

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

IN THE MATTER OF )  
 )  
ROSELINA M. GABUTIN )  
 ) No. 94-0202 VI\_  
An Institution Affiliated Party and )  
Person Participating in the Affairs )  
of the NAVMAR Federal Credit Union )  
 )

**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 NAVMAR 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.

On February 22, 1993, you pleaded guilty to one violation of Title 18, United States Code, Section 657, embezzlement from a financial institution. You were sentenced on December 15, 1993, by the U.S. District Court for the District of Guam, to supervised release for five years and ordered to pay restitution of \$30,500.00. A copy of the Judgment in a Criminal Case, dated December 15, 1993, is attached to this Order as Attachment 1 and is incorporated by reference herein. Because an appeal has not been filed within the time specified by the Federal Rules of Appellate Procedure, your conviction is now final.

The offense of which you were convicted was committed while you were employed as a teller at the NAVMAR Federal Credit Union of Agana, Guam. You pleaded guilty to embezzling more than \$30,000.00 from the credit union. By forging members' signatures on withdrawal vouchers, you were able to make unauthorized withdrawals from those members' accounts. At the time of your criminal actions, NAVMAR 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 Washington, D.C., 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 \_\_\_\_\_ day of February, 1994

National Credit Union Administration  
by

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DANIEL L. MURPHY  
Regional Director, Region VI  
National Credit Union Administration

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**CERTIFICATE OF SERVICE**

This is to certify that I have served the foregoing Order of Prohibition in the Matter of Roselina M. Gabutin, by depositing the same with the U.S. Postal Service, certified mail, return receipt requested, addressed to Ms. Gabutin, P.O. Box 997, Saipan, MP 96950.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Jon J. Canerday  
Trial Attorney  
Office of General Counsel