MATTER OF)	
)	
Betty Jean Barachie)	No. 06-0701-II
)	
Former Loan Officer And)	
Branch Manager of the Former)	
Nor-Car Federal Credit Union)	
)	
Easton, Pennsylvania)	
_____)	

ORDER OF PROHIBITION

Pursuant to Section 206(i)(1)(C) of the Federal Credit Union Act, 12 U.S.C. §1786(i)(1)(C), 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 in during your affiliation with Nor-Car Federal 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 July 3, 2006 you pled guilty to one (1) count of Credit Union Embezzlement, 18 U.S.C. §657, and one (1) count of Filing a False Tax Return, 18 U.S.C. §7206. You were thereafter sentenced by the U.S. District Court for the Eastern District of Pennsylvania to 27 months incarceration followed by five (5) years of probation and ordered to pay restitution in the amount of \$1,523,663.00. A copy of the Judgment in a Criminal Case entered by the U.S. District Court is attached to this Order as Attachment 1 and is incorporated by reference herein.

The offenses to which you pled guilty were committed while you were employed as Loan Officer and Branch Manager 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

