

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

\_\_\_\_\_  
**IN THE MATTER OF** )  
 )  
**Cecilia Duda,** )  
**Former Assistant Manager** )  
**Metrex Federal Credit Union,** )  
**Kenilworth, New Jersey** )  
\_\_\_\_\_ )

**DOCKET NO. 04-0901-II**

**ORDER OF PROHIBITION**

**WHEREAS**, Cecilia Duda, former Assistant Manager of Metrex Federal Credit Union (“Credit Union”), is an “institution-affiliated party” participating in the affairs of said credit union; and

**WHEREAS**, Cecilia Duda has executed a Stipulation and Consent to Issuance of an Order of Prohibition, which is accepted and approved by the National Credit Union Administration acting through its counsel; and

**WHEREAS**, Cecilia Duda has stipulated and consented to the issuance of this Order of Prohibition pursuant to Section 206(g) of the Federal Credit Union Act, 12 U.S.C. §1786(g) and Part 747 of the Nation Credit Union Administration Rules and Regulations, 12 C.F.R. §747.

**NOW, THEREFORE, IT IS ORDERED THAT:**

1. Cecilia Duda is prohibited from further participation, in any manner, in the conduct of the affairs of any federally insured credit union and any other institution as defined in Section 206(g)(7) of the Federal Credit Union Act, 12 U.S.C. §1786(g)(7).
2. The Stipulation and Consent to Issuance of this Order of Prohibition is made a part hereof and is incorporated herein by reference.

This Order of Prohibition shall become effective on the date it is issued.

**NATIONAL CREDIT UNION ADMINISTRATION BOARD**

BY: \_\_\_\_\_ /S/  
Edward Dupcak, Regional Director  
National Credit Union Administration, Region II

DATE: 9/17/04

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

The National Credit Union Administration Board (“NCUA BOARD”), by and through its undersigned counsel, and Cecilia Duda, former Assistant Manager at Metrex Federal Credit Union, Kenilworth, New Jersey, hereby stipulate and agree as follows:

1. Consideration. The National Credit Union Administration (“NCUA”) is of the opinion that grounds exist to initiate an administrative prohibition against Cecilia Duda pursuant to Section 206 of the Federal Credit Union Act, 12 U.S.C. §1786. Cecilia Duda, without admitting or denying 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, Cecilia Duda consents to the issuance by the NCUA Board of an Order of Prohibition (“Order”) and hereby stipulates and agrees to the following terms in consideration of the settlement, compromise and resolution of all potential administrative claims and charges that have been or might be asserted by the NCUA Board against Cecilia Duda arising out of her position as Assistant Manager of Metrex Federal Credit Union.

2. Jurisdiction.

(a) Cecilia Duda is an “institution-affiliated party” within the meaning of Section 206(r) of the Federal Credit Union Act, 12 U.S.C. §1786(r).

(b) Pursuant to the authority vested in the NCUA Board under Section 206(g) of the Federal Credit Union Act, 12 U.S.C. §1786(g), and Part 747 of the National Credit Union Administration Rules and Regulations, it is an appropriate Federal agency to maintain enforcement proceedings against an “institution-affiliated party”. Therefore, Cecilia

