

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

IN THE MATTER OF

ANDRE LEWIS

No. 04-0402-III

An Institution Affiliated Party and
Person Participating in the Affairs
of the Richland Teachers Council
Federal Credit Union
Columbia, South Carolina

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 Richland Teachers Council 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.

Following a jury trial, you were found guilty of seven counts of Title 18, United States Code, Section 657, willful misapplication of credit union funds and one count of Title 18, United States Code, Section 1956, money laundering and conspiracy to commit money laundering. These charges were the result of two separate indictments. You were sentenced on June 17, 2002, by the U.S. District Court for the District of South Carolina, to imprisonment for seventy-

eight months (to run concurrently), followed by supervised release for three years, and ordered to pay a criminal monetary penalty in the amount of \$700 and pay restitution in the amount of \$463,035.15. Copies of the Judgment in a Criminal Case for # 3:01-604-001 and #3:01-114-004, both dated June 21, 2002, are attached to this Order as Attachments 1 and 2 and are incorporated by reference herein. You then filed timely appeals of your convictions. On June 26, 2003, the U.S. Court of Appeals for the Fourth Circuit affirmed the decision of the District Court as to both cases. On July 21, 2003, the District Court received and entered the certified mandates from the Court of Appeals. The docket report for criminal cases # 3:01-604-001 and #3:01-114-004 are attached to this Order as Attachments 3 and 4 and are incorporated by reference herein. Consequently, your convictions are now final.

The offenses of which you were convicted, willful misapplication of credit union funds and money laundering and conspiracy to commit money laundering, were committed while you were the President of the Richland Teachers Council Federal Credit Union of Columbia, South Carolina. From April 1998 to February 1999, you assisted a sports agent to defraud various professional athletes who were clients of the sports agent. In so doing, you misapplied funds belonging to the Richland Teachers Council Federal Credit Union in connection with certain loans made to professional athlete-clients of the sports agent. You also provided a check to the sports agent, who in turn deposited a check of a smaller amount into the credit union. You then applied much of those funds to various delinquent loans. At the time of your criminal actions, Richland Teachers Council Federal Credit Union was a federally insured credit union.

The offenses to which you pleaded guilty involve 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 the Washington, D.C. metropolitan area, 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 26 day of April, 2004

by

/s/

ALONZO A. SWANN III
Regional Director, Region III
National Credit Union Administration