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

IN THE MATTER OF

MARTHA SKIPPER
FORMER TREASURER/MANAGER
OF FIRST NESHOBA
FEDERAL CREDIT UNION

ORDER OF PROHIBITION

WHEREAS, Martha Skipper 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, Martha Skipper in the Stipulation has consented and agreed 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 National Credit Union Administration Rules and Regulations.

NOW THEREFORE, IT IS ORDERED THAT:

1. Martha Skipper is an institution-affiliated party in that she formerly was the Treasurer/Manager of First Neshoba Federal Credit Union.

2. The Stipulation and Consent to the Issuance of this Order of Prohibition is made a part hereof and is incorporated herein by reference.

3. Martha Skipper is prohibited from participating in any manner in the conduct of the affairs of any federally insured credit union and any other institution as defined in 12 U.S.C. §1786(g)(7).

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

NATIONAL CREDIT UNION ADMINISTRATION BOARD

By: ___________________________
H. ALLEN CARVER
Regional Director
National Credit Union Administration
Region III

Date: _________________
The National Credit Union Administration Board ("NCUA Board"), by and through its undersigned counsel, and Martha Skipper the former Treasurer/Manager of First Neshoba Federal Credit Union, Philadelphia, Mississippi, hereby stipulate and agree as follows:

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

2. Jurisdiction.

(a) Martha Skipper 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 Board of the National Credit Union Administration 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 such institution-affiliated party. Therefore, Martha Skipper is subject to the authority of the National Credit Union Administration to initiate and maintain prohibition proceedings against her.

3. Consent. Martha Skipper consents to the issuance by the National Credit Union Administration Board of the accompanying Order of Prohibition. She further agrees to comply
with its terms upon issuance and stipulates that the Order complies with all requirements of the law.

4. Waivers. Martha Skipper waives her right to the administrative hearing provided for in Section 206(g)(4) of the Federal Credit Union Act, 12 U.S.C. §1786(g)(4). She further waives her right to seek judicial review of the Order of Prohibition or otherwise challenge the validity or legality of the Order.

5. Other Actions. Pursuant to this Stipulation, the Order settles and resolves any NCUA Board claims, known and unknown, against Martha Skipper as provided by paragraph 1 of this Stipulation. The Stipulation, however, does not release, discharge, compromise, settle, dismiss, resolve, or in any way effect any actions, claims, charges against, or liabilities that arise and that may be or have been brought by First Neshoba Federal Credit Union, or any other federal or state government agency or entity other than the NCUA Board.

6. Finality. The Order of Prohibition is issued pursuant to Section 206(g) of Federal Credit Union Act, 12 U.S.C. §1786(g). Upon its issuance by the National Credit Union Administration Board, it shall be a final Order, effective and fully enforceable by the National Credit Union Administration.

WHEREFORE, in consideration of the foregoing the undersigned, on behalf of the National Credit Union Administration, and Martha Skipper execute this Stipulation and Consent to Issuance of Order of Prohibition.

NATIONAL CREDIT UNION ADMINISTRATION

By: __________________________
Margaret E. McPartlin
Trial Attorney
Office of General Counsel

__________________________
Date

__________________________
Martha Skipper

__________________________
Date

(Notary Seal) ___________________________
Notary Public

My Commission expires: ________________________________