

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

)	
In the Matter of)	
EMILY VANTERPOOL-CHARLES)	Docket No.: 09-0041-R3
)	

NOTICE OF PROHIBITION

WHEREAS on or about June 30, 2009, Emily Vanterpool-Charles ("Vanterpool-Charles") was convicted of Obtaining Money by False Pretense, V.I. Code Ann. Title 14 § 834(2); Forgery, V.I. Code Ann. Title 14 § 791(1); Embezzlement by Clerks, Agents and Employees, V.I. Code Ann. Title 14 §§ 109,1094(2); Aggravated Identity Theft, V.I. Code Ann. Title §§ 22029a)(1), 2202(d)(1)(C); Grand Larceny, V.I. Code Ann. Title. 14 § 1083(1); Aggravated Identity Theft, V.I. Code Ann. Title 14 § 2202(a)(1),2203(e)(2); and Aggravated Identity Theft, V.I. Code Ann. Title §§ 2202(a)(1), 2202(d)(1)(B) in connection with her employment at St. Thomas Federal Credit Union in St Thomas, US Virgin Islands;

WHEREAS Vanteerpool-Charles was convicted of Obtaining Money by False Pretense; Forgery; Embezzlement by Clerks, Agents and Employees; Aggravated Identity Theft; and Grand Larceny, See "Judgment" filed June 30, 2009, ST-07-CR-202, attached hereto;

WHEREAS a violations of Obtaining Money by False Pretense; Forgery; Embezzlement by Clerks, Agents and Employees; Aggravated Identity Theft; and Grand Larceny are criminal offenses involving dishonesty and beach of trust;

NOW, THEREFORE, YOU ARE HEREBY NOTIFIED THAT:

1. Pursuant to 12 U.S. C. § 1785(d)(1)(A) and 12 U.S.C. § 1829(a)(1)(A), Vanterpool-Charles is prohibited from: becoming an "institution affiliated party" of any insured depository institution, as defined in 12 U.S.C. § 1786(r); otherwise participating, directly or indirectly, in the conduct of the affairs of any insured depository institution; and owning or controlling, directly or indirectly, any insured depository institution;

2. Pursuant to 12 U.S. C. § 1785(d)(1)(B) and 12 U.S.C. § 1829(a)(1)(B), no insured depository institution may permit Vanterpool-Charles to engage in any conduct or continue in any relationship prohibited in paragraph 1 above;

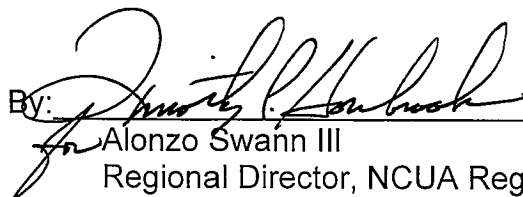
3. Pursuant to 12 U.S.C. § 1785(d)(3) and 12 U.S.C. § 1829(b), whoever knowingly violates paragraph 1 or 2 above is subject to a fine of not more than \$1 million for each day such prohibition is violated, or imprisonment for not more than five (5) years, or both;

4. The "Judgment" filed June 30, 2009, ST-07-CR-205, is made a part hereof and is incorporated herein by reference; and

5. This Notice of Prohibition shall be effective and enforceable on the date of set forth below.

IT IS SO ORDERED this 1 day of September, 2009.

**NATIONAL CREDIT UNION
ADMINISTRATION BOARD**

By: 
Alonzo Swann III
Regional Director, NCUA Region III

IN THE SUPERIOR COURT OF THE VIRGIN ISLANDS
DIVISION OF ST. THOMAS AND ST. JOHN

PEOPLE OF THE VIRGIN ISLANDS,)	
)	CRIMINAL NO. ST-07-CR-202
v.)	
)	Plaintiff,
EMILY VANTERPOOL-CHARLES,)	V.I. Code Ann. tit. 14, §§ 834(2) (10 Counts);
(D.O.B.: 06-28-85))	791(1) (10 Counts); 1093, 1094(2) (10 Counts);
)	2202(a)(1), 2202(d)(1)(C) (3 Counts);
)	1083(1) (10 Counts); 2202(a)(1), 2203(e)(2)
)	(6 Counts); 2202(a)(1), 2202(d)(1)(B) (1 Count);
)	

JUDGMENT AND COMMITMENT

THIS MATTER came on for a change of plea hearing on March 19, 2009. The People appeared through Claude Walker, Esq., Assistant Attorney General. The Defendant appeared personally with counsel, Julie Smith Todman, Esq., Territorial Public Defender.

The Defendant previously entered a plea of not guilty to the Information charging Counts 1, 6, 11, 16, 21, 26, 31, 36, 41, and 46, Obtaining Money By False Pretense, in violation of V.I. Code Ann. tit. 14, § 834(2); Counts 2, 7, 12, 17, 22, 27, 32, 37, 42, and 47, Forgery, in violation of .I. Code Ann. tit. 14, § 791(1); Counts 3, 8, 13, 18, 23, 28, 33, 38, 43, and 48, Embezzlement By Clerks, Agents and Employees, in violation of V.I. Code Ann. tit. 14, §§ 1093, 1094(2); Counts 4, 9, and 14, Aggravated Identity Theft, in violation of V.I. Code Ann. tit. 14, §§ 2202(a)(1), 2202(d)(1)(C); Counts 5, 10, 15, 20, 25, 30, 35, 40, 45, and 50, Grand Larceny, in violation of V.I. Code Ann. tit. 14, § 1083(1); Counts 19, 29, 34, 39, 44, and 49, Aggravated Identity Theft, in violation of V.I. Code Ann. tit. 14, §§ 2202(a)(1), 2203(e)(2); and Count 24, Aggravated Identity Theft, in violation of V.I. Code Ann. tit. 14, §§ 2202(a)(1), 2202(d)(1)(B).

Counsel for both parties announced that a plea agreement had been reached wherein the Defendant would enter a plea of guilty to Count 3¹ of the Information, Embezzlement By Clerks,

¹Although the signed plea agreement indicated that the Defendant would plead guilty to Count 4, the parties, in open Court, informed the Court that the Defendant would be entering a plea of guilty to Count 3 rather than Count 4. The Court, therefore, allowed the parties to make the change on said plea agreement, which was initialed by both counsel.

Agents and Employees, in violation of V.I. Code Ann. tit. 14, §§ 1093, 1094(2), and the People would move to dismiss the remaining Counts.

The Defendant was sworn and questioned, and the Court being satisfied that the guilty plea was voluntarily and knowingly made, accepted Defendant's plea of GUILTY to Count 3 of the Information as charged.

The matter was referred to the Office of Probation for the preparation of a presentence investigative report, which report was filed with the Court. The matter, thus, came on for sentencing on May 21, 2009.² The Defendant was given an opportunity to make a statement on her own behalf, which she accepted. There being no legal cause shown or appearing to the Court why sentence should not be pronounced, it is

ADJUDGED that the Defendant, EMILY VANTERPOOL-CHARLES, is **CONVICTED** upon her guilty plea to Count 3, Embezzlement By Clerks, Agents and Employees, in violation of V.I. Code Ann. tit. 14, §§ 1093, 1094(2); and it is further

ORDERED that for said conviction, the Defendant is committed to the custody of the Bureau of Corrections for a period of two (2) years, all of which is suspended **EXCEPT** for six (6) months, with credit for time already served; and it is further

ORDERED that the Defendant shall report to the Bureau of Corrections at 8:00 a.m. on May 22, 2009, to commence serving her sentence; and it is further

ORDERED that the Defendant is placed on **SUPERVISED** probation for a period of two (2) years on the following terms and conditions:

²Sentencing was initially scheduled on April 27, 2009. Upon Motion of counsel for the People, this matter was continued to May 14, 2009. On May 14, 2009, however, the Court *sua sponte* continued this matter to May 21, 2009.