

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

In the Matter of  Betty Lou Williams	) ) ) ) )	Docket No.: 13-0044-R3
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**NOTICE OF PROHIBITION**

WHEREAS on or about October 26, 2012, Betty Lou Williams ("Williams") entered a plea of guilty to the charge of Defrauding a Financial Institution, Fla. Stat. § 655.0322(6), in the Circuit Court of the Fourth Judicial Circuit, in and for Duval County, Florida, in connection with her employment at VyStar Credit Union;

WHEREAS a violation of Fla. Stat. § 655.0322(6) is a criminal offense involving dishonesty and breach 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), Williams 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 Williams to engage in any conduct or continue in any relationship prohibited in paragraph 1 above;

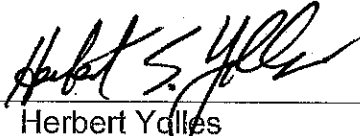
3. Pursuant to 12 U.S.C. § 1785(d)(3) and 12 U.S.C. § 1829(b), whoever knowingly violates paragraph 1 or 2 above is subject to a fine of not more than \$1 million for each day such prohibition is violated, or imprisonment for not more than five (5) years, or both;

4. The "Judgment" document, case number 16-2012-CF-006772-AXXX-MA, are made a part hereof and are incorporated herein by reference; and

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

IT IS SO ORDERED this 18<sup>th</sup> day of June, 2013.

**NATIONAL CREDIT UNION ADMINISTRATION BOARD**

By:   
Herbert Ydles  
Regional Director  
NCUA Region III

**FILED**  
 OCT 26 2012  
 CLERK CIRCUIT COURT

IN THE CIRCUIT COURT, FOURTH  
 JUDICIAL CIRCUIT, IN AND FOR  
 DUVAL COUNTY, FLORIDA

CASE: 16-2012-CF-006772-AXXX-MA

DIVISION: CR-A

STATE OF FLORIDA  
 vs.  
 BETTY LOU WILLIAMS, DEFENDANT

- Probation Violator
- Community Control Violator
- Retrial
- Resentence

**JUDGMENT**

The defendant, BETTY LOU WILLIAMS, being personally before this court, represented  
 by P.A.C. Fournelle the attorney of record, and the state represented by  
J. Shandro, and having:

- been tried and found guilty by jury/court of the following crime(s)
- entered a plea of guilty to the following crime(s)
- entered a plea of nolo contendere to the following crime(s)

Count	Crime	Offenses Statute Number(s)	Degree of Crime	Case Number	OBTS Number
1	Debauch Financial Institution by scheme false/fraudulent promises promises/representation	305.0322 (6)	2 <sup>nd</sup>		

- and no cause being shown why the defendant should not be adjudicated guilty, IT IS ORDERED that the defendant is hereby **ADJUDICATED GUILTY** of the above crime(s).
- and having been convicted or found guilty of, or having entered a plea of nolo contendere or guilty, regardless of adjudication, to any felony offense, as provided in Florida Statute section 943.325, the defendant shall be required to submit two blood specimens or other biological specimens approved by the Department of Law Enforcement.
- and good cause being shown; IT IS ORDERED THAT ADJUDICATION OF GUILT BE WITHHELD.

STATE OF FLORIDA

vs

BETTY LOU WILLIAMS, DEFENDANT

CASE: 16-2012-CF-008772-AXXX-MA

Imposition of Sentence Stayed and Withheld (Check if Applicable)

The Court hereby stays and withholds the imposition of sentence as to count(s) \_\_\_\_\_ and places the Defendant on probation/community control for a period of \_\_\_\_\_ under the supervision of the Department of Corrections (conditions of probation/community control set forth in a separate order).

**FINGERPRINTS OF DEFENDANT**

1. Right Thumb	2. Right Index	3. Right Middle	4. Right Ring	5. Right Little
6. Left Thumb	7. Left Index	8. Left Middle	9. Left Ring	10. Left Little

Fingerprints taken by:

Name: N. J. Wall 70883

Title: J.O.

I HEREBY CERTIFY that the above and foregoing are the fingerprints of the defendant, BETTY LOU WILLIAMS, and that they were placed thereon by the defendant in my presence in open court on this date.

DONE AND ORDERED in open court at Jacksonville, Duval County, Florida, this 20 day of October, 2012.

*Mark H. Hefley III*

Judge

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STATE OF FLORIDA  
vs.  
BETTY LOU WILLIAMS, DEFENDANT

IN THE SAID CIRCUIT COURT, FOURTH  
JUDICIAL CIRCUIT, IN AND  
FOR DUVAL COUNTY, FLORIDA  
CASE: 16-2012-CF-006772-AXXX-MA  
DIVISION: CR-A



The Defendant is hereby ordered to pay the following sums if checked:

- ~~\$ 50.00~~ pursuant to section 938.03, Florida Statutes, (Crimes Compensation Trust Fund).
- ~~\$ 3.00~~ as a court cost pursuant to section 938.01, Florida Statutes, (Additional Court Cost Clearing Trust Fund).
- \$ 2.00 as a court cost pursuant to section 938.15, Florida Statutes, (Criminal Justice Education by Municipalities and Counties).
- A fine in the sum of \$ \_\_\_\_\_ pursuant to section 775.0835, Florida Statutes, (This provision refers to the optional fine for the Crimes Compensation Trust Fund and is not applicable unless checked and completed. Fines imposed as a part of a sentence to section 775.083, Florida Statutes are to be recorded on the sentence page(s)).
- A sum of ~~\$100.00~~ pursuant to section 938.27, Florida Statutes, (Sheriff's Office Investigative Cost).
- A sum of \$ \_\_\_\_\_ pursuant to section 938.10, Florida Statutes, (Crimes Against Minors).
- A sum of ~~\$100.00~~ pursuant to section 938.27, Florida Statutes, (Prosecution Investigative Cost).
- A sum of \$ \_\_\_\_\_ pursuant to section 938.29, Florida Statutes, (Public Defender Fees / RCC).
- ~~\$15.00~~ pursuant to 938.13, Florida Statutes, (Misc. convictions involving drugs or alcohol).
- ~~\$225.00~~ pursuant to section 938.05, Florida Statutes, (Local Government Criminal Justice Trust Fund).
- A sum of \$ \_\_\_\_\_ pursuant to 938.04, Florida Statutes, (additional cost 5% of fine).
- ~~\$135.00~~ pursuant to section 938.07, Florida Statutes, (EMS -DUI cases).
- ~~\$100.00~~ pursuant to section 938.25, Florida Statutes, (FDLE Operation Trust Fund).
- A sum of \$ \_\_\_\_\_ pursuant to 938.23, Florida Statutes, (Grant For Alcohol & Other Drug Abuse Program -Drug Abuse Trust Fund).
- A sum of \$ ~~3.00~~ pursuant to section 316.18(17), Florida Statutes, (State Radio System (SRS)).
- Restitution in accordance with attached order.
- A sum of ~~\$20.00~~ pursuant to 938.06, Florida Statutes, (Assessment of Additional Court Cost for Crime Stoppers Trust Fund - not to exceed \$500.00).
- A sum of ~~\$ 3.00~~ pursuant to 938.18, Florida Statutes, (Assessment of Additional Cost - Duval County Teen Court Trust Fund).
- A sum of ~~\$ 201.00~~ (Domestic Battery Surcharge).
- A sum of ~~\$ 151.00~~ pursuant to 938.08, Florida Statutes, (Rape Crisis Trust Fund).
- A sum of ~~\$ 65.00~~ pursuant to 939.185, Florida Statutes, (Assessment of Additional Court Cost to be used for innovations, legal aid, law library, teen court programs - not to exceed \$65.00).
- ~~\$ 50.00~~ pursuant to section 775.083(2), Florida Statutes, (Fine).
- Other

DONE AND ORDERED in open court at Jacksonville, Duval County, Florida, this 26 day of OCT 26 2012, 2012.

*Mark [Signature]*

Judge

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BETTY LOU WILLIAMS, Case Number: 16-2012-CF-006772-AXXX-MA  
OBTS Number: 1602260615

**SENTENCE**

(As to Court)

The defendant, being personally before this court, accompanied by the defendant's attorney of record and having been adjudicated guilty herein, and the court having given the defendant an opportunity to be heard and to offer matters in mitigation of sentence, and to show cause why the defendant should not be sentenced as provided by law, and no cause being shown:

- and the court having on 9-17-12 deferred imposition of sentence until this date.
- and the court having previously entered a judgment in this case on \_\_\_\_\_ now resentsences the defendant.
- and the court having placed the defendant on probation/community control and having subsequently revoked the defendant's probation/community control.

It is The Sentence Of The Court That:

- The defendant pay a fine of \$ 100, pursuant to section 775.083, Florida Statutes plus \$ 5.00 at the 5% surcharge required by 938.04, Florida Statutes.
- The defendant is hereby committed to the custody of the Department of Corrections.
- The defendant is hereby committed to the custody of the Sheriff of Duval County, Florida.
- The defendant is sentenced as a youthful offender in accordance with section 958.04, Florida Statutes.

To be imprisoned (Check one; unmarked sections are inapplicable):

- For a term of natural life.
- For a term of 1 year
- Said SENTENCE-SUSPENDED for a period of \_\_\_\_\_ subject to conditions set forth in this order.

If "split" sentence, complete the appropriate paragraph.

- Followed by a period of 3 years on probation/community control under the supervision of the Department of Corrections according to the terms and conditions of Supervision set forth in a separate order entered herein.
- However, after serving a period of \_\_\_\_\_ imprisonment in \_\_\_\_\_, the balance of the sentence shall be suspended and the defendant shall be placed on probation/community control for a period of \_\_\_\_\_ under the supervision of the Department of Corrections according to the terms and conditions of probation/community control set forth in a separate order entered herein.

In the event the defendant is ordered to serve additional split sentences, all incarceration portions shall be satisfied before the defendant begins service of the supervision terms.

**OTHER PROVISIONS**

- Retention of Jurisdiction**  The court retains jurisdiction over the defendant pursuant to section 947.18(4), Florida Statutes.
- Jail Credit**  It is further ordered that the defendant shall be allowed a total of 1 days as credit for time incarcerated before imposition of this sentence.
- Prison Credit**  It is further ordered that the defendant be allowed credit for all time previously served on this court in the Department of Corrections prior to resentencing.
- Consecutive/ Concurrent As To Other Counts**  It is further ordered that the sentence imposed for this count shall run (check one)  consecutive to  concurrent with the sentence set forth in count \_\_\_\_\_ of this case.

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BETTY LOU WILLIAMS, Case Number: 16-2012-CF-006772-AXXX-MA  
OBTS Number: 1802260615

**OTHER PROVISIONS**

Consecutive/  
Concurrent As To  
Other Convictions

It is further ordered that the composite term of all sentences imposed for the counts specified in this order shall run (check one)  consecutive to  concurrent with the following: (check one)

- any active sentence being served.
- specific sentences: \_\_\_\_\_

In the event the above sentence is to the Department of Corrections, the Sheriff of Duval County, Florida is hereby ordered and directed to deliver the defendant to the Department of Corrections at the facility designated by the department together with a copy of this judgment and sentence and any other documents specified by Florida Statute.

The defendant in open court was advised of the right to appeal from this sentence by filing a notice of appeal within 30 days from this date with the clerk of this court and the defendant's right to the assistance of counsel in taking the appeal at the expense of the State on showing of indigency.

In imposing the above sentence, the court further recommends:

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DONE AND ORDERED in open court at Jacksonville, Duval County, Florida, this \_\_\_\_\_ day of  
OCT 26 2012, 20\_\_\_\_\_

*Mark L. ... III*

Judge

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