

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

IN THE MATTER OF)
)
Debra W. Bowker,)
)
An Institution-Affiliated Party and)
Person Participating in the Affairs)
of Auburn New York Federal Credit Union,)
Auburn, New York.)

No. 00-0702-I

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 your conviction for activities you engaged in during your affiliation with Auburn New York 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 Title 18, United States Code, Section 657, embezzlement by a credit union employee on January 6, 1998. You were sentenced on April 5, 2000, by the U.S. District Court for the Northern District of New York, to imprisonment for time served (1 day), followed by supervised release for three years and ordered to pay restitution in the amount of \$23,572.24 to the credit union. A copy of the Judgment in a Criminal Case, signed April 12, 2000, is attached to this Order as Attachment 1 and is incorporated by reference herein.

The offense to which you pleaded guilty, embezzlement by a credit union employee, was committed while you were employed as the supervising loan officer of Auburn New York Federal Credit Union, Auburn, New York. From September 1996 through March 1997, you served as the Supervising Loan Officer in which you admitted to misapplying and embezzling approximately \$8,026.93 from loan proceeds and share accounts of credit union members. At the time of your criminal actions, Auburn New York 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. Pursuant to 12 C.F.R. §747.306, your request must state with particularity the relief desired, the grounds, and must include, when available, supporting evidence.

Any such request should be sent to: Secretary of the Board, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 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 the National Credit Union Administration's Rules and Regulations, 12 C.F.R. §747.301 *et. seq.*

Should you request a hearing it will be an informal hearing in the Washington, D.C. metropolitan area and will commence 30 days after receipt of your request. The procedure to be followed is contained in 12 C.F.R. §747.307. You may appear at the hearing personally, through counsel, or personally with counsel. The proceedings will be recorded and you will be entitled to a transcript after payment of the costs thereof. Witnesses may be called in the discretion of the NCUA Board, although they need not be sworn. If witnesses are permitted, you may cross examine any witnesses called by the NCUA's enforcement staff, and they in turn may cross-examine any witnesses called by you. The Presiding Officer of the hearing will make his or her recommendations to the NCUA Board, where possible, within ten business days following the close of the record.

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(I) of the Federal Credit Union Act, 12 U.S.C. §1786(I), 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.

National Credit Union Administration

By _____/S/_____

Dated this 17th day of July, 2000.

Layne L. Bumgardner
Regional Director, Region I
National Credit Union Administration