ORDER OF ASSESSMENT OF CIVIL MONEY PENALTY

WHEREAS, Jacksonville Firemen's Credit Union, Jacksonville, FL, executed a
Stipulation and Consent to Issuance of an Order of Assessment of Civil Money Penalty
(“Stipulation”), and agreed and consented to the issuance of this Order of Assessment of Civil
Money Penalty (“Order”), pursuant to Section 202(a)(3) of the Federal Credit Union Act
(“FCUA”), 12 U.S.C. § 1782(a)(3); and

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

NOW THEREFORE, IT IS ORDERED that within ten (10) calendar days of receipt of
this Order, Jacksonville Firemen's Credit Union shall pay the sum of $555.00 by making
payment to the NCUA via the www.Pay.Gov website.

FURTHERMORE, all technical words or terms used in this Order have meanings defined in the
FCUA, the NCUA’s Rules and Regulations, 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 Jacksonville Firemen's Credit Union incorporates the referenced Stipulation, and the Order is effective upon its issuance.

NATIONAL CREDIT UNION ADMINISTRATION BOARD

By: ________________________________

Larry Fazio
Director, Office of Examination and Insurance

Dated: 10/20/17
STIPULATION AND CONSENT TO ISSUANCE OF
AN ORDER OF ASSESSMENT OF CIVIL MONEY PENALTY

Jacksonville Firemen's Credit Union, Jacksonville, FL, ("Jacksonville Firemen's") and
the National Credit Union Administration Board ("NCUA"), acting by and through its Director
of the Office of Examination and Insurance, hereby make this Stipulation and Consent to
Issuance of an Order of Assessment of Civil Money Penalty ("Stipulation").

Jacksonville Firemen's and the NCUA hereby stipulate and agree as follows:

1. Consideration. The NCUA is of the opinion that Jacksonville Firemen's violated 12
   U.S.C. § 1782 of the Federal Credit Union Act ("FCUA"), and 12 C.F.R. § 741.6(a)(2) of the
   NCUA's Rules and Regulations ("Rules") by failing to timely file required reports due on
   7/30/2017 11:59:59 PM covering the 6/30/2017 Call Report and Profile. Accordingly, the
   NCUA is of the opinion that grounds exist to assess a civil money penalty against Jacksonville
   Firemen's pursuant to 12 U.S.C. § 1782(a)(3). Jacksonville Firemen's, without admitting or
denyng 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, Jacksonville
Firemen's consents to the issuance by NCUA of an Order of Assessment of Civil Money Penalty
("Order of Assessment") in consideration of the settlement, compromise, and resolution of all
potential administrative claims and charges that have been or might be asserted by NCUA
against Jacksonville Firemen's arising out of its required filings under the FCUA and Rules for
the period specified in the first sentence of this paragraph.

2. Jurisdiction. Pursuant to its authority under the FCUA, 12 U.S.C. §§ 1782, 1786, the
NCUA is the appropriate Federal agency to maintain an administrative action against an “insured
credit union.” Jacksonville Firemen's is an “insured credit union” within the meaning of the
FCUA, 12 U.S.C. § 1752(7). Accordingly, Jacksonville Firemen's admits the jurisdiction of the
NCUA over itself and the subject matter of this action.

3. Finality. Jacksonville Firemen's consents to the issuance of the Order of Assessment,
and agrees to comply with all of its terms. This Stipulation is contingent upon Jacksonville
Firemen's compliance with the resultant Order of Assessment, including timely payment of the
civil money penalty. NCUA reserves the right to seek a higher assessment amount if
Jacksonville Firemen's fails to comply with this Stipulation or the Order of Assessment. The
Order of Assessment complies with all requirements of law, and issues pursuant to the FCUA, 12
U.S.C. § 1782(a)(3). Upon its issuance, the Order of Assessment is final, effective, and fully
enforceable by the NCUA. The laws of the United States of America govern the construction
and validity of this Stipulation and the Order of Assessment, and the section and paragraph
headings do not affect the interpretation of this Stipulation or the Order of Assessment.

4. Waivers. Jacksonville Firemen's waives its right to an administrative hearing
provided by the FCUA, 12 U.S.C. §§ 1782(a)(3), 1786(j), 1786(k)(2). Jacksonville Firemen's
further waives its right to seek judicial review of the Order of Assessment, or otherwise
challenge the validity or legality of the Order of Assessment.

5. Other Actions. Pursuant to this Stipulation, Jacksonville Firemen's hereby agrees that
the Order of Assessment is solely for the purpose of settling and resolving NCUA's claims
against it, as provided by paragraph 1, and does not release, discharge, compromise, settle, dismiss, resolve, or in any way affect any actions, claims, charges against, or liabilities that may be or have been brought by any other Federal or state government agency or entity other than the NCUA.

6. Counterparts and Electronic Copies. This Stipulation may be executed in one or more counterparts, each of which shall be deemed an original, but all of which together constitute one and the same instrument. A facsimile version, photocopy, and/or an electronically scanned image of a signature shall be deemed an original and shall be enforceable as if it is an original signature.

WHEREFORE, in consideration of the foregoing, Jacksonville Firemen's Credit Union and the National Credit Union Administration Board execute this Stipulation and Consent to the Issuance of an Order of Assessment of Civil Money Penalty.

Jacksonville Firemen's Credit Union
By a majority of its Directors

[Signatures and dates]

Date

Date

Date

Date
NATIONAL CREDIT UNION ADMINISTRATION BOARD

Larry Fazio
Director, Office of Examination and Insurance

Date

10/23/17