

**UNITED STATES OF AMERICA
NATIONAL CREDIT UNION ADMINISTRATION
NATIONAL CREDIT UNION ADMINISTRATION BOARD
Alexandria, Virginia**

In the Matter of)	
)	
CATHERINE LEE COUCH,)	NCUA Docket No. 06-0801-II
)	
An Institution-Affiliated Party and)	
Person Participating in the Affairs of the)	
West-AirComm Federal Credit Union)	
Beaver, Pennsylvania)	
)	
Respondent.)	
)	

FINAL ORDER OF PROHIBITION

WHEREAS Respondent CATHERINE LEE COUCH ("COUCH"), former VISA credit card coordinator of West-AirComm Federal Credit Union, charter #06233, located in Beaver, Pennsylvania, was an "institution-affiliated party" of that credit union as defined by 12 U.S.C. § 1786(r);

WHEREAS on November 21, 2005, COUCH pled guilty to a single felony count of misapplication of funds from a federally insured financial institution, 18 U.S.C. § 657, and on February 24, 2006, was sentenced to a term of twelve months and one day imprisonment, followed by sixty months supervised release, and ordered to pay restitution in the amount of \$34,580.71 and a special assessment to the United States of \$100. See "Judgment in a Criminal Case" filed February 24, 2006, in United States v. COUCH, Case No. 2:05-cr-00323-TMH-ALL

(W.D. PA. 2006). Because COUCH did not file an appeal within the required period, her conviction is now final;

WHEREAS each violation of 18 U.S.C. § 657 is a felony involving dishonesty or breach of trust that is punishable by imprisonment for a term of up to thirty years;

WHEREAS the NCUA Board finds that COUCH'S service to or participation in the conduct of the affairs of a federally-insured credit union may pose a threat to the interests of the members of such credit union or may threaten to impair public confidence in such credit union; and

WHEREAS the NCUA Board has delegated authority to its Regional Directors to issue Final Orders of Prohibition on its behalf based upon a criminal conviction.

NOW, THEREFORE, IT IS HEREBY ORDERED that:

1. CATHERINE LEE COUCH is prohibited 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 insured depository institution; any institution treated as an insured bank under 12 U.S.C. §§ 1818(b)(3) or (4), or as a savings association under 12 U.S.C. § 1818(b)(8); any insured institution chartered under 12 U.S.C. § 2001 et seq.; any appropriate Federal depository institution regulatory agency; the Federal Housing Finance Board and any Federal home loan bank; and the Resolution Trust Corporation. See 12 U.S.C. § 1786(g)(7)(A);

2. The "Judgment in a Criminal Case" filed February 24, 2006, in United States v. COUCH, Case No. 2:05-cr-00323-TMH-ALL (W.D. PA. 2006), is made a part hereof and is incorporated herein by reference; and

3. This Final Order of Prohibition shall be effective and enforceable on the date set forth below.

OPPORTUNITY FOR HEARING

Pursuant to 12 U.S.C. § 1786(i)(3), COUCH may request in writing, within 30 days of service of this Order, a hearing to present evidence and argument that her 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 such credit union's members or threaten to impair public confidence in such credit union. See 12 C.F.R. § 747.306 et seq. The NCUA Board will consider the criteria set forth at 12 C.F.R. § 747.311.

A request for a hearing must state with particularity the relief desired, the grounds therefor, and must include, when available, supporting evidence. The request must be sent to: Secretary of the Board, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314-3428.

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 the violator 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.

