

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

\_\_\_\_\_  
In the Matter of )  
)

Gabriel Escandon, )  
)

Institution-Affiliated Party of White Sands Federal )  
Credit Union and Tip of Texas Federal Credit Union )  
\_\_\_\_\_ )

Docket No. 13-0036-R4

**ORDER OF PROHIBITION**

**WHEREAS**, Gabriel Escandon (“Escandon”) executed a Stipulation and Consent to Issuance of an Order of Prohibition (“Stipulation”), and agreed and consented to the issuance of this Order of Prohibition (“Order”), pursuant to Section 206(g) of the Federal Credit Union Act (“FCUA”), 12 U.S.C. § 1786(g), and Part 747 of the National Credit Union Administration Regulations (“Regulations”), 12 C.F.R. § 747, *et seq.*; and

**WHEREAS**, pursuant to the FCUA and the Regulations, the National Credit Union Administration Board (“NCUAB”) has authority to issue a final Order where the Respondent consents to the issuance of such an Order.

**NOW THEREFORE**, the NCUAB issues this Order and prohibits Escandon 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

**FURTHERMORE**, all technical words or terms used in this Order have meanings defined in the FCUA, the Regulations, or Title 12 of the United States Code, and any such words or terms undefined in the foregoing have meanings that accord with the best customs and usage in the credit union industry.

**FURTHERMORE**, this Order against Escandon incorporates by reference the Stipulation he executed and is effective upon its issuance.

**NATIONAL CREDIT UNION ADMINISTRATION BOARD**

By:   
C. Keith Morton, Regional Director

Date: JUNE 14, 2013

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

In the Matter of ) Gabriel Escandon, ) Institution-Affiliated Party of White Sands Federal ) Credit Union and Tip of Texas Federal Credit Union )	)	Docket No. 13-0036-R4
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**STIPULATION AND CONSENT  
TO ISSUANCE OF AN ORDER OF PROHIBITION**

Gabriel Escandon (“Escandon”), former Vice President of Operations for White Sands Federal Credit Union, Las Cruces, New Mexico, and CEO of Tip of Texas Federal Credit Union, El Paso, Texas, and the National Credit Union Administration Board (“NCUAB”), acting by and through its Counsel, hereby make this Stipulation and Consent to Issuance of an Order of Prohibition (“Stipulation”).

Escandon and the NCUAB hereby stipulate and agree as follows:

1. Consideration. The NCUAB is of the opinion that grounds exist to initiate an administrative prohibition action against Escandon pursuant to Section 206(g) of the Federal Credit Union Act (“FCUA”), 12 U.S.C. § 1786(g). Escandon, 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, Escandon consents to the issuance by the NCUAB of an Order of Prohibition (“Order”) in consideration of the settlement, compromise

and resolution of all potential administrative claims and charges that have been or might be asserted by the NCUAB against Escandon arising out of his position with White Sands Federal Credit Union.

2. Jurisdiction. Pursuant to its authority under Section 206 of the FCUA, 12 U.S.C. § 1786, the National Credit Union Administration is the appropriate federal agency to maintain an administrative action against an “institution-affiliated party.” Escandon is an “institution-affiliated party” within the meaning of Section 206(r) of the FCUA, 12 U.S.C. § 1786(r). Accordingly, Escandon admits the jurisdiction of the National Credit Union Administration over him and over the subject matter of this action.

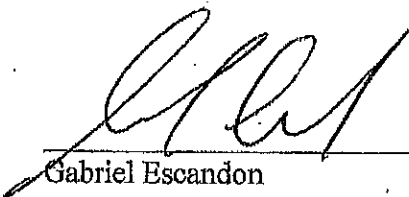
3. Finality. Escandon consents to the issuance of the Order and agrees to immediately resign as CEO of Tip of Texas Federal Credit Union and comply with all of the Order’s terms. The Order complies with all requirements of law and is issued pursuant to Section 206 of the FCUA, 12 U.S.C. § 1786. Upon its issuance, the Order is final, effective and fully enforceable by the NCUAB. The laws of the United States govern the construction and validity of this Stipulation and the Order. In the absence of controlling federal law, the law of the Commonwealth of Virginia shall control, without regard to choice-of-law provisions. Section and paragraph headings do not affect the interpretation of this Stipulation or the Order.

4. Waivers. Escandon waives his right to an administrative hearing provided by Section 206(g)(4) of the FCUA, 12 U.S.C. § 1786(g)(4). Escandon further waives his right to seek judicial review of the Order or otherwise challenge the validity or legality of the Order.

5. Other Actions. Pursuant to this Stipulation, Escandon agrees that the Order is solely for the purpose of settling and resolving the NCUAB’s claims against him, as provided by paragraph 1 of this Stipulation, and does not release, discharge, compromise, settle, dismiss,

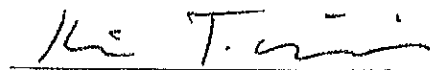
resolve, or in any way affect any actions, claims, charges against, or liabilities that arise in connection with his former or current affiliations with White Sands Federal Credit Union or Tip of Texas Federal Credit Union, or any affiliate thereof, and that may be or have been brought by any federal or state government agency or entity other than the National Credit Union Administration.

**WHEREFORE**, in consideration of the foregoing, Escandon and the NCUAB execute this Stipulation and Consent to the Issuance of an Order of Prohibition.

  
\_\_\_\_\_  
Gabriel Escandon

5-16-13  
\_\_\_\_\_  
Date

**NATIONAL CREDIT UNION ADMINISTRATION BOARD**

  
\_\_\_\_\_  
Kevin Tuininga  
Office of General Counsel

5-21-13  
\_\_\_\_\_  
Date