

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 Frace 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;

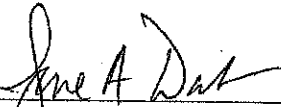
4. The "Judgment of Conviction & Order for Commitment" document, Accusation No. 12-12-00499-A, is made a part hereof and incorporated herein by reference; and

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

IT IS SO ORDERED this 13th day of August, 2014.

NATIONAL CREDIT UNION ADMINISTRATION BOARD

By: _____


Jane Walters
Regional Director
NCUA Region II



Judgment of Conviction & Order for Commitment

Superior Court of New Jersey, WARREN County

State of New Jersey v.

Last Name FRACE	First Name LISA	Middle Name M
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Also Known As

Date of Birth 10/21/1979	SBI Number 851190E	Date(s) of Offense 11/06/2007
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Date of Arrest 07/16/2012	PROMIS Number 12 000394-001	Date Ind / Acc / Compl Filed 12/13/2012	Original Plea <input type="checkbox"/> Not Guilty <input type="checkbox"/> Guilty	Date of Original Plea
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Adjudication By Guilty Plea Jury Trial Verdict Non-Jury Trial Verdict Dismissed / Acquitted Date: **12/13/2012**

Original Charges

Ind / Acc / Compl	Count	Description	Statute	Degree
12-12-00499-A	1	THEFT BY UNLAW TAKING-MOVE	2C:20-3A	3
12-12-00499-A	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	4
12-12-00499-A	3	THEFT BY UNLAW TAKING-MOVE	2C:20-3A	3
12-12-00499-A	4	FORGERY-FALSE ISSUE	2C:21-1A(2)	4
12-12-00499-A	5	THEFT BY UNLAW TAKING-MOVE	2C:20-3A	3
12-12-00499-A	6	FORGERY-FALSE ISSUE	2C:21-1A(2)	4
12-12-00499-A	7	THEFT BY UNLAW TAKING-MOVE	2C:20-3A	3

(Cont...)

Final Charges

Ind / Acc / Compl	Count	Description	Statute	Degree
12-12-00499-A	1	THEFT BY UNLAW TAKING-MOVE	2C:20-3A	3
12-12-00499-A	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	4
12-12-00499-A	3	THEFT BY UNLAW TAKING-MOVE	2C:20-3A	3
12-12-00499-A	4	FORGERY-FALSE ISSUE	2C:21-1A(2)	4
12-12-00499-A	5	THEFT BY UNLAW TAKING-MOVE	2C:20-3A	3

(Cont...)

Sentencing Statement

It is, therefore, on 01/12/2013 **ORDERED** and **ADJUDGED** that the defendant is sentenced as follows:

On Counts 1 through 13 of Accusation No. 12-12-199-A you are hereby sentenced to (3) years Probation conditioned on (180) days in the Warren County Correctional Center, concurrent on all counts. You shall pay Restitution: \$1,000.00 to Baker Federal Credit Union, 501 Baltimore Street, Phillipsburg, NJ 08863; and \$67,387.74 to CUNA Mutual Group, Claim Number: B0932216, P.O. Box 1221, Madison WI 53701-1221. Also, Count 1 of Complaint No. S-2012-66; 87; 88; 89; 91; 96; 99; 85; and 105-2115; Count 2 of Complaint No. S-2012-000073-2115; Counts 1 & 2 of S-2012-70; 72; 75; 77; 80; 81; 83; 86; 87; 88; 89; 90; 91; 92; 93; 94; 95; 96; 97; 98; 99; 100; 101; 102; 103; 104; and 105-2115 are hereby dismissed. All payments, exclusive of the Probation supervision fee, shall be payable at a rate \$2,000.00 per month through Probation. Bail discharged.

It is further **ORDERED** that the sheriff deliver the defendant to the appropriate correctional authority.

Total Custodial Term 00 Years 00 Months 180 Days	Institution Name COUNTY CTR.	Total Probation Term 03 Years 00 Months
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New Jersey Judiciary, Revised Form Promulgated by Directive 004-12 (06/28/12), CN: 10070
 Copies to: County Probation Division Defendant Defense Counsel Prosecutor State Parole Board Dept of Corrections or County Penal Institution page 1 of 4

State of New Jersey v. PRAGR, LISA M

S.B.I. # 851190B Ind / Acc / Compt # 13 12 00499-A

DEDR (N.J.S.A. 2C:35-15 and 2C:35-5.11)

A mandatory Drug Enforcement and Demand Reduction (DEDR) penalty is imposed for each count. (Write in number of counts for each degree.)

DEDR penalty reduction granted (N.J.S.A. 2C:35-15a(2))

	Standard	Doubled
1st Degree	@ \$	@ \$
2nd Degree	@ \$	@ \$
3rd Degree	@ \$	@ \$
4th Degree	@ \$	@ \$
DP or Petty DP	@ \$	@ \$

Total DEDR Penalty \$

The court further ORDERS that collection of the DEDR penalty be suspended upon defendant's entry into a residential drug program for the term of the program. (N.J.S.A. 2C:35-15e)

Additional Conditions

The defendant is hereby ordered to provide a DNA sample and ordered to pay the costs for testing of the sample provided (N.J.S.A. 53:1-20.20).

The defendant is hereby sentenced to community supervision for life. (If offense occurred before 1/14/04) (N.J.S.A. 2C:43-6.4)

The defendant is hereby sentenced to parole supervision for life. (If offense occurred on or after 1/14/04) (N.J.S.A. 2C:43-6.4).

The defendant is hereby ordered to serve a _____ year term of parole supervision, which term shall begin as soon as defendant completes the sentence of incarceration. (N.J.S.A. 2C:43-7.2).

The court imposes a restraining order pursuant to DORA. (N.J.S.A. 2C:35-5.7(h)). Restraining Order expires _____

Forensic Laboratory Fee (N.J.S.A. 2C:35-23) Total Lab Fee

Offenses @ \$ \$

VCCA Assessment (N.J.S.A. 2C:43-3.1)

Counts	Number	Amount
1-13	13 @	\$ 50.00
	@	\$
	@	\$
	@	\$

Total VCCA Assessment \$ 650.00

Findings Per N.J.S.A. 2C:47-3

The court finds that the defendant's conduct was characterized by a pattern of repetitive and compulsive behavior.

The court finds that the defendant is amenable to sex offender treatment.

The court finds that the defendant is willing to participate in sex offender treatment.

Vehicle Theft / Unlawful Taking Penalty (N.J.S.A. 2C:20-2.1)

Offense: Mandatory Penalty \$

License Suspension

CDS / Paraphernalia (N.J.S.A. 2C:35-16) Waived

Auto Theft / Unlawful Taking (N.J.S.A. 2C:20-2.1)

Eluding (N.J.S.A. 2C:29-2)

Other _____

Offense Based Penalties

Penalty	Amount
\$	\$

Number of Months Non-resident driving privileges revoked

Other Fees and Penalties

Law Enforcement Officers Training and Equipment Fund Penalty (N.J.S.A. 2C:43-3.3) <input checked="" type="checkbox"/> \$ 30.00	Safe Neighborhood Services Fund Assessment (N.J.S.A. 2C:43-3.2) <input checked="" type="checkbox"/> 13 Offenses @ \$ 75.00 Total: \$ 975.00
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Start Date End Date

Probation Supervision Fee (N.J.S.A. 2C:45-1d) <input checked="" type="checkbox"/> \$ 2.00	Statewide Sexual Assault Nurse Examiner Program Penalty (N.J.S.A. 2C:43-3.6) <input type="checkbox"/> Offenses @ \$ Total \$
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Details

Transaction Fee (N.J.S.A. 2C:46-1.1) <input type="checkbox"/> \$	Carlin Sexual Offenders Surcharge (N.J.S.A. 2C:43-3.7) <input type="checkbox"/> \$
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Driver's License Number Jurisdiction

Domestic Violence Offender Surcharge (N.J.S.A. 2C:25-29.4) <input type="checkbox"/> \$	Sex Crime Victim Treatment Fund Penalty (N.J.S.A. 2C:14-10) <input type="checkbox"/> \$
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If the court is unable to collect the license, complete the following:
Defendant's Address

Fine \$	Restitution \$ 68,387.74	Total Financial Obligation \$ 70,042.74
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City State Zip

Details

Date of Birth Sex M F Eye Color

State of New Jersey v.
FRACE, LISA M

S.B.J. # 8511902 Ind/ Acc / Compl # 12-12 00499-A

Time Credits		
Time Spent in Custody R. 3:21-8 Date: From To 07/16/2012 - 07/16/2012	Gap Time Spent in Custody N.J.S.A. 2C:44-5b(2) Date: From To - - - - - - Total Number of Days	Prior Service Credit Date: From To - - - - - - - - - - - - Total Number of Days
	Rosado Time Date: From To - - - - - - Total Number of Days	
Total Number of Days <u>1</u>	Total Number of Days _____	Total Number of Days _____

Statement of Reasons - Include all applicable aggravating and mitigating factors

AGGRAVATING FACTORS

4. A lesser sentence will depreciate the seriousness of the defendant's offense because it involved a breach of the public trust under chapters 27 and 30, or the defendant took advantage of a position of trust or confidence to commit the offense.

9. The need for deterring the defendant and others from violating the law.

12. The defendant committed the offense against a person who he/she knew or should have known was 60 years of age or older, or disabled.


MITIGATING FACTORS

6. The defendant has compensated or will compensate the victim of his/her conduct for the damage or injury that he/she sustained, or will participate in a program of community service.

7. The defendant has no history of prior delinquency or criminal activity or has led a law-abiding life for a substantial period of time before the commission of the present offense.

10. The defendant is particularly likely to respond affirmatively to probationary treatment.

The facts are that between November 5, 2007 and June 8, 2012, while you were employed as a bank teller at the Baker Federal Credit Union in Phillipsburg, you committed numerous acts of forgery against several customers of the credit union. You signed bank withdrawal slips and withdrew money against the accounts of Concetta Brunetti; Mr. & Mrs. Charles Hagan; Raymond Mickal; Carolyn Clymer; Frederick Richards; and Mr. & Mrs. Henry Karcher. In total, you withdrew \$69,685.74 from the accounts of your victims. On that same day, you contacted one of your victims, admitted to withdrawing money from their account and promised to return the money. The pre-sentence report indicates that you are 33 years old, single and unemployed. You have no known juvenile history. The instant offenses represent your first through thirteenth indictable convictions in the State of New Jersey. The Aggravating Factors outweigh the Mitigating Factors.

Form Prepared By KYLEEN WOODS	Preparer Telephone Number (908) 475-6191
Attorney for Defendant at Sentencing JEFFREY M RUSSO	Public Defender <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Prosecutor at Sentencing VICTOR R JUSTINO	Deputy Attorney General <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Judge at Sentencing ANN R. BARTLETT, J.S.C	
Judge (Signature) 	Date 04/12/2013

State of New Jersey v. FRACE, LISA M

S.B.I. # 8511902 Ind / Acc / Complt # 12-12-00499-A

Continuation				
ORIGINAL CHARGES (Cont.)				
Ind / Acc / Complt	Count	Description	Statute	Degree
12-12-00499-A	0	FORGERY-FALSE ISSUE	2C:21-1A(2)	4
12-12-00499-A	9	THEFT BY UNLAW TAKING-MOVR	2C:20-3A	3
12-12-00499-A	10	FORGERY-FALSE ISSUE	2C:21-1A(2)	4
12-12-00499-A	11	THEFT BY UNLAW TAKING-MOVR	2C:20-3A	3
12-12-00499-A	12	FORGERY-FALSE ISSUE	2C:21-1A(2)	4
12-12-00499-A	13	THEFT BY UNLAW TAKING-MOVR	2C:20-3A	3
S 2012 000066 2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000067-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000068-2115	1	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000069-2115	1	FORGERY-FALSE TRAFFIC	2C:21-1A(2)	TND
S-2012-000070-2115	1	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000070-2115	2	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000071-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000072-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000072-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000073-2115	2	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000075-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000075-2115	2	FORGERY-FALSE TRAFFIC	2C:21-1A(2)	TND
S 2012-000076-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000077-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000077-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000079-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S 2012 000080 2115	1	FORGERY-UTTER	2C:21-1A(3)	TND
S-2012-000080-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000081-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000081-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000083-2115	1	FORGERY-UTTER	2C:21-1A(3)	TND
S-2012-000083-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000085-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000086-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000086-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S 2012 000087 2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000087-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000088-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000088-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000089-2115	1	FORGERY-UTTER	2C:21-1A(3)	TND
S-2012-000089-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000090-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000090-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000091-2115	1	FORGERY-UTTER	2C:21-1A(3)	TND
S-2012-000091-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000092-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000092-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000093-2115	1	FORGERY-UTTER	2C:21-1A(3)	TND
S 2012 000093 2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000094-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000094-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000095-2115	1	FORGERY-UTTER	2C:21-1A(3)	TND
S-2012-000095-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000096-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000096-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S 2012 000097 2115	1	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000098-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000098-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000099-2115	1	FORGERY-UTTER	2C:21-1A(3)	TND
S-2012-000099-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000100-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000100-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000101-2115	1	FORGERY-UTTER	2C:21-1A(3)	TND
S-2012-000101-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000102-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000102-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000103-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S 2012 000103 2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000104-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
S-2012-000104-2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000105-2115	1	FORGERY-UTTER	2C:21-1A(3)	TND
S 2012 000105 2115	2	FORGERY-FALSE ISSUE	2C:21-1A(2)	IND
S-2012-000106-2115	1	FORGERY-UTTER	2C:21-1A(3)	IND
FINAL CHARGES (Cont.)				
Ind / Acc / Complt	Count	Description	Statute	Degree
12 12 00499 A	6	FORGERY-FALSE ISSUE	2C:21-1A(2)	4