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

In the Matter of

ANGELICA H. SIM

An Institution-Affiliated Party and Person Participating in the Affairs of the Coastway Credit Union Cranston, Rhode Island

Respondent.

NCUA Docket No. 07-0801-I

FINAL ORDER OF PROHIBITION

WHEREAS Respondent ANGELICA H. SIM ("SIM"), former teller of Coastway Credit Union, charter #66698, located in Cranston, Rhode Island, was an "institution-affiliated party" of that credit union as defined by 12 U.S.C. § 1786(r);

WHEREAS on March 8, 2006, SIM entered a plea of nolo contendere to one count of embezzlement and fraudulent conversion over \$100, in violation of R.I. Gen. Laws § 11-41-3, in Rhode Island's Superior Court and was sentenced to a five year deferred sentence with restitution to be paid in the amount of \$28,000. See "Criminal Docket Sheet Report" in State v. SIM, Case No. P2-2006-0294A. Because SIM did not file an appeal within the required period, her conviction is now final;

WHEREAS a violation of R.I. Gen. Laws. § 11-41-3 is a felony involving dishonesty or breach of trust that is punishable by imprisonment for a term of up to twenty years;

WHEREAS the NCUA Board finds that SIM'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. ANGELICA H. SIM 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 "Criminal Docket Sheet Report" in <u>State v. SIM</u>, Case No. P2-2006-0294A, 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), SIM 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.

IT IS SO ORDERED this _____ day of August 2007.

NATIONAL CREDIT UNION ADMINISTRATION BOARD

MARK A. TREICHEL

Regional Director, Region I
National Credit Union Administration

P2-2006-0294A

Case ID: P2-2006-0294A Description: ANGELCA SIM

Filing Date: 03-JAN-2006

Original Case ID: 62-2005-17944

fendant Name: ANGELCA SIM

△CI#: @10544702

Date of Birth: 27-NOV-1979

Police Dept: CRANSTON POLICE DEPARTMENT

Incarcerated:

Address: 29 BLAINE STREET

FALL RIVER

MA

02720

PROSECUTOR: ANDREW G MUCCIGROSS PUBLIC DEFENDER: ANTHONY CAPRARO

Charge Information

11-41-3/F EMBEZZLEMENT OVER \$100

Offense Date: 28-JUL-2005

Charge Text:

Disposition: PLEA OF NOLO CONTENDERE

Sentence: DEFERRED Term:

Years 08-MAR-2006

Start: Judge:

MAGISTRATE MCATEE

Text

Sentence: RESTITUTION

Term:

Days 08-MAR-2006

Start: Judge:

MAGISTRATE MCATEE

Text:

\$28,000.00 - to be paid at \$480.00 per month beg. 05/15/06, after payment of \$6500.00 paid on 3/8/06

Sentence: TOTAL ASSESSMENTS

Term:

Ò Days

Start:

08-MAR-2006

Judge:

MAGISTRATE MCATEE

Text:

\$450.00

Warrant Information

Warrant ID

Judge

08-JAN-2007 07SCBWI003500 BENCH WARRANT ISSUED

MAGISTRATE HARWOOD

No Contact Orders

Bail Information

29-SEP-2005 PERSONAL RECOGNIZANCE SET AT \$10,000.00

Bail

Bail Posted

Payor

Amount

Bail Posted in District Court

Payor

Amount

Bail

Rhode Island Court's Criminal Docket Sheet

09-APR-2007 11:58 AM

. 2/5 * RCVD AT 4/9/2007 12:12:49 PM [Eastern Daylight Time] * SVR:HQNCUAFAX/0 * DNIS:2765 * CSID: * DURATION (mm-ss):00-54

P2-2006-0294A

Scheduled Dates

Date

Event

Loca

Judge

Events

Date

Event

22-FEB-2006 PRE-ARRAIGNMENT DISP

Judge

CONFERENC

MCATEE, MAGISTRATE

CASE PASSED FOR ARRAIGNMENT

08-MAR-2006 ARRAIGNMENT

MCATEE, MAGISTRATE

DFT APPEARS, ARRN, PLEADS NOLO

DISPOSED/SENTENCED AT ARRAIGN

.03-JAN-2007 COST REVIEW

HARWOOD, MAGISTRATE

DEFT DOES NOT APPEAR

Case Jackets

Check Out

Date

Returned

Date

Person Name

Text

Case Evidence

Check Out

Date

Returned Date

Person Name

Text

Docket Entry Information Date Description Docket Text 29-SEP-2005 PERSONAL RECOGNIZANCE SET AT \$10,000.00 29-SEP-2005 FELONY INITIAL APPEARANCE 29-SEP-2005 DEFT REFERRED PUBLIC DEFENDER 26-JAN-2006 INFORMATION FILED 22-FEB-2006 CASE PASSED FOR ARRAIGNMENT 23-FEB-2006 DATE DELETED see c/n of 2-22-06 changing date 08-MAR-2006 DFT APPEARS, ARRN, PLEADS NOLO 08-MAR-2006 AGREEMENT WHICH SENT DEFERRED Affiliated Party: SIM, ANGELCA 08-MAR-2006 PRE-SENTENCE REPORT WAIVED 08-MAR-2006 AGREEMENT TO PAY COSTS Affiliated Party; SIM, ANGELCA 08-MAR-2006 CIVIL JUDGEMENT FOR VICTIM 08-MAR-2006 CERTIFICATE OF JUDGE 08-MAR-2006 JUDGMENT ENTERED 08-MAR-2006 DISPOSED/SENTENCED AT ARRAIGN Affiliated Party: SIM, ANGELCA 09-MAR-2006 Payment Applied A Payment of -\$6,500.00 was made on receipt SCCR196795. 10-MAR-2006 DATE VACATED BY JUDGE case disposed 3-8-06 30-MAR-2006 CHECK ISSUED A Disbursement of \$6,500.00 on Check

Rhode Island Court's Criminal Docket Sheet

08-MAY-2006 Payment Applied

09-APR-2007 11:58 AM

Number 403236

receipt SCCR198886.

A Payment of -\$480.00 was made on

E 3/5 * RCVD AT 4/9/2007 12:12:49 PM [Eastern Daylight Time] * SVR:HQNCUAFAX/0 * DNIS:2765 * CSID: * DURATION (mm-ss):00-54

Affiliated Party: SIM, ANGELCA

P2-2006-0294A

Dona	Docket	Entry Info	rmation
Date	Describing		Docket Text
16-MAY-2006	Payment Applied		A Payment of -530 00 was made on
31-MAY-2006	CHECK ISSUED		A Disbursement of 6480 00 on Chack
	Affiliated Party: SIM, Al	igelcà	Number 404411
16-JUN-2006	Payment Applied		A Payment of -\$480.00 was made on
28-JUN-2006	VICTIM PLACED ON HOLD		Recipient @10711407-COASTWAY CREDIT
29-JUN-2006	Affiliated Party: SIM, AN VOID PAYABLE REQUEST	NGELCA	UNION was placed in Hold Status.
	Affiliated Party: SIM, At Void Payments	ngelca	Parat de la constant
	Affiliated Party: SIM, AN Payment Applied	NGELCA	Receipt Number SCCR200176 has been voided.
•	•		A Payment of =\$30.00 was made on receipt SCP229337.
	Payment Applied		A Payment of -\$30 on was made on
03-JUL-2006	Payment Applied		receipt SCP229338. A Payment of -\$960.00 was made on
02-AUG-2006	Payment Applied		receipt SCCR200641. A Payment of -\$480.00 was made on
02-AUG-2006	Payment Applied		recerbe scck501283
01-SEP-2006	Payment Applied		A Payment of -\$30.00 was made on receipt SCP231165.
01-SEP-2006	Payment Applied		A Payment of -\$480.00 was made on receipt SCCR202530.
	VICTIM RELEASED FROM HOL	T	A Payment of -\$30.00 was made on receipt SCP233012.
	Affiliated Party: SIM, A		Recipient @10711407-COASTWAY CREDIT UNION was released from Hold Status.
27-SEP-2006	CHECK ISSUED	MGDHCV	A Disbursement of \$1 020 00 on obout
27-SEP-2006	Affiliated Party: SIM, A Payment Applied	ngelca	25 AUTO-1 - 40 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
	Payment Applied		A Payment of -\$30,00 was made on receipt SCP234494.
	Payment Applied		A Payment of -\$30.00 was made on receipt SCP234908.
	CHECK ISSUED		A Payment of -\$480.00 was made on receipt SCCR203551.
	Affiliated Party: SIM, A	Mgdt.ox	A Disbursement of \$480.00 on Check Number 407612
06-NOV-2006	Void Payments		Receipt Number SCP233012 has been
	·	•	Voided. PAYMENT WAS VOIDED DUE TO THE CHECK
08-NOV-2004	Affiliated Party: SIM, 7 Fayment Applied	ANGELCA	BEING RETURNED FOR INSUFF. FUNDS.
			A Payment of -\$30.00 was made on receipt SCP237113.
	Payment Applied		. A Payment of -\$480.00 was made on
29-NOV-2006	CHECK ISSUED		A Disbursement of \$480 00 on Check
	Affiliated Party: SIM,	ANGELCA	Number 408201

P2-2006-0294A

Docket Entry Information				
Date	Description	Docket Text		
	Payment Applied	A Payment of -\$480.00 was made on receipt SCCR205874.		
03-JAN-2007	DEFT DOES NOT APPEAR	receipt Scorzus874.		
08-JAN-2007	BENCH WARRANT ISSUED	•		
	Payment Applied	A Payment of -\$30.00 was made on		
22-JAN-2007	Payment Applied	receipt SCP241222.		
•		The Payment Detail code was changed from CASH to CHCK on receipt SCP241222.		
00	Affiliated Party; SIM, ANGELCA			
	Payment Applied	A Payment of -\$480.00 was made on receipt SCCR207082.		
30-JAN-2007	Payment Applied	A Payment of -\$30.00 was made on		
31-JAN-2007	CHECK ISSUED	receipt SCP241861.		
		A Disbursement of \$480,00 on Check Number 409505		
	Affiliated Party: SIM, ANGELCA			
	Payment Applied	A Payment of -\$30.00 was made on receipt SCP242896.		
20-FEB-2007	Payment Applied	A Payment of -\$480.00 was made on		
22-FEB-2007	Payment Applied	receipt SCCR207800, A Payment of -\$30.00 was made on		
28-FEB-2007	CHECK ISSUED	receipt SCP243562.		
		A Disbursement of \$480.00 on Check Number 410149		
•	Affiliated Party: SIM, ANGELCA	**************************************		
13-MAR-2007	Payment Applied	A Payment of -\$30.00 was made on		
26-MAR-2007	Payment Applied	receipt SCP244737.		
		A Payment of -\$30.00 was made on receipt SCP245539.		
V4-AFK-2007	Payment Applied	A Payment of -\$480.00 was made on		
09-APR-2007	Payment Applied	receipt SCCR209273. A Payment of -\$30.00 was made on receipt SCP246462.		